**Q52. Why does God give the eighth commandment: You shall not steal?**

So we will be content with what we have and seek to be generous.

INTRO

Our catechism question and answer contains both a prohibition and a requirement. The question contains the prohibition and the answer contains the requirement.

As we have seen already throughout the last several weeks of being in the 10 commandments, many of the commandments are stated in the negative (as a prohibition), but there is a positive implication (a requirement) to be obeyed as well.

You shall have no other Gods is a command to worship the one true God alone, as God

Do not murder is a command to preserve and honor the sanctity of life.

Do not bear false witness is a command to be truthful and honest.

Do not steal is a command to do honest work and to be generous toward others, and to be content with what we have.

So keeping the 8th commandment is more than just not stealing. If we are keeping everything we have to ourselves and are unwilling to share with others, even though we haven’t actually taken someone else’s things, we can still be in violation of the 8th commandment.

I’m sure that if I were to ask how many of you have ever walked into a store and stolen something, or broke into someone’s house, or defrauded someone with deceit, it would be a very small number of you. If I asked if you have ever taken something that didn’t belong to you that number might go up. Or if I asked if you have ever kept anything that didn’t belong to you (maybe you didn’t take it but you knew it wasn’t yours and you made no real effort to return it to its owner). Finders keepers losers weepers? That would be a violation of the 8th commandment and I’m sure I’d get more hands on that one. One that we’re going to look more closely at tonight is about paying what is owed to whom it is owed. When we don’t pay what we owe to someone else, that is a violation of the 8th commandment.

Jesus taught us in the sermon on the mount that obedience to God’s law is about the heart, not just the outward action. He taught that hating your brother in your heart is the root of murder, and lust in your heart is the root of adultery. Selfishness and greed is the root of stealing. Ultimately, all sin is rooted in selfishness. Adam and Eve selfishly wanted to be like God. Every commandment that we break comes back to our desire to be our own God and to see ourselves as worthy of the glory that belongs to God alone. The 8th commandment prohibits stealing because it is a blatant manifestation of self-worship.

We need to be mindful of and on guard against the natural tendency of our flesh to want to appear as justified by our works rather than to be exposed by God’s law. We need to let the law of God reveal our sin so that we might repent of it and walk in holiness. That is the battle we are fighting as Christians. Putting to death the pride of the flesh, to humbly walk by the Spirit, in submission to God’s perfect will.

Philippians 2:3-4Do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves. **4**Let each of you look not only to his own interests, but also to the interests of others.

The self-interest being referred to is not to be understood as the things we are interested in, or our own personal preferences. It’s more accurately understood to be the things that are good for me. So I’m not only to be concerned about what is good for me, but also what is good for others. So now, what is good for me is not the priority that I take care of first, then I look to what’s good for others. Rather, as I consider what is good for me, I am also taking into account what is good for others. So, if what is good for me is not good for others, than I am re-considering my need for that which I believe to be good for me. In fact, in light of the gospel, when there appears to be a discrepancy between what is good for me and what is good for others, I am inclined to give preferential treatment to others, even at the expense of my own immediate good.

As we grow in sanctification we start to see all of the ways that our flesh is still inclined toward acting in our own self interest before the interest of others. We should have a growing sensitivity to what it means to love our neighbor, and not to steal from him. God’s definition of stealing does not change, but as we grow in our understanding of the law and the character of God, we are transformed by the renewing of our minds.

So with that in mind, let’s consider more thoroughly what the 8th commandment prohibits and what it requires. As we do I just want to say thank you to Scott for his prior teaching on this Catechism question, and acknowledge that some of the content in my lesson came directly from his. It seems particularly appropriate not to plagiarize in a lesson on stealing.

PROHIBITIONS

Let’s start with what the 8th commandment prohibits. The historic Heidelberg Catechism asks and answers this very question.

* Q. 110. What does God forbid in the eighth commandment?
  + He forbids not only outright theft and robbery, punishable by law. But in God’s sight theft also includes cheating and swindling our neighbor by schemes made to appear legitimate, such as: inaccurate measurements of weight, size, or volume; fraudulent merchandising; counterfeit money; excessive interest; or any other means forbidden by God. In addition he forbids all greed and pointless squandering of his gifts.

There is a massive weight of scriptural support for this answer. Proverbs alone probably speaks to this at least once in every chapter. It begins by acknowledging the most basic form of stealing. The kind that is prohibited by law. The law they are referring to is not God’s law, they specifically mean the law of human government. The reason they add that clause is to make clear that God’s law is not governed by the laws of man. In other words, the law of man is not the standard for what is forbidden by God. Man is very good at justifying sin when it can be shown to meet the requirements of man’s law.

That’s why it goes on to say “but in God’s sight, theft includes cheating and swindling our neighbor by schemes made to ***appear legitimate***, such as: inaccurate measurements of weight, size, or volume; fraudulent merchandising; counterfeit money; excessive interest; or any other means forbidden by God.”

The deceitful heart of man is always coming up with new ways to defraud that often times are protected by loopholes in the law. We need to understand that human consensus as to what constitutes stealing is not our standard. Our seeking to obey the laws of the land don’t end there. We obey the laws of government in submission to the law of God. He has commanded us to obey all laws that do not contradict His law. But as Christians that means we are always going above and beyond in our obedience. For example, we have laws against murder but we also have laws that say it is okay to murder an unborn baby. Our obedience to the human law against murder is lived out in accordance to God’s law against murder. Many in the world have violated their conscience against murder because society as a whole has said it’s okay, but as Christians, our consciences are informed by God’s word, not the popular opinion of man.

Unfortunately, even though we have laws against stealing, we also have many laws that allow and even encourage greed and thievery. For an example of how blatant it is in our society, all you need to do is look at all the many marketing techniques and commercials there are that are rooted in deception.

Scott gave this example in his lesson:

*Edward Bernays, the nephew of Sigmund Freud, violated this commandment in a particularly damaging way. It was not common for women to smoke cigarettes in the early 1900’s, and Edward Bernays, who worked in marketing for a tobacco company, employed powerful and deceptive marketing through psychology to trick women into smoking. He linked smoking to thinness by using photography, film, newspapers and magazines to show pictures of thin, attractive and healthy actresses and models smoking. When he linked cigarettes to health and thinness, it enticed women in droves. The sinful inclination of human nature is that we are drawn to temptations that we believe will provide us with results.*

*Although many thousands of women started smoking after his initial ad-campaign, women were still reticent to smoke publicly as it was seen as taboo. Bernays would go on to link cigarettes to “torches of freedom” by calling women to smoke in public as a means of rejecting the so called ‘repressive and patriarchal’ society in which they belonged. He wove radical feminism into his marketing. He understood sinful inclination and used powerful marketing to tempt women into cigarette use.*

The science behind our marketing today was birthed out of this type of deception that taps into the powerful forces of sinful selfishness and greed. The greed of the marketers is seeking to profit from the greed of the buyer. Sin begets sin.

We saw this play out in spades during the 2008 housing market crash. Greedy bankers, real estate agents, loan officers and so on, took advantage of the law (meaning there were no explicit laws against many of the deceptive practices), and gave loans and sold houses to people who could not afford those loans. Many of them felt justified by the fact that the people who were in that position were only there because of their own greed. If someone was foolish enough to buy a house or sign for a loan they couldn’t afford, that was solely on them. At the end of the day, what happened is that greedy people were profiting by capitalizing on the ignorance and greed of others.

The amazing thing about honoring the 8th commandment is that not only does it prohibit us from taking advantage of others, but it also equips us to not fall prey to the deception of others. There would have been no market for the predatory lenders if people were content to live within their means and to be good stewards of what God had entrusted to them.

Its easy to look around and see examples of how others are violating the 8th commandment, but what are some practical prohibitions that apply to us personally? Let’s look at just a few that I’ve listed in your handout.

* Selling defective goods. When we sell something we are to be honest about what we are selling. It’s not the buyers responsibility to discover what we already know is wrong with the item we’re selling. To not disclose the truth about the condition of anything we’re selling is to deceive for unjust gain.
* False insurance claims. Profiting from false or incomplete information by getting insurance to pay for something they are not legally responsible for is the same as theft. There is no doubt that there are many insurance companies out there that do not care about honoring their commitment to the customer as much as they do to making a profit, but again, we are not to use the sin of others as a justification for our own sin. This leads to my next point.
* “Sticking it to the man”. We are not to justify theft under the guise that it doesn’t hurt an individual. Businesses and government entities are made up of individual people. Cheating businesses and government always hurts people, especially when it becomes common place. It’s like the bank robber who says he’s not stealing your money because your money is FDIC insured. That insurance is funded by the individual citizens of our country. They say that ignorance is bliss. Well if we knew how much we actually pay for the theft that occurs every day around the world, we would feel extremely cheated. It goes way beyond the actual insurance and taxes you pay. The cost of everything we purchase is inflated because of loss from theft.
* Cheating our employer. If your employer has contracted you to work 8 hours and you work only 7 but say that you worked 8 on your timecard, that is stealing. The hour that you spent on your own interests, that your employer paid you for belongs to him, not you. To treat that hour as though it still belongs to you is to steal it.
* Cheating our employees. This applies to our gardener or anyone else we hire to do a job. We are not to use deceit to try and underpay what we have agreed to pay for a job. This includes playing on the heart strings of someone in order to get them to give us a better deal, saying that we can’t afford to pay more because we are taking care of our sick Aunt. That’s not to say that we can’t be honest if that really is the case, but we are not to twist the truth in order to gain an advantage at the expense of others. Bartering for a fair price can be done in a way that honors the Lord, that doesn’t use deception or greed as a means to procuring a better deal for ourselves than for the other person. Our fleshly tendency is to look out for number one (number one not being God, but ourselves). We need to do serious business with that mindest when it comes to how we deal with financial exchanges.
* Cheating the Government. There are numerous ways that people justify cheating the government. There is a rational among many, including some who claim Christ, that because the government uses our tax dollars in many anti-God, unjust ways, that we are justified in cheating and lying in order to avoid paying taxes. If God meant for there to be caveats to His command to pay our taxes, certainly He would have made that clear when speaking to the churches who were paying taxes to the government that put the Son of God on a cross.

No, we are to give to Caesar what belongs to Caesar. That means that lying on our tax return, or working for cash money under the table is equivalent to stealing. Paying our taxes is about honoring the Lord, not about the worthiness of the government. That said, in spite of it’s extravagant waste, we are blessed to have a government that does provide so many of the things that make our lives more pleasant. But, regardless, we are to honor our King by acknowledging that He is the one who has established every government on earth, and we obey Him and participate in His providence by paying the all of the taxes we owe.

* Pirated movies. There are many ways to steal media that are generally accepted as okay. Using illegitimate websites and other such hacks in order to benefit from not paying for a legitimate service provider is dishonest gain. There is zero justification for the theft of entertainment. Access to entertainment is not a need or a right. If media companies are getting sinfully fat with greed because they charge exorbitant prices for their products, we as Christians have the right not to pay for such products, but it doesn’t give us the right to steal them.

Lastly, the Heidelberg says that God forbids all greed and pointless squandering of his gifts. The only way will ever be able to obey this command is for God to work His sanctifying grace in our hearts. We must learn to hate the sin of greed as He does. We must learn to love others selflessly as He does. We must learn to steward what He has entrusted to us according to His righteous will.

Because of sin, we need the prohibitions found in God’s word so that we are brought to repentance of all the ways that our flesh seeks to undermine God’s will. But the way we repent is not by focusing on the prohibitions, not by focusing on the sinful action we are to abstain from, but by focusing on the good requirements that display His character.

So let’s look at the requirements that are implied in the 8th commandment as a way to see how to avoid greed and the pointless squandering of God’s gifts.

**REQUIREMENTS**

The way that we avoid greed is to cultivate a heart of generosity.

**WE ARE TO BE GENEROUS**

Ephesians 4:28 Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

Why is the thief commanded to no longer steal but to do honest work? So that he can give to others. The opposite of stealing is not simply “not stealing”. It’s not just working so that I can provide the things I want or need for myself.

Jesus wants us to incline our hearts to the heart of the law. The opposite of stealing is giving to those in need. It’s giving vs. taking. The root of the sin of stealing is selfishness. We can still be very selfish, even if we are not stealing.

As dearly beloved children who have been redeemed and set free from the bondage of sin, we have been called to display the love of God to the world. We are to be like Him, and one of the beautiful characteristics of God is that He gives. The law of God is a reflection of His own character. To steal from others is the exact opposite of God’s character.

John 3:16 “For God so loved the world, that he ***gave*** his only Son, that whoever believes in him should not perish but have eternal life.

Matthew 20:28b the Son of Man came not to be served but to serve, and to ***give*** his life as a ransom for many.

The generosity that we are to give to others comes from the generosity that we have received. Jesus told His disciples in

Matthew 10:8b You received without paying; give without pay.

1 Corinthians 4:7b What do you have that you did not receive?

As long as we think that what we have belongs to us, we will remain in a mindset of self-preservation. When we are mindful of all that God has given us we will want to share it with others. We see such a beautiful example of this in:

2 Corinthians 8:1-5 We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, **2**for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. **3**For they gave according to their means, as I can testify, and beyond their means, of their own accord, **4**begging us earnestly for the favor of taking part in the relief of the saints— **5**and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

By God’s grace the Macedonian church had come to an experiential knowledge of the truth of Jesus’ words when He said it is more blessed to give than to receive.

Church, when we are rightly fixing our eyes on God’s amazing grace and generosity towards us, we will not be able to help but be generous towards others. When the cup of our heart is overflowing it cannot help but spill out onto those around us.

**BE A GOOD STEWARD**

We are also to avoid the pointless squandering of God’s gifts. The positive way that scripture speaks to this is being a good steward of what God has entrusted to us. I want to break down being a good steward into a few different points.

1. Our gifts and abilities
2. Give what we owe
3. Work hard and provide for ourselves and our families
4. Live within our means

**OUR GIFTS AND ABILITIES**

Each person is entrusted with differing gifts and abilities. These gifts include physical, mental, and spiritual. We are also gifted with many other good things that we’ll call privileges. Worldly philosophies such as Critical theory would have everyone repent of any privilege they have received as an inherent evil. But as Bible believing Christians we recognize that the good privileges that we have been given are gifts from God meant to be stewarded for His glory. We certainly agree that those privileges should not be wielded to oppress other people, but we reject the claim that the privileges are the problem.

God has ordained unique gifts, abilities, and privileges to every person in this room and He has a unique purpose in each one of our lives for how we are to steward those things.

In Matthew 25 Jesus tells the parable of the talents. I don’t have time to read it but to summarize the moral of the story, God has given different amounts of talent to each person according to their ability (which of course is also given by God), so we have no reason to claim that we are unable to rightly steward what God has given us. We are to acknowledge that God in His perfect wisdom has perfectly assigned the talents that each person is to steward.

But the most important point of the parable is that the talents given by God are to be stewarded for God, not held onto by us and never put to good use.

I’m always amazed by the comments from people who say they reject Christianity but think that Jesus is a good teacher because of all the nice things he said. That always sounds so pious, but my first thought is always, clearly, you have never actually read what Jesus said.

In this parable, the servant who was given only one talent is the only one who did not make any effort to steward the talent by putting it to use. He simply hid it and kept it safe from being stolen. And what were Jesus words about this servant?

Matthew 25:30And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’

We see here that Jesus does not take the pointless squandering of His gifts lightly. You may not have the gifts or abilities to give in the same way that others are able to give, but God has entrusted you with something that is meant to be used for the good of others, and not squandered on pointless things.

Let’s move to my next point.

**GIVE WHAT WE OWE**

We are to give what we owe. Not giving what we owe is equivalent to robbery. If I am holding on to anything that I owe to someone else, it does not belong to me, it belongs to them.

Malachi 3:8-10 Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. 9 You are cursed with a curse, for you are robbing me, the whole nation of you. 10 Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

By not giving to God what He is owed, what He is due, it is equivalent to robbing Him. Those are God’s words, not mine.

We can deduce from scripture that not giving what we owe to others is on the same plane as stealing from them.

Romans 13:7 Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.

Again, we need to see that when we owe anyone anything that we are in possession of, it doesn’t actually belong to us. If we hold on to something that does not belong to us, that is stealing.

Our culture is drowning in a narcissistic view of entitlement. Going back to the marketing ploys used, one of the most common is to tell you that you deserve this frivolous product we’re selling. You deserve a new car, you deserve a trip to Tahiti, you deserve to have a body that people covet…and on and on.

We are so consumed with what we think we are owed that we hardly give two cents about what we actually owe others. Too many have been conditioned to think of debt as something they don’t have to pay if they can’t afford it. There is a mindset that thinks it’s okay to spend what I have on things I don’t really need before I have paid the debts that I owe.

It’s important to see that there is a priority and exercise of wisdom by which we are to obey God’s commandments. The tithes and offerings that God commanded were to be a first fruit offering, not what was left over after everything else was paid. There is a proper order in which we are to obey God’s commandments. Our first fruits are to be just that, FIRST. It does not honor God when we are giving Him left-overs after we have secured our own needs and desires. That defeats the whole purpose of acknowledging by faith that God is our provider, not our own efforts.

But in like fashion, we are to give what is owed to those whom it is owed before that money is used for anything else. That includes generosity. What? Did I just say that? Yes, I’ll say it again. We are to pay what we owe to others even before we are giving to be generous to others. Why is that? It’s simple. It’s because we are to be generous with what belongs to us, not by taking from others. That is Marxism and Communism, which is just government sanctioned theft.

We do not honor God by giving to others from that which does not belong to us. If I decide to skip my car payment this month in order to buy my neighbor a new coat, I might as well have stolen them a new coat. There is nothing generous about me taking from someone else and giving it to another.

We’ll look at God’s call for us to avoid debt when we get to my point on living within our means, but we need to see the priority of paying the debts we owe.

James 5:12But above all, my brothers, do not swear, either by heaven or by earth or by any other oath, but let your “yes” be yes and your “no” be no, so that you may not fall under condemnation.

Let your "yes" be yes and your "no” be no. We are to honor our word. We are to represent the faithfulness of God not by adding words to our yes, but by following through with our yes. If we say we will do something we need to do it. If we say we will pay something, we need to pay it.

I want to be careful not to be too prescriptive in my application of this point, but I think that as Christians we need to have a much higher standard than the law of the land when it comes to things such as bankruptcy. We are blessed to live in a society that has laws in place to protect people from catastrophic debt that is incurred due to circumstances that they had no control over. But far too often, people rely on bankruptcy laws to avoid the consequences of their sinful and foolish squandering of God’s gifts.

It is way too easy to spend money that we don’t have on things that we don’t need and can’t afford, while thinking that there is a safety net of bankruptcy to bail me out after I have exhausted my ability to borrow and spend what doesn’t belong to me.

I’m not saying that it is inherently sinful for someone to file bankruptcy and I’m certainly not saying that it is a pleasant experience. I know people who have gone through bankruptcy and there was nothing appealing about it.

But that said, I am also aware of how people have used the system to their own advantage and made no genuine effort to pay what they owed. Even to the point of feeling entitled to keep what they had purchased with the borrowed money that they didn’t pay back. That is stealing. Giving my word to pay someone, then using a loophole in the law to avoid paying them what I owe, is robbery.

Ultimately, the best way to avoid bankruptcy is by being a good steward of God’s gifts by living within my means and not being greedy.

**WE ARE TO WORK HARD AND PROVIDE FOR OURSELVES AND OUR FAMILIES**

I wish I had the time to lay out a full exposition of the doctrine of work but I’ll have to save that for another time. But I want to quickly point out that our work is one of - if not THE primary way that God has gifted us to serve others. Look again at:

Ephesians 4:28 Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

Honest, hard work is the means that God has prescribed for us to share with those in need.

1 Thessalonians 4:9-12 Now concerning brotherly love you have no need for anyone to write to you, for you yourselves have been taught by God to love one another, **10**for that indeed is what you are doing to all the brothers throughout Macedonia. But we urge you, brothers, to do this more and more, **11**and to aspire to live quietly, and to mind your own affairs, and to work with your hands, as we instructed you, **12**so that you may walk properly before outsiders and be dependent on no one.

Paul says “you know how to love one another. You are doing this by working with your hands, not being dependent on anyone.” Do you see that? Even before we are showing generosity through our giving to others, we are to show love for them by not being dependent on their generosity when we are capable of working.

It is a blessing to be generous to others, and it is a blessing when others are generous to us when we are in need. But God does not want us to depend on generosity when we are able to provide for ourselves. Paul states this again so clearly in:

II Thessalonians 3:6-12Now we command you, brothers, in the name of our Lord Jesus Christ, that you keep away from any brother who is walking in idleness and not in accord with the tradition that you received from us. **7**For you yourselves know how you ought to imitate us, because we were not idle when we were with you, **8**nor did we eat anyone's bread without paying for it, but with toil and labor we worked night and day, that we might not be a burden to any of you. **9**It was not because we do not have that right, but to give you in ourselves an example to imitate. **10**For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat. **11**For we hear that some among you walk in idleness, not busy at work, but busybodies. **12**Now such persons we command and encourage in the Lord Jesus Christ to do their work quietly and to earn their own living.

Paul says that even though he and the other disciples had the right to accept the generosity of the Thessalonians, they wanted to set an example that no one should be a burden to others when they are capable of providing for themselves. He also says that we are to work quietly. I’m afraid that this means without complaining (in which case I am guilty more often than I care to admit). Work is hard and it is cursed with thorns and thistles, but it is also a gift that we have been given in order to provide not only for ourselves but also for those in need.

There is blessing to be found in our work when we rightly see it as God’s providential care for us and for those we are able to serve. We need to see our work not as a necessary evil in order to put food on our own table, but as a blessed opportunity to work hard for the sake of others. The giving is not only from the income earned after the work is done, but also from the very work itself.

Martin Luther was passionate in teaching that the work of the farmer and the milkmaid was no less pleasing to the Lord than the preaching of the minister. He saw that God’s hand of provision to His creation was accomplished through the ordinary labor of the common man.

We need to see with Luther that there is no sacred and secular divide when it comes to the sanctity of work. Work was a pre-fall creation ordinance that is meant to provide us with the joyful opportunity of participating with God in the providence of His creation.

**LIVE WITHIN OUR MEANS**

My last point under being a good steward is that we are to live within our means. Being generous does not mean that we are to be frivolous. We are not to be so careless with our giving that we ourselves become the ones in need. We must hold the commandment to be a good steward in a right tension with the command to be generous. We are to give according to our means. Practically what this looks like is that we begin with our first fruits. We look at the income that God has given us and then we give a first fruit in proportion to that. The Old Covenant principle was 10%. There were many other tithes, offerings, and sacrifices that added up to much more than 10% but let’s just say that you have determined to set aside 10% of your income as a first fruit offering to the Lord. That means that the other 90% is left to manage unto the glory of God. What does that look like practically?

1. Providing the basic necessities, food, shelter, clothing

We have seen that we are to provide for ourselves. By providing for ourselves we are freeing up resources that can be used to help others who are truly in need. Providing our own basic needs is not selfish or greedy, it is a requirement God gives us. That doesn’t mean that we should use up our entire budget by living in a house that’s more than we need, or buying the brand name designer clothes that cost 4x more than what would meet our need, or eating filet mignon when we can only afford hamburger. Again, it’s not inherently sinful to live in a big house, wear expensive clothes, and eat expensive food. The point is that we need to look not only to our own good, but also to the good of others. That means that I have a desire to live in such a way that after I have provided my needs, I am still able to help others who are in need.

1. Paying my debts. If I have made a commitment (foolish or not) I am to honor that commitment

I’ve listed this as a second priority after providing for our own basic needs, but it needs to be understood that when we owe someone else, we cannot justify not making the payment to them because we had to buy the kids new Nikes for school. Debt and poverty are not a good thing. Scripture never talks about either one as being a good thing, but it does talk about the fact that one leads to another. Part of the repentance required from going into debt, is to accept the consequences of poverty. If you are at a point where you cannot afford to pay your debt, you certainly cannot afford to live as though you are not in poverty. It should cause you to drastically reconsider what your basic needs actually are.

1. Being prudent with my discretionary spending so that I do not become enslaved to debt

Proverbs 22:7 The rich rules over the poor,    and the borrower is the slave of the lender.

We are such a wealthy society. You’ve heard the stats about the homeless with cell phones and televisions. We have so many luxuries available to us in this country that we cannot even fathom what it would be like to live without them. We are so driven by the desire to keep up with the Jones’. We should not feel bad about living in a wealthy country. It would be a blessing if the people of North Korea and Venezuela and other poverty stricken nations could reach a place of prosperity for their citizens. Wealth is a blessing, but it is also one of the most tempting idols. It is not wise to go into debt in order to buy things that we don’t really need.

Our hearts should be inclined to enjoy being generous more than we enjoy buying things for our own personal pleasure. We should be more motivated by the desire to give than by the desire to accumulate for ourselves. Being a slave to debt means that we are not free to give in the generous way we desire. We can still be generous in lots of other ways, but in the practical means of providing financial assistance, we are restricted by the shackles of our debt.

1. Wisely preparing something for the future.

This is about wise investing for the sake of growth, not for my own pleasures but for the sake of others and the glory of God.

Proverbs 13:22 A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

This certainly means more than just financial wealth, but it doesn’t exclude it. The wisdom of how we are to prepare for the future comes back to our hearts. Being a good steward of the resources God has given us means putting them to work in a way that does the maximum amount of good for others.

We have a very narcissistic view of retirement in the west that sees retirement as the season of life where I finally get to enjoy the good life, no longer working but just consuming all of the wealth that I have accumulated. For the Christian, we are looking forward to our eternal rest that comes when we retire from this life. And until then, we recognize that God has us here to steward the gifts He has given us in service to Him and His kingdom. We might retire from the job that we’ve done for 40 years but not so that we can sit back and just be served by others until we die.

The reason we save and prepare for the future is so that we are able to continue being a blessing and not a burden to others even after our physical bodies are not able to keep laboring as they once could.

1. Having a Budget

The last and most fundamental aspect of living within our means is having a budget. Budgeting what God has entrusted to me in such a way that I am ready and able to be generous. There are 3 parts to this.

The first part is that I must create a realistic budget.

The second part is that I must actually live within the budget. It can’t just be an ethereal idea that I have written down on paper but doesn’t actually get executed that way.

And third, we need to actually look for and act upon the opportunities we have to be generous. We don’t want to just set aside for generosity without ever actually putting it to work.

To this point I want to add a quick reminder.

We have to be careful that we don’t just automatically run to giving money as the way to meet others needs. We must love the person enough to help them in their actual need. If they have no money for food because they have spent it all on lottery tickets, then their real need is not a lack of money, it’s a sinful abuse of their money. What they need is to see their true need and to repent unto a new way of stewarding what God has given them.

Remember the instruction to the Thessalonians, those who would not work were not to eat. They were told to actually let a person go hungry if they were being lazy and wasteful with their resources. The world does not like discipline and accountability because it would mean being subjected to it themselves. But as wise followers of Christ, we know that it is good for us. So we not only invite it for ourselves, but we are faithful to practice it with one another. That is how we grow to be more like Christ. When we are to blind or too stubborn to see how our sin is hurting us, we need those who love us to help us see it, even if it means temporary pain.

IT IS MORE BLESSED TO GIVE THAN TO RECEIVE

The fulfilment of the commandment not to steal is ultimately accomplished by loving our neighbor. When we are tempted to steal cheat or rob, it is an indication that we are selfishly thinking that we are more important than anyone else. We are not operating or thinking in a way that is motivated by doing good to others, rather we are setting aside any concern for others in order to serve our own self interests. We are not believing and trusting that Jesus is telling the truth when He said it is more blessed to give than to receive.

Acts 20:34-35You yourselves know that these hands ministered to my necessities and to those who were with me. **35**In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, ‘It is more blessed to give than to receive.’”

To be blessed is to be happy. When we seek our happiness through the denial or dismissal of others’ happiness, by robbing them of what belongs to them, we are basically telling Jesus that we don’t believe Him.

What is it that we owe to others? We are taught to put the interest of others over our own interests.

We are called to owe no one anything but love.

Romans 13:7-10 Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. **8**Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. **9**For the commandments, “You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,” and any other commandment, are summed up in this word: “You shall love your neighbor as yourself.” **10**Love does no wrong to a neighbor; therefore love is the fulfilling of the law.

Jesus modeled this love for us when He gave His life for us. He didn’t just die for us. He gave His life. He served us by leaving the glory of heaven and coming to live among us, among those who were dead in sin, hostile to Him. He did so in order to give life to all who would come to Him in repentance and faith. He has given us everything and taken nothing from us, because He needs nothing from us. But if we see His love for us and all the undeserved blessings He has given us, we will rightly see that we owe Him everything, and we will want nothing more than to live for Him and share His love with others in all the good ways that His law teaches us to.