R. ALBERT MOHLER, JR.

URDE FROM THE

HEARING THE VOICE OF GOD IN THE 10 COMMANDMENTS

${\it The}$ EIGHTH commandment

You shall not steal.

 \sim Exodus 20:15

8 Dealing with the Inner Embezzler

y family and I were visiting the beautiful sundrenched campus of Stanford University in northern California. As might be expected, I was spending considerable time in the vast bookstore.

My son Christopher, twelve years old at the time, had a particular interest in finding books that I had not seen before, a fairly easy task in the massive university bookstore. Christopher would find books and bring them to me to see if I wanted to purchase them. Then he would go back and find some more.

As I made my purchases and walked outside the bookstore, I noticed that I was without my son. Christopher looked through the windows, saw me, and came running outside the store with a book in his hand, excited to show me his discovery. All of a sudden, he and I realized that he was on the wrong side of the law. He had left the store without paying for the book. Christopher was petrified. I assured him that we would get him safely back in with the book, and that all would be well. We went back in, and he placed the book on the shelf. But for the remainder of our family trip, whenever we heard a siren, Christopher was certain that it was an allpoints bulletin for the boy who had taken the book from the Stanford University bookstore.

HER OWN KITTEN

Childhood experiences inform how we think about even the Ten Commandments. We are taught from earliest age not to steal. We learn the possessive so very quickly: yours, mine, ours, and theirs. However, even as children, we can also understand complicating circumstances. I learned this as a boy, watching and interacting with family members.

My family tells the story of a girl who, as a five-year-old, possessed a desire to have a kitten. One day, she walked into the house with a kitten from the neighbors. She informed her family that the neighbors gave the kitten to her. It was a thrilling turn of events for her. She was a very happy girl—with a kitten.

A couple of years later, a conversation revealed something like this: "That kitten you got, did the neighbors actually give that to you?" She answered no. It turned out that she had decided it was a gift, but she had actually kitten-napped. What made the story very complicated is that those neighbors were thrilled with the theft of this kitten. If you have ever tried to give kittens away, then you can understand the difficulty of this.

I remember being struck by the moral quandary—what do you do with a "hot" kitten, two years after the theft, when the people from whom it was stolen are relieved to know that it was stolen to a good home?

The Eighth Commandment is so simple and straightforward— "You shall not steal"—and the simplicity makes it all the more powerful. The Bible presents a theology of personal possession. One of the temptations in addressing the Eighth Commandment is to go ahead and preach the Tenth Commandment simultaneously. And yet, they are saying the same thing. Both deal with personal property the eighth forbids stealing and the tenth forbids coveting.

THE DIGNITY OF PERSONAL PROPERTY

Again, there is a covenantal context to these commands. They are addressed to the chosen nation of the people of the covenant, so that Israel would be pleasing unto the Lord and would give an external testimony to the holiness of the God who has made His covenant with Israel. When we take this text within its biblical context and we understand the fullness of a biblical theology of personal possessions, we begin to understand the radical revolution that takes place within the biblical ethic over against the ethic of the peoples of the world, over against the ethic of our natural fallen state, over against all economic theories and all social analysis. The Bible dignifies personal property, and roots this dignity in the *imago Dei*, the image of God. To steal from another is not merely to steal his possession. It is to assault another's dignity as a human being who has the right to the toil of his hands, to the produce of her talents, to the property that is rightfully ours.

This principle is absolutely necessary for the functioning of society. To steal from another is to destroy the societal trust, which is an absolute requisite for a stable economy and stable commerce. Without such trust, there can be no confidence that our neighbors will refrain from stealing our stuff, robbing us not only of our possessions and property, but of our dignity. God warns would-be thieves to respect the rights of property holders and says don't steal their stuff.

THE RIGHT TO PERSONAL PROPERTY

God, through His holy Word, first recognizes a right to personal property. Much of the Old Testament law is given to the regulation of the right of personal possessions and property, so that Israelites would know exactly how to conduct business with one another, and how to respect one another's dignity by respecting one another's property. The Old Testament speaks in great detail about establishing property boundary lines, real estate transactions, weights and measures, business ethics, and laws of inheritance—showing the great concern God had for His people to live righteously with one another in terms of personal economics.

The right to personal property is essential for personal security and for the continuation of family. There is a special connection to the land and to the produce of that land, for just two chapters after the commandment, "You shall not steal," we come across an elaborated set of regulations concerning property rights: "If a man steals an ox or a sheep, and kills it or sells it, he shall repay five oxen for an ox, and four sheep for a sheep" (Exodus 22:1). Just as we saw that murder was treated as an assault upon the dignity of the Creator, so too we understand that taking another's property is an assault upon his dignity as one who was made in the image of God.

The law includes consequences for theft—not unlimited consequences, but expensive penalties nonetheless:

If a man steals an ox or a sheep, and kills it or sells it, he shall repay five oxen for an ox, and four sheep for a sheep. If a thief is found breaking in and is struck so that he dies, there shall be no bloodguilt for him, but if the sun has risen on him, there shall be bloodguilt for him. He shall surely pay. If he has nothing, then he shall be sold for his theft. If the stolen beast is found alive in his possession, whether it is an ox or a donkey or a sheep, he shall pay double.

If a man causes a field or vineyard to be grazed over, or lets his beast loose and it feeds in another man's field, he shall make restitution from the best in his own field and in his own vineyard.

If fire breaks out and catches in thorns so that the stacked grain or the standing grain or the field is consumed, he who started the fire shall make full restitution.

If a man gives to his neighbor money or goods to keep safe,

and it is stolen from the man's house, then, if the thief is found, he shall pay double. If the thief is not found, the owner of the house shall come near to God to show whether or not he has put his hand to his neighbor's property. For every breach of trust, whether it is for an ox, for a donkey, for a sheep, for a cloak, or for any kind of lost thing, of which one says, "This is it," the case of both parties shall come before God. The one whom God condemns shall pay double to his neighbor. (Exodus 22:1–9)

These laws are especially interesting as we consider the close confinement of Israel's experience, where neighbor lives so close to neighbor, and as we find a tight bond of community. When a coat turns up missing, and it later shows up on someone else, the owner says, "This is it," and if the coat is not returned, the matter goes before the judge. The same process would occur with cattle or lambs, described in detail in verses 10–15:

If a man gives to his neighbor a donkey or an ox or a sheep or any beast to keep safe, and it dies or is injured or is driven away, without anyone seeing it, an oath by the Lord shall be between them both to see whether or not he has put his hand to his neighbor's property. The owner shall accept the oath, and he shall not make restitution. But if it is stolen from him, he shall make restitution to its owner. If it is torn by beasts, let him bring it as evidence. He shall not make restitution for what has been torn.

If a man borrows anything of his neighbor, and it is injured or dies, the owner not being with it, he shall make full restitution. If the owner was with it, he shall not make restitution; if it was hired, it came for its hiring fee.

This is technical stuff. If you wonder how the statutory law of our own civilization builds up so that a lawyer's bookshelf sags with weight, it is on account of all these various types of situations. What happens when an animals dies when no one else is around? What happens when a flame is started and it goes to a neighbor's farm? This is all a matter of property, and it is all derivative of the Eighth Commandment, "You shall not steal."

Within Scripture, the dignity of work receives its grounding in creation itself, when human beings are told to subdue the earth, to work the earth, and The dignity of work then to enjoy the produce thereof. But we receives its grounding in also understand that a biblical theology of creation . . . but takes work takes into acinto account the fall. count the fall, when we are told that as a consequence of sin, the earth will no longer yield its fruit so

gladly or willingly. Rather, there will be far more toil required in order that the earth will yield its fruit. The cultivation of the land, the tilling of crops, and the entire process of work is now made far more difficult because of the fall, but even that does not remove the dignity of work. Work is itself dignified, and so is the produce of one's hands and the yield of one's investments.

A biblical theology of personal possessions understands the dignity of such possessions, but was it always to be so? Augustine spent many pages and paragraphs contemplating what sex and reproduction would have been like in the Garden of Eden had there been no fall. Others attempt to do the same thing with economics and personal property, asking whether there would be personal property in a world in which there is no sin. We do not know, but we do know that even before the fall, a clear link existed between work and its product.

A biblical theology of personal property turns modern economic theory on its head. The economists do not ground our economic value and our economic agency in creation, in a responsibility to subdue the earth and to link together the toil and the reward, the work and the product. The fall explains human depravity. The fall explains why we must have banks with armed guards, and safes with steel doors and locks, and the Securities and Exchange Commission. Why do we have to have all of these burdensome Internet passwords? It is because we live in a fallen world and there are those who will steal from us. Our moral instincts are now attuned to the fact that some people would steal from us.

When you go to the mall these days and see people get out of their vehicle, what do they do? They click that lock not just once they click it twice. We have turned into a parking lot of chirping cars. Of course, we also live in a world that doesn't take alarms seriously. When you hear a car alarm going off, you do not assume that a car is being stolen; you assume that a fool has mishandled his car alarm. So, we live in a world in which all these things supposedly make sense. The goal is the protection of personal property—and thus the recognition of human dignity

Scripture puts forth both a positive theology of personal possessions and a negative word of rebuke against stealing. God rebukes the taking of possessions. Strong language is used—God *hates* stealing, robbery, and oppression. Consider the prophets as they thunder against the oppression of the poor and about the business practices of thievery that institutionalize such oppression. If you were to take the Old Testament alone, and collect all the statements whereby God reveals His hatred of those who steal and rob, you would soon realize all those statutes and penalties testify that a crime against property is a crime of great consequence.

Does this emphasis seem somewhat strange to you? I mean, our stuff is just *stuff*. And yet, if we are really honest with one another, we know that it is never just stuff, it is *my* stuff. You've got your stuff, and I've got mine. We borrow other people's stuff with the expectation that we will return it. When we are invited into another person's house, the anticipation is that we will not steal their stuff while there.

Our houses are filled with stuff. We secure our valuable stuff in safe deposit boxes. Most of us have so much stuff we have to build rooms just to hold our stuff. We don't want to part with our stuff, and if we do, it just gives us more room to get other stuff. More than we would ever want to admit, and greater than we would ever want to imagine, we are defined by our stuff: our homes, clothes, books, even our land.

And yet . . . the Bible dignifies all of it by establishing the right to personal property, the right to own what is lawfully ours, the right to the work of our hands, or the yield of wise investment.

In his book *Trust,* Francis Fukuyama convincingly argues that the one single cultural characteristic most requisite of cultural success is trust. He demonstrates that high-trust societies tend to thrive economically, socially, and culturally. But low-trust

> societies tend to fail. Furthermore, low-trust societies institutionalize thievery.

God warned His covenant people that the toleration of stealing would destroy the nation. Russian novelists and prophets explained how this happened during the Soviet years where institutionalized thievery was often the only way you could survive. Taking care of one's family necessitated stealing. One told

the story of a factory worker who day

after day attempted to steal items from his

workplace. Every single day, he took a wheelbarrow filled with factory items, and every day as he left, he got caught. Cylinders, iron ore, tools—his goal was to steal the items in order to sell them for cash for his family. Day after day, the attempted thievery was stopped, and the stuff was taken away from him.

Finally, it came to be his last day at the factory. The commissar was waiting for him to come out with the contraband. He got to the door of the factory, and sure enough, they pulled back the cover from the wheelbarrow and there was stuff. They confiscated it and said to him, "You are a fool! We caught you every single day. You got away with nothing!" "Sir, Mr. Commissar," he answered, "you are the fool. I have been stealing wheelbarrows."

When you institutionalize thievery, it destroys the trust of the society.

God warned His covenant people that the toleration of stealing would destroy the nation. The prophets thundered against the oppression of the poor, the thievery and cheating and the larceny that would come to represent the nation's covenantal unfaithfulness. Therefore, the one who steals is an enemy of the people of God. This explains, in part, the antipathy to tax collectors by the time of the New Testament and first-century Judaism. Tax collectors institutionalized thievery, and thus the citizens were hated by their own people.

THE REALITY OF THEFT IN THE FALLEN WORLD

Second, God's holy Word describes a fallen world, and we must recognize the reality of thievery in a fallen world.

Martin Luther put it this way: "If we look at mankind in all of its conditions, it is nothing but a vast wide stable full of great thieves."¹ Let me ask you a question. If you leave your house unlocked, or the keys in your car's ignition, or cash out on the table—are you surprised that it is stolen, or are you more surprised in this fallen world that it is not? We know that some people will take from us, and that our possessions are at risk. We live in the midst of a vast wide stable full of great thieves.

Institutionalized thievery is not limited to historical anecdotes from the Soviet Union or from ancient Israel. In our modern context, all the old ways of stealing are still here, and we've invented new ways to steal too. There's securities fraud, estimated to cost the American economy hundreds of millions of dollars—and perhaps billions—a year. There's tax fraud, insurance fraud, Internet fraud, identity theft, plagiarism, copyright violation, unlawful downloading, etc. We can now accomplish theft on a far more massive scale than the ancient Israelites could have ever imagined. With the modern global economy, it is even possible to steal from a great distance, from people we will never see. In a world of billions and trillions of digitalized messages and records, it is getting very difficult and expensive to maintain any kind of adequate security. Thus, we might even be a part of it, unbeknownst to ourselves. We have dirty hands, and we at times conduct our business with dirty dollars.

When looking at the realities of free-market capitalism, we should remember what Winston Churchill said about democracy: "It is the worst form of government, except for all the others."² One of the positive aspects of a free-market economy is that it acknowledges the right to personal property and private possessions. It understands that this is not an unlimited right, but nonetheless it

Shere is no economic system that does not dirty our hands through complicity with evil.

is an inherent right; part of life, liberty, the pursuit of happiness, and a part of the dignity of labor—it is one of the requisites for a civilization. A free market economy, more than other systems, tends to link together the risk and reward of investment,

toil and reward, work and income. However, it also allows for

all kinds of marketing, advertising, and

a number of business practices, locally and globally, that call out not the best but the worst.

The Marxists looked at some of the worst evils of free-market economics and sought to alleviate the entire problem by denying a right to private property. In so doing, Marxism denied the personhood of its participants, with inevitably catastrophic results. Like Augustine on sex, it is tempting to imagine what an economy might be like in an unfallen world—but we do not live in an unfallen world. There is no economic system that does not dirty our hands through complicity with evil. There is no economic system that does not create problems even as it solves problems.

How do you achieve something like justice in a world like this?

There is no way to ensure equality of "stuff." You can take everyone's stuff away and you can redistribute all the stuff so that everyone has equal stuff, and just a couple of minutes later it won't be equal anymore. Someone will trade off his stuff for someone else's stuff. Someone will make a better trade, someone will make a worse trade; someone will neglect stuff, someone will simply lose stuff; someone will spend all their stuff, and they'll have no stuff remaining.

That threw the Marxists into ever deeper attempts at achieving some kind of enforced and coercive justice. You think of someone like the late philosopher John Rawls, who said you then must factor into the equation not only what one has, but even one's talent,

even one's ambitions, even one's abilities, even one's work ethic, and thus you must equalize all of that. So you have to have a continual reset of stuff, you have to have a continual confiscatory, mandatory, coercive attempt to equalize. This does not work.

According to the Scripture, indeed it shouldn't work. You can steal by confiscatory taxations, such that it destroys the rightful link between

 9 π[°] a fallen world, every single economic system entails its own problems.

work and risk, and reward and yield. But at the same time, we have to understand that in a fallen world, every single economic system entails its own problems. If we're really honest, one of the most difficult aspects of any contemporary economic analysis is that we are all deeply complicit in what honestly might be well defined, if not unavoidably defined, as stealing. How do we avoid breaking the Eighth Commandment in a world in which we can walk into a store and see clothing that is available in terms of any sane economic theory at incredibly low prices, and we realize it is because someone somewhere has been paid almost nothing in order to produce this? How do we buy diamonds in a world in which we know that so many diamonds are blood diamonds, bought at the price of human lives? Very little reward, very little income, very little pay. Are we stealing?

Should we turn the entire equation on its head and say if we were not buying these products those workers would have no income at all? If we were not buying these clothes, they would not have the small income that they are given. Would we say they would have no jobs at all and would simply be thrown back on a subsistence economy? Do we say about the diamonds that if we did not buy these diamonds, there would be no income at all, and the pitiable fragile economy of these depressed nations would simply collapse?

These are questions that defy an easy analysis. The political and economic left is all too hasty in assuming that it knows how to alleviate such injustice, and all too often, those opponents on the right are reluctant to see that there is a problem. In a Genesis 3 world, stealing and robbery and thievery are a lot more complicated than we first might think.

THE ULTIMATE THEFT

Third, the Scriptures tell us that *stealing from God is the ultimate theft*. Summarizing the Ten Commandments into the two tables of the law makes some sense, but it probably misleads more than it suggests the truth. It is not as if you have five commandments addressed toward God, and five commandments addressed toward humanity. All the commands are addressed in terms of our faithfulness to God. God makes claim upon every dimension of our lives, so that our relationships with our fellow human beings are actually a reflection of our relationship with our Creator.

According to Scripture, the ultimate theft is stealing from God. Thus, when we talk about a biblical theology of personal possessions, we have to place that within a biblical concept of stewardship. God's covenant people, the people of the old covenant in Israel, and far more than that, the people of the new covenant in Christ, must recognize that this stuff is simultaneously ours and not ours at all. It is God's and yet entrusted to us. It is ours in some real sense, and yet it is ours to be at the disposal of God's people and God's purposes. This biblical theology of stewardship is the most revolutionary economic theory of all. It is so radical and so revolutionary that the church hardly seems to understand it, to embrace it, and to live it.

The prophets asked, "Would you rob God?" and our honest answer must be, "Yes, we do." We rob God of the praise due His name. We rob God of the worship that is His proper expectation. We rob God of time and talent that we invest in lesser things. We rob We rob God of God of possessions and money. We rob God of possessions and money. our priorities and our passions. In all these We rob God of our priorities ways and more, we rob and our passions. our Creator.

As God's new covenant people in Christ, we must view

our wealth not so much as a sign of di-

vine favor, but as a sign of incredible responsibility. It is not enough that we not steal. We must put all that we are and all that we have at the disposal of God, understanding that He ultimately owns all. "For all the earth is mine," He declares (Exodus 19:5). We ultimately must be willing to give all, and as Jesus said so pointedly, to lose all for the sake of the kingdom.

The eighth commandment is so clear and simple, "You shall not steal." Theologian Charles Hodge expressed it well:

This commandment forbids all violations of the rights of property. The right of property as an object, is the right to its exclusive possession and use. The foundation of the right to property is the will of God; by this is meant, one, that God has so constituted man that he desires and needs this right of the exclusive possession and use of certain things. Two, having made man a social being, He has made the right of property essential to the healthful development of society. Three, He has implanted a sense of justice in the nature of man, which condemns as morally wrong everything inconsistent with the right in this position, in this question. Four, He has declared in His Word that any and every violation of this right is sinful. This doctrine of the divine right of property is the only security for the individual or for society. If it be made to rest on any other foundation, it is insecure and unstable. It is only by making property sacred, guarded by the fiery sword of divine justice, that it can be saved from the dangers to which it is everywhere and always exposed.³

Hodge is absolutely right. We cannot understand the Eighth Commandment without taking into full consideration every one of the points Hodge made—and yet he did not go far enough. For in reality, we have to recognize that when we read the Eighth Commandment, we read this commandment as thieves. We are robbers, and we steal.

Let us remember that when Jesus was crucified, on His right and on His left were two thieves. The only difference was that one was redeemed and the other was not—and it remains so today.



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