

Catechetical Resources – The Seventh Commandment

Thou shalt not steal.

By Harold E. Warnke

I. INTRODUCTION: WE ARE GOD’S STEWARDS.

With the Fourth Commandment God protects our home, the basic unity of society; with the Fifth Commandment He defends our lives, our most valuable earthly possession; with the Sixth Commandment He preserves to us our spouses, who lovingly help us through this life; with the Seventh Commandment He guards the possessions entrusted to us. With this highly important Seventh Commandment our God has, so to speak, placed bounds around all of the money, property, and goods that He has entrusted to us and then said: “No one may step over these bounds to take or get those possessions illegally.” God has entrusted them to us, not to anyone else, to support us on our way through this world to the glories of heaven.

The Seventh Commandment is extremely necessary, since many, possibly even most, people have one major aim in life: To obtain ever more money and goods. They mistakenly believe if they have many possessions, they will be happy and fortunate. Their slogan in effect is this: “No pie in the sky at some later date; we want, ours now.” If they cannot obtain these possessions by honest methods, then they frequently use dishonest ones. God therefore gave the Seventh Commandment to protect the property He has entrusted to us from being taken illegally by someone else.

Another point needs to be emphasized: Most people wrongly assume that the money, property, and goods that they have are their very own. They are like proud King Nebuchadnezzar who said of his splendid capital city, “Is this not great Babylon, that I have built... by the might of my power... ?” So most people today also believe they have earned their possessions with their own wisdom and work; or, if they have inherited property, they, feel that they have kept or increased it through their own ingenuity. Consequently, they simply take it for granted that they are the absolute masters of all that they call their own. It never occurs to them that everything that is legally theirs really belongs to someone else. In order to clarify this matter and to lay the foundation for the study of this Commandment, the following sections of the introduction will treat the Scriptural doctrine of stewardship.

A. God created everything that exists.

This is the truth with which we can very well begin our study of stewardship. Creation is a topic that will be treated at length when we examine the First Article. Let it suffice to say here that Scripture, from beginning to end, tells us repeatedly that God created everything. Gen. 1 and 2 and Ps. 104 are three of the major chapters that discuss creation in some detail. Neh. 9:6 tells us: “Thou, even Thou, are Lord alone; Thou hast made heaven, the heaven of heavens, with all their host, the earth, and all things that are therein, the seas, and all that is therein, and Thou preservest them all; and the host of heaven worshippeth Thee.” Col. 1:16 is another one of many Bible passages which directly or indirectly tell us that God made everything that exists: “For by Him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: All things were created by Him, and for Him.” In view of these and similar Bible passages, there should not be the slightest doubt in our minds that God created everything.

B. God remains the Owner of everything that He has created.

After He made everything in the universe out of nothing, our God did not give up the ownership of even the tiniest particle of matter. He is not like a carpenter who builds a house, sells it, and then probably never again concerns himself with it, except possibly for a few minor repairs. God, on the contrary, is not only the Creator, but the Owner, the Preserver, the Controller of the universe and everything in it.

Consider, for example, what the following Bible passages tell us. Gen. 14:19 and Deut. 10:14 make the general statements that God is the “Possessor of heaven and earth”; and “The heaven and the heaven of heavens is the Lord’s thy God, the earth also, with all that therein is.” I Chron. 30:11 mentions that everything in heaven and on earth belongs to God: “All . . . is Thine . . . O Lord.” Ps. 24:1 expresses a similar thought: “The earth is the Lord’s and the fullness thereof; the world and they that dwell therein.”

In Lev. 25:23 the Bible becomes still more specific, stating, “The land is Mine; for ye are strangers and sojourners with Me.” (We just use God’s land during the short time we live here). Ps. 50:10-12 mentions some of the earth’s creatures that belong to God: “Every beast of the forest is Mine, and the cattle upon a thousand hills. I know all the fowls of the mountains and the wild beasts of the field are Mine . . . the world is Mine and the fullness thereof.”

Nor dare any of us point to our pocketbooks or bank balances and say, “This money is absolutely mine,” for “The silver is Mine, and the gold is Mine, saith the Lord of hosts” (Hag 2:8). For that matter we cannot even claim our bodies as our own, for “Your body is the temple of the Holy Ghost, which is in you, which ye have of God, and ye are not your own” (I Cor. 6:19).

It may come as a shock to some of us to learn that everything on earth, including our clothing and shoes, house and home, money and goods, stocks and bonds, property and possessions, bodies and souls are really not our own at all. In the true sense of the word they all belong to God.

C. Yet, in His goodness, God entrusts a certain amount of His possessions to everyone for a certain period of time.

One of the quickest and clearest ways of learning this Bible truth is to study and to apply the message of that fine Parable of the Talents, told us by our Lord and written in Matt. 25:14-30. A man, Jesus said, was about to travel to a far country. Before he left, he called his servants and divided his goods among them. To one he entrusted five talents, a large sum of money indeed; to a second he entrusted two talents; and to still another, one. You will note that the rich man did not give his servants this money as an outright gift; he simply entrusted it to them for a time. They were to manage this money while he was absent. Then one day he would return and they would need to give an account of the way in which they had handled his money.

That is exactly the way in which our God deals with us: He distributes a little of His estate to every person on earth. To each one of us He has entrusted a body and a soul, a certain amount of time and of talents, and a greater or lesser amount of money, possessions, and goods.

No two persons have ever received exactly the same sum of money or the same number of possessions from God; one receives proportionately five, another two, and still another one, in keeping with what God knows is exactly right and good for us. Prov. 22:2 puts it this way: “The rich and the poor meet together: the Lord is the Maker of them all.” I Sam. 2:7 has a similar thought: “The Lord maketh poor, and maketh rich: He bringeth low and lifteth up.”

Our God entrusts to each one of us exactly that portion of His estate that is the very best for us, and we must not be envious of others more richly blessed than we. Nor dare we steal from them what God Himself has entrusted to them.

The money and goods entrusted to us are ours to use for a certain period of time only. It may be for a few years; again, it may be for many years; no matter, the day will come soon or late, when our God will take

from us every penny that we commonly call our own and entrust it to someone else. “We brought nothing into this world, and it is certain that we can carry nothing out” (I Tim 6:7).

Note: In this section we have treated mainly the property and possessions which belong to God and which He has entrusted to us for a certain period of time. Stewardship, of course, embraces much more than this; it includes our bodies, minds, talents, time, and the like. All of them really belong to God, as we learn from Bible passages like I Cor. 6:19-20; I Cor. 12:5-11; Luke 19:12-27; and the like. All of our physical and spiritual gifts have also just been entrusted to us for a longer or shorter period of time. We are to be their custodians, using them all for the glory of God and for the welfare of ourselves and our fellowmen, as II Cor. 5:15 tells us: “He died for all, that they which live should not henceforth live unto themselves, but unto Him which died for them, and rose again.” However, to tell the full story of the stewardship of these various gifts would take us quite far afield; we shall, consequently, for the most part, restrict ourselves to the stewardship of our possessions.

D. How do we rightfully obtain some portion of God’s estate to use while we are living here on this earth?

God entrusts some of His possessions to us in one or more of six different ways. They are gift and inheritance, purchase and trade, and especially labor and earning. If we obtain some of God’s goods by any other method besides these six, we can be certain that we have received them in a way that is displeasing to Him. We shall speak of these six methods in the paragraphs to follow, dividing them, as does our Catechism, into three groups of twos.

1. God may entrust a certain portion of His estate to us through gift and inheritance.

A Bible example of such giving is Pharaoh’s presentation of Goshen, “the best of the land,” to Joseph’s father and brothers where they might pasture their flocks and herds (Gen. 47:6). Or we might think of the Wise Men who brought their treasures of gold, frankincense, and myrrh to the Baby Jesus (Matt. 2:11). The result was that the Holy Family had sufficient money to sustain them on their long journey to Egypt, the journey that had to be undertaken because of Herod’s enmity.

Friends or relatives may present gifts to us also at various times and under various circumstances. The examples are numerous.

At times some of us may be in a position where we rather desperately need help of this type. If someone then offers to aid us financially, we should not be too proud to accept what he offers. The Lord may have placed our need before someone, just as poor Lazarus was placed before the rich man’s gate (Luke 16:20), so that he might have the opportunity to practice charity.

One of the most infamous cases of inheritance in Scripture is Naboth and his vineyard. When King Ahab offered to purchase this vineyard, Naboth replied correctly that he could not sell it, because it was land that was to remain in the family from generation to generation. Thereupon that wicked Queen Jezebel committed both perjury and murder in order to obtain the vineyard for King Ahab (I Kings 21:1-16).

A good example of inheritance is that of Abraham. Upon his death, wealthy Abraham left most of his huge estate to his son Isaac (Gen. 25:5-8).

2. A second group of methods whereby our God entrusts a certain amount of His estate to us for a specified length of time is through purchasing and trade.

A familiar Bible example is Abraham’s purchasing the cave of Macpelah from Ephron the Hittite as a burial place for Sarah (Gen. 23:1-16). Abraham paid a large sum of money for the cave (400 shekels of silver), but he would rather pay this amount than to obtain it for less than it was worth.

When Jacob returned to the Holy Land, he also bought a parcel of ground where he could spread his tent (Gen. 33:19). He did not simply usurp the land; even though it had been promised to him and to his descendants.

The Bible also mentions examples of trade. We know, for instance, that Solomon's merchants traded in various articles, including spices (I Kings 10:15). In the Parable of the Pounds (Luke 19:11-28), when the nobleman returned, he called his servants, to each of whom he had entrusted one pound, "that he might know how much every man had gained by trading."

Of course, both sellers and buyers must take care that neither takes unfair advantage of the other, as we shall hear at length, when we discuss fraud. A seller, engaged in any form of trade, is allowed to make a fair profit; otherwise, he could not remain in business. A buyer, too, will look for articles that sell at a reasonable price. Yet, a seller must not mark up his prices to obtain unjust gain in time of scarcity. (In the inflationary days of 1974 some oil companies increased their profits 100 to 200% in one year's time. Some sugar companies increased their profits by as much as 1200% in a similar period. Obviously, situations like that can hardly be called God-pleasing purchase and trade.)

King Solomon also speaks about the buyer who has taken unfair advantage of the seller: "It is naught, it is naught, saith the buyer: But when he is gone his way, then he boasteth" (Prov. 20:14), obviously a sin against the Seventh Commandment.

3. In addition to the methods mentioned above, God especially entrusts some of His estate to us through our labor and earning.

This is the method whereby God normally entrusts most of our earthly possessions to use. It is also a point that needs to be stressed in our day, since many people seem to be possessed with the craving for doing less and less and receiving more and more wages for it. Indeed, in many quarters work is considered an evil, something that is to be avoided as much as possible, while endless hours of rest, and leisure are considered a great blessing. Many people favor early retirement, while some railroad workers figure one hundred miles of travel, taking perhaps two hours time, should be the limit of their work day. Labor unions aim for a thirty-hour week with four or five weeks vacation plus a number of other holidays.

Yet, God says something entirely different. Even in the state of man's complete holiness "the Lord God took the man, and put him into the garden of Eden to dress it and to keep it" (Gen. 2 :15). Our first parents worked regularly before their fall into sin, although work then was not the drudgery that it often becomes today. After the Fall, God renewed the command to work, but work then became more difficult, as He said, "In the sweat of thy face shalt thou eat bread, til thou return unto the ground" (Gen. 3:19). Also the ground would plague mankind with "thorns and thistles" (Gen. 3:18), something that every occupation still experiences today in one form or another.

This work ordinance of God is emphasized repeatedly in Scripture. For example, we learn from Gen. 4:2 that Adam's sons worked. So did their sons and the succeeding generations (Gen. 4:17-22). When God thundered the Ten Commandments from Mt. Sinai, He specifically included this word: "Six days shalt thou labor and do all thy work; but the seventh day is the Sabbath of the Lord" (Exod. 20:9, 10). Ps. 128 tells about nourishing ourselves through the labor of our hands. King Solomon in his Proverbs repeatedly encourages us to avoid idleness and to work diligently. "Go to the ant, thou sluggard," he admonishes, "consider her ways, and be wise" (Prov. 6:6). He cautions us against laziness with His "Yet a little sleep; a little slumber, a little holding of the hands to sleep, so shall thy poverty come" (Prov. 6:10, 11). Above all; we must remember the word of St. Paul in II Thess. 3:10: "If any would not work, neither should he eat." An old saying incorporates these thoughts: "An idle man is a burden to himself, to his family, and to society." We should welcome work, not shun it.

In our explanation of the Fourth Commandment we have already spoken about working diligently for our employer. "Whatsoever thy hand findeth to do, do it with thy might; for there is no

work... in the grave, whither thou goest,” admonishes Solomon in Eccl. 9:10. Again, St. Paul writes that we are not to work “With eye service, as menpleasers; but as the servants of Christ, doing the will of God from the heart . . . doing service, as to the Lord” (Eph. 6:6,7).

We must not, however, think that regular rest, relaxation, or a vacation is forbidden by God, for Christ Himself said to His disciples on one occasion, “Come ye yourselves apart into a desert place, and rest a while” (Mark 6:31). Also good stewardship of our bodies requires that we obtain a proper amount of rest. We must not abuse our bodies with overwork.

Even when we are older and have retired from our job, there is much work to be done for the Church, the Red Cross, the hospital, and the like. We can visit the sick, and encourage the sorrowful. “Be not weary in well doing” (II Thess. 3:13), is something that we should always remember. We can and should continue working for God all our days.

When we work diligently, we must never feel that consequently, everything we have is the result of our own efforts and that our wages therefore belong to us absolutely. No, God must give the blessing to our labor. If He were not giving the blessing to our work, we should have nothing from it, though we labored sixteen hours a day. The great Prophet Moses spoke about this very thing in his farewell address, telling his people that when they had sufficient food, good homes, large flocks, much money, they were never to say, “My power and the might of my hand hath gotten me this wealth” (Dent. 8:12-17).

Let’s not forget either the warning of the Prophet Haggai that without the blessings of the Lord, “Ye have sown much, and brought in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes” (1:6). St. Paul writes, I Cor. 4:7: “What hast thou that thou didst not receive?” Jeremiah wrote, 9:23,24: “Let not the rich man glory in his riches: But let him that glorieth glory in this, that he understands and knows Me, that I am the Lord which exercise loving kindness . . . in the earth.”

An example of the way in which God increases one’s income is the story of John Jacob Astor who bought a farm for \$25,000 that later was worth millions. He really did nothing to increase the value of the land; God did it all.

Yes, indeed, God, who gave us our bodies and minds, our health and strength, our talents, and our wages, uses this work of ours to give us our daily bread. Of course, our occupations must be ones wherein we can truly work for the glory of God and the welfare of our neighbor. If that is not the case, then we must seek another occupation.

We have thus briefly examined the six legitimate ways whereby our God entrusts a portion of His estate into our care for a longer or shorter period of time. We can be sure that any other method of obtaining our possessions is displeasing to God.

Someone may object to say: “What about something that I have found? Isn’t that also a legitimate way of obtaining something for myself? There is an old saying: “Finder’s keepers, losers weepers.” Well the Lord gave us a clear indication regarding the proper procedure in a case like that. He said, Exod. 23:4: “If thou meet thine enemy’s ox or his ass going astray, thou shalt surely bring it back to him again.” Every time that we find something, we must make a sincere effort to locate the owner and restore it to him. Moses, in his farewell address, put it this way:

Thou shalt not see thy brother’s ox or his sheep go astray, and hide thyself from them: thou shalt in any case bring them again unto thy brother. And if thy brother be not nigh unto thee, or if thou know him not, then thou shalt bring it unto thine own house, and it shall be with thee until thy brother seek after it, and thou shalt restore it to him again. In like manner shalt thou do with his ass; and so shalt thou do with his raiment; and with all lost things of thy brother’s, which he hath lost, and thou hast found, shalt thou do likewise: thou mayest not hide thyself (Dent. 22:1-3).

Only after we have done all of these things, can we claim what we have found as our own.

E. After God has entrusted a part of His estate into our hands, He also instructed us how to manage it. God expects us to glorify Him by using His entrusted possessions for four different purposes.

In the beginning of time God created man and woman to glorify Him, and our first parents did that perfectly, until they fell into sin. Thereafter they no longer glorified God, but they became selfish; they sought to glorify themselves, as we learn from Gen. 4:16-24 (especially from Lamech's poem, verse 23), from world conditions before the Flood (Gen. 6:1-7), from the story of the Tower of Babel (Gen. 11:1-9), and the like.

Yet, God determined to give mankind a second chance to become His children and thus to glorify Him in time and in eternity. He therefore promised to send His only begotten Son to save the world from its sin, giving this precious promise even before our first parents were driven out of the Garden (Gen. 3:15). Then, "When the fullness of time was come, God sent forth His Son, made of a woman, made under the law, to redeem them that were under the law, that we might receive the adoption of sons" (Gal. 4:4,5).

Now you and I and everyone else who believes in Jesus once more belong to the family of God, unbelievably richly and forever blessed. What else can we do except to live for the glory of God and thus to show our gratitude to Him who rescued us from death and eternal damnation? St. Paul wrote about that in II Cor. 5:15: "He died for all, that they which live should not henceforth live unto themselves, but unto Him which died for them, and rose again." St. Peter said it this way (I Pet. 2:9): "But ye are a chosen generation, a royal priesthood, an holy nation, a peculiar people; that ye should show forth the praises of Him who has called you out of darkness into His marvelous light." Or, quite simply, "Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God" (I Cor. 10:31). In Old Testament times God said the same thing: "This people have I formed for Myself; they shall show forth My praise" (Isa. 43:21).

Dr. Luther expressed this great purpose of our lives in his familiar explanation to the Second Article. He wrote that Jesus redeemed me, "that I should be His own and live under Him in His kingdom, and serve Him in everlasting righteousness, innocence, and blessedness." The hymn writer expressed that thought in these familiar words: "Take my life and let it be, Consecrated, Lord, to Thee; Take my moments and my days, Let them flow in ceaseless praise" (Lutheran Hymnal, No. 400, 1).

This living for the glory of God involves our entire stewardship life, our body and soul, our hands and voices, our time and talents, our mind and our social relations, our property and our possessions. All of this is to be dedicated to serving and glorifying God continually. However, since the Seventh Commandment deals especially with material goods, we shall in the following paragraphs show how we glorify God with our entrusted property and possessions.

Our catechism states that we glorify God by using our entrusted possessions for these four different purposes: "For ourselves and our dependents, to help those who are in need, to meet our obligations to the government, and to support the work of the church."

1. God expects us to glorify Him by using some of our entrusted possessions to provide for ourselves and our dependents.

Our Lord gave us an excellent example in this matter. One of the last things He did before His death was to provide for His mother (Joseph was undoubtedly dead at this time). He asked the beloved Apostle John to take care of her (John 19:26, 27). In like manner He expects us to use some of our entrusted possessions first of all to take care of ourselves and our dependents. Many Bible passages and many Bible stories ask us to love our spouses and to care for our children. (See, for example, Eph. 5:22-29; Titus 2:4; John 21:15; I Tim. 5:8; II Cor. 12:14; etc.) This is a matter that we may not neglect, for God has entrusted our families into our hands that we care for them. This is one God-pleasing method of using His money and His entrusted money and goods.

A word of caution is, however, in place: Since all of us are selfish by nature, we can easily fall into the habit of spending far too great a portion of our income to gratify our own selfish longings and those of our dependents. With charge accounts readily available, we do not even need any money in our purses to spend hundreds of dollars. If we are good stewards, we shall use charge accounts sparingly and carefully; we shall also guard against spending a disproportionate share of our income on ourselves and our dependents.

2. A second general directive that our Lord has given us is this one: Glorify Him by using part of your entrusted possessions to help the needy.

Again, our Savior furnished us with the perfect example. He “went about doing good” (Acts 10:38). One does not need to read long in the four Gospels to learn that Jesus repeatedly healed the sick, fed the hungry, made the lame to walk, and gave sight to the blind. He always had compassion upon the poor. Unlike our Lord, we cannot, of course, work miracles, but we can imitate His compassion; we can follow the fine example of the Good Samaritan, commended by Jesus, who helped the half-dead man lying by the roadside (Luke 10:30-37). We can recall the example of Zacchaeus who, after he was converted, gave half of his goods to the poor (Luke 19:8). The early Christians too were so concerned about the poor within the congregation that some of them willingly sold their property and brought the money to the Apostles so that it might be used to take care of the needy (Acts 2:45).

In addition to Bible stories, there are many Bible passages which ask us to use some of God’s entrusted estate for helping the poor and the needy. In his farewell address Moses admonished his people: “If there be among you a poor man . . . thou shalt not harden thy heart, nor shut thine hand from thy poor brother” (Deut. 15:7). “Remember the poor,” advises St. Paul in Gal. 2:10. Another Bible passage that all of us should know and follow is written in Gal. 6:10: “As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith.”

Prov. 21:13 speaks of the evil that will come upon us, if we refuse to help the poor: “Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.” Prov. 19:17, on the other hand, tells about the blessings that will come upon us, when we willingly use some of God’s estate to help the needy: “He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again,” a thought that is repeated in Prov. 28:27.

There are many poor people everywhere who need our help. Our Lord once said, “For ye have the poor always with you” (Matt. 26:11), a statement that is as true today as it was at the time it was first spoken. In the early and mid 1970’s we might think of all the poor in South East Asia and in North Central Africa. For years some of these people have never had more than one tiny meal a day, and frequently they do not even have that much. An author wrote: “Imagine the very worst possible conditions in the United States in the depths of the worst depression we have ever experienced, like the one in the 1930’s. Those conditions, as tragic as they were, would be the very highest levels of prosperity that millions of South and Southeastern Asians can ever expect.”

This is not meant to minimize our poverty areas in the United States. Many people in our own country would hardly be able to exist without some form of help from individuals, organizations, or from the government.

These unfortunate people have, so to speak, been placed before our doorstep. We surely cannot cold-heartedly pass them by, as the rich man overlooked the beggar Lazarus lying at his gate (Luke 16:19-21). All of us who are children of God by faith in Christ must be ready to use part of our entrusted possessions to help them.

How can we help the poor We can give them money or other articles that they might need. We can give furniture or clothing to a family whose house has burned, or give money directly to the people involved. We can regularly support one or more of the charitable agencies of the church. (We should know the various charitable organizations of our church and support them liberally.) We can respond to

an appeal by the Red Cross for its regular or emergency work. We can actively seek someone who is in need of our aid. Such aid to the needy is a God-pleasing way of using some of the money and possessions which He has entrusted to our care.

True, continued giving to someone who is simply lazy and shiftless would hardly do any more than to encourage him in his laziness. In such a case, giving money to him would not be in keeping with the great Commandment to love our neighbor as ourselves (Matt. 22:39). Yet, it is probably better to err in this direction than to close our eyes to the needs of the poor.

3. A third general directive for proper stewardship is this: Glorify God by using part of His estate entrusted to us to support the government.

Go Himself instituted the government “For the punishment of evil-doers and for the praise of them that do well” (I Pet. 2:14). Since He ordained the government for our welfare, one can understand why God also repeatedly commanded us to pay our taxes. We recall those familiar words of our Lord, when He was asked whether one should pay taxes to Caesar: “Render therefore unto Caesar the things which are Caesar’s” (Matt. 22:21). In other words, give to the government what is due it.

In the longest Bible section on the government (Rom. 13:1-7), St. Paul wrote that we are to render “To all their dues; tribute to whom tribute is due; custom to whom custom.” We also recall that Jesus paid His taxes, when He directed Peter to a fish that had a coin in its mouth (Matt. 17:24-27). Yes, part of our money must be used to support the government. We must not cheat “the powers that be,” even though we cannot always agree that they spend their income wisely. This support of the government is also a part of our obligation as managers of God’s money.

4. The fourth general directive that our God gives to us, His stewards, is that we glorify Him by using some of His money to support the work of the church.

We shall have much more to say about this point in connection with the Third Article. Here we shall merely point to a few Bible passages and a Bible story to show what our God expects of us in this regard. I Cor. 16:2 tells us that we are to support the church regularly (“Upon the first day of the week”) and according to our ability (“As God has prospered us”).

In Old Testament times God commanded His children to tithe, that is, to contribute ten percent of their income to the church. Lev. 27:30 states that “All the tithe of the land . . . is the Lord’s,” and that thought is repeated a number of times in Scripture. Some of the very last words of the Old Testament (Mal. 3:8-10) tell us that the Israelites were cursed because they robbed God in not giving their tithes. In the same verses our Lord promised great blessings to all who willingly tithe their income.

In New Testament times the tithe has been abolished, since this was a part of the Ceremonial Law in the same class with the Sabbath Day and food laws (Col 2:16,17). Yet, if the Old Testament children of God were commanded to give ten percent of their income to the church should not we willingly give at least that much or more? Our blessings in one sense of the word are much greater than those of the Old Testament children of God, as Jesus said: “Blessed are the eyes which see the things that ye see: for I tell you that many prophets and kings have desired to see those things which ye see, and have not seen them; and to hear those things which ye hear, and have not heard them” (Luke 10:23, 24). He meant that we in the New Testament times have the clear, pure Gospel in all of its fullness, much clearer than the people of the Old Testament. Should we not therefore start with giving ten percent of our income and then increase it?

That will, of course, depend somewhat on how much money our God has entrusted into our care and how many family obligations we have, and the like. A tiny amount in our estimation may actually be a huge sum according to God’s reckoning. That is shown us by the story of the Widow’s Mite (Mark 10:41-44). She gave two mites to the Temple Treasury and Jesus said she gave more than all the rest put

together. Even though her gift was the equivalent of only a few cents in our money, she “cast in all that she had, even all her living.”

Neither the law of the tithe, nor the law of “Our fair share,” nor any other thing like that should move us to contribute some of God’s money for the local congregation and for the church at large. It is our love toward Christ that should move us to contribute to the church; “The love of Christ constraineth us,” writes St. Paul in II Cor. 5:14. Therefore our giving should be joyful like that of Zacchaeus (Luke 19:18). Of the people who brought their offering for the Temple in David’s day, the Bible says: “Then the people rejoiced, for they offered willingly” (I Chron. 29:9). Yes, good stewardship requires that we regularly and liberally give a portion of the money entrusted to us for church purposes.

5. What percent of God’s estate should we give to each of the four named above?

Our Lord did not give us a definite answer to this groups question in New Testament times. He gave us only general directives. The exact amount is a matter of Christian freedom. To determine the amount, let your love toward God and toward our fellow man move you; use your good common sense; and examine the needs.

After doing this we shall undoubtedly say something like this to ourselves: “My income is \$1,000 a month (or whatever); all of it is a part of God’s estate; none of it is mine absolutely to do with just as I please; I cannot spend any of it on things that are displeasing to or forbidden by God; I must use it for items that are in keeping with His will, for His glory, and for our and our neighbor’s welfare.”

After beginning like that, we shall probably continue by saying, “God wants me to use part of His money to support the government, and I really don’t have much control over that amount; therefore this sum must automatically be given from my income each month.

“Another matter that I shall take care of at the beginning of the month is the payment of ten or fifteen percent (or more or less, depending upon my situation) of my income to church and charity. I shall set that amount aside and use it during the month for various church and charitable activities. If there is a particularly pressing need, I shall try to add to this sum, even as Mary of Bethany anointed Jesus with very costly ointment of spikenard, shortly before His death. That particular need and that special opportunity would never occur again (John 12:1-8).

“Above all, God expects that I should use some of His estate entrusted into my care for myself and for my dependents. That is where much of the rest of my monthly income will than be spent (or saved for the future, or used for insurance, and the like.)

“Last, but certainly not the least, I shall keep my eyes open for opportunities to serve the needy. I shall give them what they need in keeping with my income.

“Thus I shall regard myself as God’s caretaker, the manager of that part of His estate which He entrusted into my care. I shall endeavor always to regard all my possessions as belonging to Him; I shall care for them and use them in keeping with my stewardship obligations, as outlined by Him in the paragraphs mentioned above.”

One more point must be made: We can and should remain good stewards of God’s possessions even after our death. That involves making the proper kind of a will. Surely, the average person among us should always consider leaving at least ten percent of his estate to church and charity. Just try to imagine the tremendous amount of good that can be done for the Kingdom with funds like that. An example is that of a man who left some \$120,000 to a Lutheran high school. The school placed the money into a foundation; only the income is normally used; and that income has greatly benefited the school in various ways. We also want to be sure to do something similar with part of the estate that God has entrusted into our care.

F. What will be the final result of our faithful stewardship or the lack of it?

God will return one day to take an account of the way in which we have managed His estate. That is clearly taught in the Parable of the Talents (Matt. 25:14-30), in the Parable of the Pounds (Luke 19:12-27), and in other Bible passages. In both of those parables Jesus said that after some time the master returned and called his servants for an accounting of the way in which they had managed his money. In another one of our Lord's parables we hear how a rich man said to his steward or manager, "Give an account of thy stewardship" (Luke 16:2).

Yes, stewardship always involves a time of reckoning or accounting. "Every one of us shall give account of himself to God" (Rom. 14:12) on Judgment Day, wrote St. Paul. That does not, of course, mean that everyone of us will recite before God all of the ways in which we have used or misused His property and goods entrusted to us during our lifetime. Nor can it mean that our good use or our evil misuse of God's gifts will in any way open or close heaven for us. Heaven has become ours only through the work of our Lord Jesus who lived a perfect life and died the shameful death on Calvary that He might cleanse us from sin and thus fit us for eternal glory. Christ's gift of eternal life becomes ours through faith in Him, as Eph. 2:8 and many other Bible passages tell us. Our stewardship life or the lack of it then becomes simply a proof of our faith in Christ or the evidence of our unbelief. True faith in Christ will surely show itself in our lives of devotion to our God.

Consequently, the day of reckoning means that those whose lack of stewardship proves their unbelief will be condemned. Unbelief damns, as Scripture repeatedly testifies, "He that believeth not shall be damned" (Mark 16:16). Unbelievers will be cast "Into outer darkness: there shall be weeping and gnashing of teeth" (Matt. 25:30). Unbelievers will have no excuse on Judgment Day; they will have to admit: "Yes, our lack of stewardship proved our unbelief; our fate is just."

On the other hand, all of us who believe in the Lord Jesus Christ will assuredly be saved. "He that believeth on the Son hath everlasting life" (John 3:36). That faith of ours in Christ should always show itself in our faithful stewardship. Scripture says that we who abide in Christ will bring forth much fruit (John 15:5); and "It is required in stewards, that a man be found faithful" (I Cor. 4:2).

What will happen to faithful stewards? Every believer who has been a faithful steward will receive a reward of grace in keeping with the work he has done for the Kingdom with his entrusted possessions. The nobleman in the parable graciously rewarded the servant whose pound had gained ten pounds by telling him: "Well, thou good servant: Because thou hast been faithful in a very little, have thou authority over ten cities" (Luke 19:17). To another servant, whose pound had gained five pounds, he gave authority over five cities (Luke 19:18, 19). In the Parable of the Talents, the master said to the faithful stewards, "Well done, thou good and faithful servant: Thou hast been faithful over a few things and I will make thee ruler over many things" (Matt. 25:21-23).

In the same manner our God will graciously bless His faithful stewards, both in this life and in the life to come. In this life He will give us the joy of serving His Kingdom and the satisfaction of knowing that we have used His money and goods in keeping with His will. In heaven He will never forget what we have done in His name and as His stewards. He said of the believers, "Their works do follow them" (Rev. 14:13) into heaven where they will add to our glory. God will forever remember even such a little thing as giving a drink of water to some thirsty soul or presenting clothing to some needy person. He says that in so doing, we were serving Him. We shall be surprised and amazed at that. We shall ask, "Lord, when saw we Thee, and fed Thee? Or thirsty and gave Thee drink? . . . Or naked, and clothed Thee?" Our Lord will answer, "Inasmuch as ye have done it unto one of the least of these My brethren, ye have done it unto Me" (Matt. 25:31-46).

To those who have more faithfully managed His property, God will give a higher degree of glory in heaven. That is already indicated by the Parable of the Pounds in which the master made the servant whose pound had gained ten pounds the ruler over ten cities, while He made the man whose pound had gained five additional ones the ruler over five cities (Luke 19:17-19). That certainly does not mean that there will be any envy in heaven. It does mean that someone like St. Paul or Dr. Luther will surely have a higher degree of glory in heaven than we can possibly have, simply because they have done so much more for the Kingdom with their entrusted gifts than we have done.

None of us has in any way deserved such a reward from God for being a faithful steward. We remember what Jesus once said: “When ye shall have done all these things which are commanded you, say, We are unprofitable servants: we have done which was our duty to do” (Luke 17:10). Yet, God in His grace, nevertheless, blesses us richly here in time and hereafter in eternity for being faithful stewards over a little part of His estate and thus showing our faith.

We do indeed have powerful incentives for being faithful stewards. We are God’s children by faith in Christ; we love Him and surely desire to serve Him. That thought should move us at all times to manage well His property entrusted to us for His glory. In addition to that, however, He quite unexpectedly also promises diligent stewards a gracious reward O, bless Him for His goodness.

II. WHAT DOES GOD FORBID IN THE SEVENTH COMMANDMENT?

A. One can see at once from the principles of stewardship, discussed in Part I, that God strictly forbids taking from our neighbor what He entrusted into his care.

Such taking or wrongfully obtaining what God entrusted into our neighbor’s care is really saying: “God, You did not know what You were doing, when You entrusted so and so much money and goods to my neighbor. Consequently, I shall rectify Your mistake by taking some of my neighbor’s possessions for myself.” Such stealing, one can understand at once, is surely a grievous crime against the love that I owe to my fellow man, and, worse than that, it is a fearful sin against God Himself.

If I wrongfully take something that belongs to my neighbor, I may or may not be doing him some great and lasting harm, but I certainly am defying the ever-living God. I am saying that I know better than He does what both my neighbor and I should be having. This is wickedness which will not go unpunished; we can be sure of that.

In order to cover every possible unlawful getting of what has been entrusted to our neighbor’s care, our Catechism states that the Seventh Commandment forbids robbery, theft, and fraud, as well as all sins of the heart (discontent, covetousness, greed). In the following paragraphs we shall discuss each of these sins.

1. God forbids robbery.

The sin of robbery always has the idea of taking something by force or creating fear (using a gun, for example, or some other weapon). A familiar Bible story is that of the man who “fell among thieves, which stripped him of his raiment, and wounded him, and departed, leaving him half dead” (Luke 10:30).

Everywhere in America robbers defy the living God with their crimes. Most of our cities with 50,000 or more inhabitants have robberies every single day of the year. With monotonous and sickening frequency the radio reports each morning that a filling station or some other establishment was robbed at gun-point. These sins have become so widespread in various localities that filling stations have signs like the following: “Exact change required at night—all money deposited in concrete underground vault.” In the early and middle 70’s so many bus drivers in New York City were robbed that the companies finally adopted the policy: “Exact change required, bus driver carries no money.” The money for the fares is immediately transferred to a supposedly burglar-proof container.

Before the airlines instituted their policy of rigid inspection for weapons of various kinds, robbers carrying hand grenades or guns were successful in stealing hundreds of thousands of dollars. One man obtained \$500,000 in that way.

Truck highjacking is neither new nor decreasing. A truck driver near Philadelphia was threatened with a revolver. Two men unloaded the cargo, about \$135,000 worth of men’s suits. That is one example of thousands. In many cases the robbers actually steal both cargo and truck. One detective said: “It is not difficult for a thief to make a few basic modifications to a Broadway and turn it into a Mack... so while

police are looking for a carrier's stolen Broadway, the thief is operating under our noses in a tractor that has been painted and modified to look like a Mack." In the early 1970's such highjacking was estimated to cost insurance carriers and trucking concerns close to one billion dollars annually.

Purse snatching and various other forms of robbery have become so prevalent that as many as three fourths of the people within the large cities of our land are afraid to walk the streets at night.

And what shall we say about "Great Heroes of History" like Alexander the Great, and Napoleon, who did many remarkable things, especially in the form of robbery, plundering, and looting? One can see God's punishment in their later days.

We can only wonder how soon the terrible judgment of the living God will come crashing about our heads, because of our dreadful defiance of our holy God's decree against robbery.

May we pray earnestly that God will bring all burglars to repentance. May we teach our children how dreadful this sin is in God's sight. Then let's also take some simple precautions to protect our homes from burglary, like notifying our neighbors and leaving a key with them when we are gone, canceling all deliveries, leaving a light burning or using a timing device to turn the light off and on, and having someone cut the lawn.

2. God forbids theft.

Theft is stealing secretly without use of force. Even though robbery is a most serious and frequently committed crime, theft occurs much more often. It involves the loss of much more money.

Clearly and powerfully our God tells us in Exod. 20:15: "Thou shalt not steal," a command that is repeated in Deut. 5:19; Matt. 10:19; Matt. 19:18; Luke 18:20; and Rom. 13:9. Another Bible passage which tells us what God says about stealing is Eph. 4:28: "Let him that stole, steal no more: But rather let him labor, working with his hands the thing which is good, that he may have to give to him that needeth." A Bible story that illustrates God's hatred and punishment of stealing is the example of Achan, who stole gold, silver, and a garment from the spoils of Jericho. Achan was stoned to death for his crime, and his body was burned (Josh. 7:1-26). We recall also that Judas, one of the twelve and treasurer of the group, was a thief (John 12:6).

In direct contradiction to the clear Word and will of our God, millions of people steal untold millions of dollars every day of the year. No one knows how much is stolen in the United States annually, but estimates in the middle 1970's range up to fifty billion dollars.

Shoplifting is one form of stealing. It is the nation's largest recorded crime, with teenagers accounting for about fifty percent of the reported cases and adult women representing another forty-five percent. One city with a population of some 50,000 reported a loss of over \$1,000 every day to shoplifters; one of Detroit's largest department stores claims that its annual loss runs into millions of dollars. The nation's 100,000 plus dressing rooms in general merchandise stores are a favorite place for shoplifters. Some estimates claim that more than ten percent of such customers steal something. It is quite easy for a department store clerk to walk out of the store in the evening wearing a \$35 sweater for which he or she paid nothing. So frequent and so prevalent is this crime that the annual United States' loss from this one type of stealing is about six billion dollars in the middle 1970's.

Some shoplifters steal on a dare, some take things they don't even need or particularly want, forgetting that shoplifters can get a police record. This record can seriously interfere with obtaining certain types of jobs. (One applicant could not obtain and keep a job in a department store, something she much wanted, because of her "record.") Regardless of whether the shoplifter is caught or not, such stealing brings disgrace upon one's self, upon one's family; and, above all, it earns God's wrath and punishment, for God knows, even though no one else on earth may be aware of the crime that was committed.

Every city has problems with bike snatchers. Even small cities report as many as a hundred or more bicycles stolen in a single month. Police are often quite helpless at catching the offenders.

Various kinds of libraries and college bookstores lose millions of dollars each year to thieves. Some university bookstores report losses of \$100,000 annually, while most libraries feel fortunate if they lose only a few dozen books in a year. One university graduate student pleaded guilty to stealing \$1,110 worth of books, eighty-one boxes of microfilm, and 465 excerpts which he had cut from books and periodicals in doing research for his doctor's degree. Thievery in libraries has become such a tragic crime that electronic check systems have been devised to help prevent it.

Motels and hotels have to add immense sums to their room rates to pay for stolen bedspreads, pillows, blankets, towels, ashtrays, lamps, pictures, light bulbs, silverware, even beds and Bibles. One newlywed couple had four stolen blankets in their suitcases. They said they needed them to furnish their apartment. Many motels have signs on their TV sets, stating that they are connected to a central alarm ("If you wish to move it, please notify the office"). Others have low wattage bulbs in their lamps and pictures securely fastened to the wall to discourage stealing.

In 1971 car thefts cost New York City owners some \$250,000,000 annually. Time magazine reports that an accomplished thief can open a locked Porsche in thirty seconds, drive it away, and within 48 hours deliver it complete with a new paint job and serial number to his eager customer for \$3,500. It normally sells for about \$10,000.

Multiply New York City's experience many times and you will have an idea of the number of car thefts in America—about two a minute or about a million in a year's time. Is it any wonder that automobile insurance is tremendously expensive?

Burglary is another form of stealing. It means breaking into any place with the intent of stealing something. In 1974 the head of a firm that manufactured burglar-alarm devices said that it is one of the most rapidly growing occupations in the United States. Some two and one half million burglaries take place annually in our country, and there was a 38% increase in burglaries during the five-year period from 1967-72.

Burglars use many different tactics. For example, a man appeared at a home during a rain storm and somewhat apologetically asked to use the telephone. He said that his car had broken down. He profusely thanked the people for their kindness. Later he sent them two theater tickets "in order to show his gratitude." While the husband and wife enjoyed themselves at the theater, the thieves completely ransacked the house, taking many valuable items, knowing that the owners would not be home till late.

Did not Dr. Luther once say that if all of the thieves were hanged there would not be sufficient hangmen nor sufficient wood on which to hang them all? Youths steal Christmas tree bulbs and then discard them; modern cattle rustlers steal cattle from the fields during the days of high-priced beef; so much thievery is taking place at airports that at least one of them has been called the country's biggest crime spot. Some college students take orders for certain items of clothing or food or liquor, steal them, and sell them at greatly reduced prices. Two sixteen-year old boys stole the stop sign; later there was an accident on that corner and a girl was killed. In 1971 a Senate investigating committee estimated that nine hundred million dollars worth of securities had been stolen in 22 years. Daniel Ellsberg, whose case made newspaper headlines for weeks in the early 1970's, stole government documents. His wife said, "I'm proud of what my husband did." An office magazine estimates that office thefts amounted to two billion dollars annually in the early 1970's. A couple reduced the figure on their restaurant bill and, when someone informed the manager, he said, "It happens every day." A worker in a factory assembled six washing machines from stolen parts. "Collectors" steal almost anything that they can conceal in their purses or on their persons; and hotel managers claim that much of the food and liquor consumed at banquets and private parties is stolen by the help. Many additional examples could be mentioned. However, from just these few instances we can see that we the consumers are paying an enormous price for the thefts in our country. The head of a nation-wide department store association estimated in the 1960's that prices on everything we buy have increased a staggering 15% because of thievery.

O, the devil is indeed having a field day. He has successfully convinced millions of people that should defy almighty God by stealing. "Be not deceived; God is not mocked" (Gal. 6:7).

3. God forbids fraud.

If theft occurs more often than burglary, then undoubtedly fraud happens still most frequently of all. Fraud is deceit or trickery whereby we seek to gain some dishonest advantage.

Dr. Luther in his Catechism states that God forbids false ware and dealing. (Ware is anything that is bought and sold.) The Bible often speaks of the false-ware type of fraud, clearly stating that it is an abomination unto the Lord. For example, Lev. 19:35,36 tells us: "Ye shall do no unrighteousness in judgment, in meteyard, in weight, in measure. Just balances, just, weight, a just ephah, and a just hin shall ye have; I am the Lord your God." That is an admonition that is repeated in Scripture. Note especially Prov. 11:1: "A false balance is an abomination to the Lord."

Unjust weights and measures are even today a common method of defrauding our fellow man. One state after another and one city after another has inspectors of weights and measures. If this were not done, then this type of fraud would undoubtedly run wild in a short time.

An example of such fraud was discovered by a Florida radio announcer who began to count packaged things that he bought and to ask his listeners to do the same. They counted packages of cough drops, screws, paper clips, vitamins, facial tissues, thumb tacks, and many others. "On the average," reported the Wall Street Journal, "the products were ten to thirty percent short," a clear violation of God's strict pronouncement against unjust measures and weights.

In 1972 the Family Weekly magazine carried an article by the President of the Better Business Bureaus, Inc., warning against common fraud like the following: The "bait-and-switch" practice of advertising an article at an unbelievably low price and then convincing the customer that the advertised item is not good. "Buy this other one," of course, at a much higher price. Fly-by-night furnace repair men, roofers, driveway repairers, siding installers, etc., repeatedly victimize the unsuspecting housewife, sometimes to the tune of hundreds of dollars without doing satisfactory work. Some advertisements make glowing promises, if one sends a \$10 "Registration Fee" for which one may receive a fifty cent item. Telephone calls and letters come to us from various "charitable organizations," asking for donations to some worthy cause. The worthy cause seldom receives more than a tiny percentage of the contribution.

As long as there are gullible people, there will be criminals who practice swindling. Yes, fraud is repeatedly practiced by uncounted numbers of buyers and sellers. One can only say to beware of any tempting offers from strangers.

A closely related sin is false dealing, also mentioned by our Catechism. Examples in Scripture are many. One of them is the paying of insufficient wages, treated in many Bible passages. Jas. 5:4 is one of them: "Behold, the hire of the laborers who have reaped down your fields, which you kept back by fraud, crieth." Deut. 24:14,15 is another: "Thou shalt not oppress a hired servant that is poor and needy... at his day thou shalt give him his hire." "The laborer is worthy of his hire," says our Lord in I Tim. 5:18. By the same token an employee is also guilty of fraud, if he does not give a full day's work for a day's wages.

Many cases of bankruptcy come about simply because the person involved does not want to pay his just debts. God says, "The wicked borroweth, and payeth not again" (Ps. 38:21).

The Bible also speaks of the sin of bribery, so widespread in our day, as we know fall well from accounts in our newspapers. The Prophet Amos thundered against the "Manifold transgressions and . . . mighty sins" of his people, because, among other evils, "they took a bribe." King Solomon wrote in Prov. 17:23: "A wicked man taketh a gift out of the bosom to pervert the ways of judgment." The Prophet Samuel's sons took bribes (I Sam, 8:3); Delilah took bribes to betray her husband (Judg. 16:5-21); so did the soldiers who had been appointed to guard Christ's tomb (Matt. 28:11-15).

What, then, shall we say of a vice-president of the United States taking bribes while in office, of a policeman receiving money for not enforcing certain laws, of kickbacks by salesman to municipal employees; of fixing tickets for speeding, and the like?

Again, our God strictly forbids usury, speaking of it in a number of Bible passages. Usury is commonly regarded as too high a rate of interest. The loaning of money at fair rates of interest is not condemned, for Jesus indicated in the Parable of the Talents (Matt. 25) that the least His servants could do would be to place his money with the bankers to receive interest from it.

Yet, when that is said, let all loan sharks and anyone else who loans money at unfair interest rates hear the Word of the Lord: "He that by usury and unjust gains increaseth his substance, he shall gather it for him that will pity the poor" (Prov. 28:8); or, "Thou has taken usury and increased, and thou hast greedily gained of thy neighbors by extortion, and have forgotten Me, saith the Lord God" (Ezek. 22:12). If necessary, we should even lend to the poor without interest, as we shall hear later.

Examples of fraud, in addition to those mentioned above, are practiced by young and old, by parents and children, by the rich and poor, by the educated and by those with little education. A wealthy salesman, for example, says to his wife, "I will call you at 7:00 P.M., let the phone ring exactly four times, and then hang up. Thus you will know that I have safely arrive in Detroit." Or he will place a person to person call to himself; his wife will say that he is not home, but she will know that he has arrived safely at his destination. Thus, the telephone lines will be used without paying for them and all parties concerned will be guilty of fraud. Another example is that of a pay telephone at a university that was out of order and before it was repaired some two thousand "free" long distance calls had been made from it. (Telephone companies need to hire dozens of detectives to guard against similar signs of fraud.)

A mother said, "My child is six, and therefore entitled to half-price." The child said, "But, Mother, I celebrated my seventh birthday last month," and the mother accused her child of lying.

Two elderly New York sisters who were arrested on a charge of buying a vacant house, obtaining high insurance on it, and then paying someone to burn it, were suspected of similar schemes involving more than four hundred fires and millions of dollars in insurance claims. Similarly people have claimed injury in automobile accidents and received large sums of money without ever being seriously hurt.

Writers of bad checks have become so numerous (they cost every person in the United States about \$50 a year in higher prices) that various means have been developed to eliminate this crime. One process places the thumb print of the writer on the back of the check with an inkless process. Where this procedure is used there has been a rather dramatic decrease in bad checks. A similar fraud is a refusal to pay legitimate bills or monthly payments. Hundreds of professional bill collecting companies then use a rather frightening variety of methods to do the collecting.

Headlines like the following point to another kind of fraud: "Seven million dollars missing, bank ordered closed," "Bank short 4.7 million," "Probe finds millions lost in New York Medicaid," "One billion in Medicaid wasted." In large amounts and in small, people who have charge of money belonging to others devise ways of appropriating some of these funds to their own account. No one knows how much "White collar crimes" cost American business, but estimates for 1974 were over twenty billion dollars: Some enterprising defrauders have even learned how to manipulate computers to enrich their pocketbooks. Whether the amount is large or as small as charging a dollar for antifreeze without adding any, all are examples of fraud.

Sometimes someone helps another person to defraud a company, all the while forgetting that "Whoso is partner with a thief hateth his own soul" (Prov. 29:24). Of course, partners with thieves and robbers are also equally guilty before God, just like those who actually commit the crime.

What does God say about all these many types of fraud? He condemns them strictly. For example, "He that getteth riches, and not by right, shall leave them in the midst of his days, and at his end shall be a fool" (Jer. 17:11). King Solomon made a still sharper statement in Prov. 21:6: "The

getting of treasures by a lying tongue are a vanity tossed to and fro of them that seek death.” Unrepentant thieves will not inherit the Kingdom of God (I Cor. 6:10).

4. Next we shall have something to say about vandalism, the destruction or damage of property entrusted to others.

This subject is not mentioned in our Catechism, but it probably should be, for God strictly forbids vandalism. In His Seventh Commandment our God asks us to help our neighbor “To improve and protect his property and business,” while vandalism damages or destroys what belongs to someone else, a clear-cut sin against the Commandment.

The civil laws which God gave to Israel are explicit in this matter. Of course, those civil laws no longer apply to us as they were originally given. However, the principles stated generally hold good for all time. This is what God said in Exod. 22:5-13: “If a man... shall put in his beast and shall feed in another man’s field; of the best of his own field, the best of his own vineyard, shall he make restitution... if fire breaks out... he that kindled the fire shall surely make restitution.” Other verses of this chapter show that the person to whom something is entrusted was responsible for that item. In the same manner we are forbidden to damage or destroy anything that God has entrusted to our neighbor, to some group of people, or, for that matter, to ourselves. We must not wantonly harm or destroy anything that is useful.

Contrast this good principle ordained by God with the vandalism, particularly in public places, that often reaches gigantic proportions. For example, just about every school district in our land has to appropriate huge sums of money to replace or to repair buildings and furniture that have been deliberately damaged (an estimated one quarter billion dollars was spent annually for this purpose in the middle 1970’s). The State of Michigan added new wayside stations to some of its highways, but within a few weeks hand dryers were stolen, doors and walls were defaced, toilets were plugged. So much damage was done that attendants had to be placed into every such station to protect it and its contents from damage. Everywhere people carve or print their initials on something that belongs to someone else. Highway departments in our country spend millions of dollars annually to pick up litter that careless motorists scatter around the roadways. At one time New York City’s Riverside Church was spending over a hundred thousand dollars annually for security purposes. All this damaging and destroying the property of others is not smart; it’s not a joke; it is harming something that God has entrusted to others, and it is the exact opposite of what God asks of us in the Seventh Commandment: Help our neighbor to “Improve and protect his property and business.”

5. We have been discussing various acts that are forbidden by the Seventh Commandment.

However, we must not think that they are the only sins that one commits against this great ordinance of God: As in the case of every other Commandment, one can also sin against this one with the thoughts in our hearts. Our Lord said, “From within, out of the heart of men, proceed evil thoughts... thefts, covetousness... and defile a man” (Mark 7:21-23).

God therefore strictly forbids these sins of the heart against the Seventh Commandment. Those evil thoughts are in themselves sins and they can easily lead to sinful deeds. Achan recognized that long ago and said, “When I saw among the spoils a goodly Babylonish garment, and two hundred shekels of silver, and a wedge of gold of fifty shekels weight, then I coveted them, and took them” (Josh. 7:21). The Psalmist also confessed that he sinned in his heart by envying the wicked in their prosperity, until he realized their end (Ps. 73).

Our Catechism mentions particularly three sins of the heart against the Seventh Commandment that we are to avoid at all costs: Discontent, covetousness, and greed.

a. God forbids discontent, for discontent with one's financial situation is really a rebellion against the wisdom, mercy, and grace of God. It is accusing God of not entrusting a sufficiently large amount of His property and goods to us. It can lead to a miserable life and to many grievous sins. (Discontent is, of course, much different from working diligently to obtain certain needed earthly goods.)

A Bible passage in this connection, whose truths we ought to know well and to remember regularly, is written in I Tim. 6:9, 10: "But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows."

b. God forbids covetousness, the desire to obtain something which we cannot lawfully have. This subject will be treated more fully in connection with the Ninth and Tenth Commandments. It is such a common sin that God forbids it in three different Commandments, the Seventh, the Ninth, and Tenth.

One phase of coveting that we should, however, treat here is the sin of gambling. Gambling is risking a loss to gain something without working for it. It could have been discussed in other parts of this paper, but probably fits under the heading of coveting as well or better than any other place.

Gambling is a tremendously big business almost everywhere in the world. Australia's take from lotteries in the 1970's amounted to considerably more than a hundred million dollars annually. (One woman who won a first prize said she had dreamed of that for years so that she could leave her husband. She did, too.) Spain has its annual Christmas lottery, begun in 1872, and an estimated 95% of all Spaniards take part in it. Churches engage in various forms of gambling, even though state laws forbid it. (How can churches reconcile this practice with God's clear injunction to obey the law, Rom. 13:1-7?) Many states sponsor lotteries to raise money for various projects. (Lotteries were in existence in the early days of our country's history, but a Federal law barred interstate transportation of lottery materials in 1894, thereby closing the last such lottery, until 1964, when New Hampshire revived the custom. New York followed in 1967. Since that time many other states have begun or are talking of introducing lotteries.)

Many citizens of Atlantic City, New Jersey, were working for the legalization of casino gambling in the middle 1970's to "revitalize" that old city. In 1973 Las Vegas hotel managers planned on adding almost ten thousand new rooms to their existing 26,600, all of them dedicated to the city's major industry, gambling. (In the middle 70's Las Vegas gamblers were spending over one-half billion dollars annually, with about four-fifths of that amount remaining within the city.)

Bingo is played legally or illegally in thousands of areas throughout the country. (Promoters in areas where bingo is illegal accept "donations" and maintain that no one really has to donate in order to play.) Churches have repeatedly got into trouble, when the police try to enforce anti-gambling laws against them. In 1973 bettors in Illinois spent an almost unbelievable one hundred million dollars more for horse-race betting than they did in 1972, enriching the state treasury by some fifty million dollars. In 1974 Florida's biggest spectator sport was dog-racing with one track (of 17) handling some sixty million dollars in bets during 1972 (management received 8% commission).

What does Scripture say about gambling? Does it really say anything at all? If not, then is gambling an adiaphoron, something neither commanded nor forbidden in the Bible? What should be our attitude toward gambling? The answers to all of these questions and others regarding gambling are readily found, if one looks carefully into the Bible.

The words gambling or games of chance are never mentioned in the Scriptures. In fact; as far as this author can determine, there is only one clear-cut instance of gambling mentioned in all of God's Word. That involved the soldiers casting lots for the garment that Jesus wore when He was

brought to Calvary (John 19:23, 24). The casting of lots is mentioned frequently, but just this one time in the sense of gambling for a prize. Nor was there, in this instance, any judgment pronounced upon the gambling of the soldiers. All four Evangelists simply report the incident without condemning or approving it, although it is certainly true that the soldiers had no right to something that belonged to Jesus.

Yet, we must know by now that almost everything that we have learned about the Seventh Commandment strictly forbids gambling. We remember that there are only six legitimate ways in which our God entrusts parts of His estate into our care: Gift and inheritance, purchase and trade, and especially labor and earning. Surely, gambling can by no stretch of the imagination be included in any one of those six. In God's sight gambling is consequently an illegitimate way of obtaining some of His money and goods.

Again, gambling unquestionably violates the principles of God-pleasing stewardship. How can anyone maintain that a conscientious caretaker or manager of part of God's estate may gamble with God's money? One of the fundamental laws of gambling is this: If you play the slot machine long enough, you will certainly lose everything. Is that the purpose for which God entrusted some of His estate into our hands? Does He want us to risk even a nickel in this way, when we know assuredly that the chances for it being lost are good and great? (Churches that engage in gambling must know that they are promoting the violation of the first great principle of stewardship, that we, the caretakers of God's money, must not use it for gambling.)

It is true, of course, that any investment of money always has some risk connected with it. There is no such thing as a "perfectly safe investment." Conceivably, something might happen to it. That is why our Lord once said, "Lay not up for yourselves treasures upon earth; where moth and rust doth corrupt, and where thieves do not break through nor steal" (Matt. 6:19, 20).

Yet, a legitimate investment is surely much different from putting money into a slot machine or betting in a poker game and on horse racing. In the first instance a legitimate business is involved, one that produces goods or services for mankind. In the case of gambling, no work, no goods, no services, nothing but pure chance is involved.

A similar example of evil stewardship would be the investment of part of God's money in purely speculative stocks with the hope that they would increase greatly in value. They well may decrease in value. On the other hand, an investment in a reliable stock would benefit the company by providing it with funds to carry on its business and would benefit, the investor by providing him with dividends and eventually a possible increase in the price of the stock. In the one case the speculation is wrong; in the second case, one may legitimately invest a certain amount of money, as one would place it into a bank to draw interest.

Another objection to gambling is that it frequently, perhaps generally, is motivated by covetousness. For example, I see the jackpot in the slot machine or the money on the card table; then I want it without giving fair value in return or without working for it; in fact, I want it so badly that I am willing to risk some of my own money in order to get what I may not legitimately have. We must remember the Word of our Lord: "Take heed, and beware of covetousness" (Luke 12:15) and the word of St. Paul, "Covetousness, let it not once be named among you, as becometh saints" (Eph. 5:3).

Again, all that a Christian does is to glorify God (I Cor. 10:31), either directly or indirectly by serving our fellowman (Matt. 25:31-40), as we have heard in Part I of this paper. Can anyone truthfully contend that he is serving God with his gambling? Does any gambler ever honestly think that he is doing this because he loves his neighbor and wants to help him? Must we not rather confess that we want to get something from our neighbor, something that belongs to him, and something for which we do not want to give fair value? Isn't gambling simply an act of pure selfishness and greed and perhaps a desire to experience the thrill of getting something for nothing? If we are honest with ourselves the answers to those questions are obvious. Gambling neither

glorifies God nor benefits our neighbor and therefore we, children of the Father by faith in Christ, simply cannot take part in it.

Another point that we dare not forget is the criminal element in gambling. Authorities tell us that criminals in our country always try to get their hands into any form of gambling; they make such high profits thereby, that they can easily afford to corrupt enforcement officers with liberal bribes; and they repeatedly cheat the public to increase their unlawful gain. Yes, every time we place a bet we are directly or indirectly aiding the criminal element in our society. Is that what we should be doing with the money that God has entrusted to our care?

David L. McKenna, chairman of the Governors ad-hoc Committee on Gambling for the State of Washington, wrote a lengthy article on gambling for *Christianity Today* (6-8-73). Among many other things, he wrote, after studying the matter thoroughly, “When the public chooses to gamble, it also chooses crime, corruption, and cheating.” He showed that state-sponsored lotteries were “An unreliable source of income,” that even with many people buying tickets, “The amount of aid for state treasuries is almost negligible in comparison with the needs.” He said that the state must create a gambling climate in order to make lotteries pay, since the novelty soon wears off and the public must be enticed in various ways to buy tickets. Is the state really looking to its own welfare when it promotes a gambling climate, the idea that one can get something for nothing, instead of working for it? (We might add: is this what God had in mind when He commanded man and woman to work?)

Finally, even if we were to disregard all of the Bible’s teachings against gambling, something unthinkable for us, gambling on the face of it is still ridiculous, wasteful, and foolish, unless one is intent upon throwing his money away. Consider for example, following article from the *Chicago Tribune* of 10/18/74:

Cleveland—Prof. Warren Esty, 29, who holds a doctorate in mathematical probability, says state lotteries are one of the worst forms of gambling around. The odds against, winning in a state lottery are much higher than roulette, craps, blackjack, and even the numbers game (policy) he contends. Generally, the odds in a state lottery are about 200 to 1 against your winning \$20; a hefty 83,333 to 1 against winning \$500; a whopping 166,667 to 1 against winning \$1,000. And in Ohio, your chances of winning \$15,000 or more are at least 500,000 to 1 against you.

Other forms of gambling, while perhaps returning more to the player, still have tremendous odds in favor of the house.

From all that has been said, a child of God can reach no other conclusion than this one: Gambling is a sin against the Seventh Commandment, and we who love the Lord Jesus must avoid it.

c. In addition to discontent and covetousness, our Catechism mentions a third sin of the heart against the Seventh Commandment: Greed, also forbidden by God.

Greed is the excessive desire for wealth. It is, to be sure, closely connected with covetousness; yet, the Bible has many passages and stories that specifically illustrate greed and its dreadfully evil consequences. For example, Matt. 26:15, 16 tells us about greedy Judas, one of the Twelve, who agreed to betray his Lord for thirty pieces of silver. It was an act that he later deeply regretted, but we should know by now that this is exactly the way Satan works. At first the Devil makes glittering promises to greedy men; later they always prove to be hollow, worthless, yes even deadly and tragic words.

One of the greatest rescues of all times (Paul and Silas freed from prison) and one of the most noteworthy conversions of the Bible (the Philippian Jailer) happened as a result of greed. Through

Paul the Lord Jesus had driven an evil spirit out of a young woman, whereupon her greedy masters, now deprived of their income, accused Paul and Silas before the magistrates. Both Paul and Silas were then severely beaten and thrown into prison (Acts 16:16-40). Yet, our Lord freed them with an earthquake and even made it possible for these two disciples to convert the jailer through the Gospel that they preached. Yes, our God can use even evils, like greed, for the welfare of His Kingdom, even though the sin is grievous in His sight.

Greedy people are miserable, pitiful; wretched creatures. For one thing, they do not know nor do they follow the principles of Christian stewardship, which tell us the four purposes for which we are to use God's money entrusted into our care (see I, E.). They seldom or never experience the joy of which Jesus spoke: "It is more blessed to give than to receive" (Acts 20:35). They do not understand that they will never be satisfied and content, no matter how much money they have, as God said, "He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase" (Eccles 5:10). They do not bear in mind what King Solomon wrote: "He that is greedy of gain troubleth his own house" (Prov. 15:27). They may actually harm their bodies in their craving to heap up a fortune for themselves. (A widow, clothed in rags, died of malnutrition, all the while having hundreds of thousands of dollars in her house and in the bank.)

O, yes, greed is a terrible sin against the Seventh Commandment, one that deserves the fearful punishment of God, as Solomon wrote in Prov. 1:18, 19: "They lay in wait for their own blood... so are the ways of everyone who is greedy of gain."

6. God calls us to repentance.

One of the purposes of the Ten Commandments is to show us our sins ("By the law is the knowledge of sin," Rom. 3:20). As we discussed the various kinds of transgressions against the Seventh Commandment in the preceding sections, we surely must have realized that we too are guilty of many of these same sins: This guilt brings us under the condemnation of God who threatens the transgressor with everlasting punishment.

God has told us about that punishment. He said, "Woe to Him that increaseth that which is not his" (Hab. 2:6). God punished Gehazi for his fraud by saying to him: "The leprosy therefore of Naaman shall cleave unto thee, and unto thy seed forever" (II Kings 5:27). God said that He would surely take vengeance upon everyone who defrauds his brother (I Thess. 4:6); and He clearly said that unrepentant thieves and covetous persons will not "inherit the Kingdom of God" (I Cor. 6:10).

God's law that plainly shows us our sin and His condemnation of it should then drive us to Christ with the earnest prayer: "Dear Lord; have mercy upon us; blot out all our iniquities that we have committed against this Commandment in thought, word, and deed; create in us a clean heart, O God; and renew a right spirit within us. Have mercy also on all others who transgress this Commandment; cleanse them with the precious blood of Jesus; show them what Your Word says about stealing; help me to guide them rightly by word and example; and please keep everyone from transgressing Your holy Seventh Commandment."

What should we do, if we have taken our neighbor's money or goods unjustly? We should make restitution. Zacchaeus, the chief among the publicans at Jerusalem, showed us the way. After his conversion, he said: "If I have taken anything from any man by false accusation, I restore him four fold" (Luke 19:8).

The Jewish civil law, which no longer applies to us, states the principle of restitution, a principle that is true for all time:

If a man steal an ox, or a sheep, and kill it, or sell it; he shall restore five oxen for an ox, and four sheep for a sheep. If a thief be found breaking up, and be smitten that he die, there shall no blood be shed for him. If the sun be risen upon him, there shall be blood

shed for him; for he should make full restitution; if he have nothing then he shall be sold for his theft: If the theft be certainly found in his hand alive, whether it be ox, or ass, or sheep; he shall restore double (Exod. 22:1-4).

Likewise, we must try to restore what we have received wrongfully. That is in keeping with St. Paul's admonition, "Let him that stole steal no more: but rather let him labor with his hands the thing which is good; that he may have to give to them that needeth" (Eph. 4:28).

Again, we are to pray regularly: "Give me neither poverty nor riches; feed me with food convenient for me: lest I be full, and deny Thee, and say, Who is the Lord? Or lest I be poor, and steal, and take the name of the Lord in vain" (Prov. 30:8, 9).

"Also, dear Lord, help us to remember always that 'Better is a little with righteousness than great revenues without right' (Prov. 16:8), and I Tim: 6:8: 'Having food and raiment let us be therewith content.'

"Finally, dear God, aid us in remembering that 'Riches are not forever' (Prov. 27:24); they 'Certainly make themselves wings; they fly away as an eagle toward heaven' (Prov. 23:5); 'We brought nothing into this world, and it is certain that we can carry nothing out' (I Tim. 6:7), as You have said on several occasions, notably Job 1:21 and Eccles. 5:15. Help us to know the truth of Your Word: 'What is a man profiteth, if he should gain the whole world, and lose his own soul?' (Matt. 16:26) Aid us always in being content with such things as we have; keep us from sinfully obtaining what belongs to our neighbor."

III: Now we shall proceed to the third part of our discussion:

WHAT DOES GOD REQUIRE OF US IN THE SEVENTH COMMANDMENT?

A. Since the heart is the source of all sins against every commandment, so also the heart, cleansed by the Lord Jesus, is the source of all good works required of us in the Seventh Commandment. *Therefore, God requires the right attitude of heart toward our neighbor.*

Our Catechism explains this thought by stating: "God requires of us that we do not seek our own selfish interests, but that our hearts be filled with love and charity toward our neighbor." St. Paul spoke about that in the greatest of all Bible chapters on Christian love, I Cor. 13. He wrote that charity (true Christian love) "Seeketh not her own." Again, he wrote in I Cor. 10:24: "Let no man seek his own (good or welfare), but every man another's." He meant that the Christian heart should truly love its neighbor and sincerely seek his welfare.

B. This right attitude of our hearts will show itself, as Dr. Luther wrote in the explanation to the Seventh Commandment, in *helping our neighbor* "To improve and protect his property and business." This can be done in three different ways;

1. By faithful and conscientious labor.

A fine Bible example is Daniel who faithfully served several kings. One of them was Darius (Dan. 6: 1-4), who set 120 princes over his vast kingdom, "And over these three presidents; of whom Daniel was first... then this Daniel was preferred above the presidents and princes, because an excellent spirit was in him; and the king thought to set him over the whole realm."

Joseph also served so faithfully in the house of Potiphar that "He (Potiphar) made him overseer over his house, and all that he had he put into his hands" (Gen. 39:4).

Daniel and Joseph did what Col. 3:22, 23 and Eph. 6:5, 6 ask of all Christian employees. These Bible passages have almost identical admonitions. The Col. passage reads as follows: "Servants, obey in all things

your masters according to the flesh; not with eye-service, as men-pleasers; but in singleness of heart, fearing God: and whatsoever ye do, do it heartily, as to the Lord, and not unto men.”

From this Bible passage we can understand at once that we do not work primarily for an earthly employer or supervisor, but our work is to be done as unto God. It ought to be done as well as we are able to do it. That was the philosophy of the stone carver who was taking much time to prepare a fine stone carving for placement high on a cathedral. Someone asked him why he was spending so much time and effort on something that no one could possibly see very well. He replied that the carved stone would be placed high into the air, closer to God, and “I’ve heard that He is mighty particular.”

A man nearing retirement age deeply resented having a younger man replace his older supervisor. He talked of quitting. Yet, his wife encouraged him to work one day at a time, doing the work as well as he could. He followed that excellent advice. Several years later he retired, while the younger man who had become his supervisor took a similar position with another company. One of the first things that the supervisor did was to call upon the retired man as a consultant at a very good salary.

Such “faithful and conscientious labor,” required by God, can pose some serious problems for union members, especially during the time of a strike. That’s when tempers frequently flare high and when unions may seek to damage the employer in one way or another. A strike, for example, may be called at an inopportune time to force a settlement that otherwise would never happen. Property or reputation may be damaged. Often a Christian simply cannot take part in some of these union activities, and that may cause many difficulties. Regardless, “We ought to obey God rather than men” (Acts 5:29).

This “faithful and conscientious labor” applies even if our employers are not particularly easy to work for. That is told us, for example, in I Pet. 2:18: “Servants, be subject to your masters with all fear; not only to the good and gentle, but also to the froward.”

In this manner we shall be helping our neighbor to improve and to protect his property and business, exactly what God requires of us in the Seventh Commandment. Nor does it really matter much if our efforts are unrecognized or unrewarded. God knows, and that is sufficient for us.

2. By good advice.

That is what Joseph did for Pharaoh. When Joseph learned from God about the coming seven years of famine, he immediately advised Pharaoh to start collecting grain during the good harvests for the lean years that were to follow.

When Solomon’s son, Rehoboam, consulted with the older men at the beginning of his reign, they said: “If thou wilt be a servant unto this people this day, and wilt serve them, and answer them, and speak good words to them, then they will be thy servants forever” (I Kings 12:7). That was good advice, indeed, but Rehoboam refused to listen to it. Instead, he heeded the evil advice given by the younger men to increase the people’s burdens, rather than to lighten them. As a direct result, the ten northern tribes of Israel revolted; only Judah and Benjamin were left for Rehoboam; in succeeding years the two kingdoms repeatedly warred against one another until the ten tribes were finally carried away into captivity by the Assyrians in 721 B.C., never again to return to their own land. The course of history changed because some people gave the wrong kind of advice which the king heeded, while turning away from the good advice given by experienced counselors.

If we can help our neighbor by giving him good advice, if we can thereby promote his welfare, then we should be ready to do so. That is a requirement of God in the Seventh Commandment.

3. A third method of helping our neighbor “To improve and protect his property and business” is by cheerful giving and lending.

Of this, too, Scripture furnishes us with some outstanding examples. Gen. 13:5-12 tells us that there was strife between Lot’s and Abraham’s herdsman. Their flocks and herds were great, and they were continually competing for the best grazing land and for fresh water. To eliminate this friction, Abraham gave Lot the choice

of the land, saying, "If thou wilt take the left hand, then I will go to the right; or if thou depart to the right hand, then I will go to the left" (Gen. 13:9). Abraham would not have needed to make this offer at all, for God had promised him the entire land; he could therefore simply have ordered Lot to take a certain portion of the land, but that great man of faith graciously gave Lot the choice. (Lot did not choose wisely, but that is another story.)

Who among us will ever forget that striking Parable of The Good Samaritan, who took the wounded stranger, bound up his wounds, brought him to the inn, and paid for his keep? That is the kind of attitude that we are to have in our hearts toward our neighbor, and that is the type of work that we are to do for him, when we have the opportunity, whether he be in great physical need or even when he is in comparative prosperity.

In addition to these Bible stories, there are also a number of Bible passages which ask us to give cheerfully and to lend willingly to our needy brother. For example, the Lord said, "Give to him that asketh thee, and from him that would borrow of thee, turn not thou away" (Matt. 5:42).

King Solomon expressed similar thoughts in Prov. 11:25; 19:17; and 22:9: "The liberal soul shall be made fat: and he that watereth shall be watered also himself. He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again. He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor." God is so concerned with our helping the needy that He wrote this precious promise in that familiar passage, Eccles. 11:1: "Cast thy bread upon the waters: for thou shalt find it after many days."

If we can help our neighbor with lending him some money, then the wise words of the great Prophet Moses apply to us: "But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth" (Deut. 15:8). Nor were the Israelites to charge any interest at all to those who were really very poor, as Moses wrote, Exod. 22:25: "If thou lend money to any of My people that is poor by thee, thou shalt not be to him as a usurer, neither shalt thou lay upon him usury," a thought that is repeated in Lev. 25:35, 36. Naturally, that word applies only to those who really are in great need.

We have previously (see I, E, 2) spoken about helping the needy in various ways, including cheerful giving and lending. We did not mention the giving of time and talent. An example of this is the large group of Amish who gathered early on a certain morning to help raise a barn for a fellow Amish farmer whose barn had burned. Entire families came from miles around, and before dark they had succeeded in doing most of the necessary work. The Amish do not believe in insurance, but they probably have something better in their helpful attitude. We can learn something from them.

We have briefly discussed the things that God requires of us in the Seventh Commandment. From this discussion we quickly learn that we have repeatedly practiced sins of commission, as well as sins of omission. We have often failed to do what God requires, just as we often did what He forbids. We are reminded of Rom. 7:19: "For the good that I would I do not: but the evil which I would not, that I do."

For that too we plead for mercy and forgiveness in Jesus' name and for His sake. May He always guide us in the right way for His glory and for our welfare.

IV. WHAT IS THE ROLE OF OUR SAVIOR IN THE SEVENTH COMMANDMENT?

A. Jesus kept the Seventh Commandment perfectly in our stead.

Of him St. Paul wrote: "Ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes He became poor, that ye through His poverty might be rich" (II Cor. 8:9).

Yes, Jesus was so poor in earthly goods that He apparently seldom handled any money himself. Judas was the treasurer of the Apostolic group (John 12:6). Again, when Christ needed a coin to pay taxes, He instructed Peter to obtain it from the mouth of a fish (Matt. 17:24-27). Also when He died He left no estate, no money, no lands, not even any clothing (John 19: 23, 24).

He who is the Possessor of heaven and earth truly became poor in earthly goods. He never coveted them, nor did He ever get any of them by theft, robbery, false ware of dealing. His ringing call to His enemies: "Which of you convinceth Me of sin?" (John 8:46) was never answered by anyone.

The most blessed part of this holiness, this complete, righteousness, of our Lord is that it is reckoned to our account. God now regards us as having fulfilled the Law perfectly, since Christ did it for us. “God sent forth His Son, made of a woman, made under the Law, to redeem them that were under the law, that we might receive the adoption of sons” (Gal. 4:4, 5).

Since Christ lived the perfect life under the Law for us, now I am “Found in Him, not having mine own righteousness...but that which is through the faith of Christ, the righteousness which is of God through faith.” In other words I receive this righteousness of Christ through faith. Having this righteousness, this complete holiness of Christ, God now regards me as having fulfilled the Seventh Commandment perfectly. I can, consequently, only praise and serve Him for His goodness to me, the undeserving one.

B. Jesus also died as my substitute to pay the penalty for my sins.

That thought is really the heart of the Scriptures, expressed repeatedly in various ways. One of the clearest of all Bible passages respecting this matter was written long before Jesus was born by the great inspired Prophet Isaiah: “He was wounded for our transgressions, He was bruised for our iniquities: the chastisement of our peace was upon Him; and with His stripes we are healed” (Isa. 53:5). He died for us; He thereby saved us; and we accept this salvation through faith in Him who kept all of the Commandments perfectly for us. That is the glorious Gospel message that must move us all to sincere gratitude and to an eager desire to serve Him by righteous living.