

Sermon preached at Faith Presbyterian Church, Springfield, Virginia,  
on Sunday, November 11, 1990, by the Rev. W. Graham Smith, D.D.

## **EXODUS 20:15**

“You shall not steal.”

### **TEN STEPS TO THE GOOD LIFE** **(8) HOW TO PROSPER WITH A CLEAR CONSCIENCE**

Let me ask you - How many of you want to prosper? Well, that's what we're going to talk about today. The Sixth, Seventh and Eighth Commandments are really the pillars of our society. The Sixth Commandment -- “You shall not murder,” speaks of the sanctity of life -- don't take somebody else's life. The Seventh Commandment speaks of the sanctity of marriage — don't take somebody else's husband or wife. And the Eighth Commandment speaks of the sanctity of property -- don't take somebody else's possessions — “You shall not steal.”

This verse implies, of course, that you have a right to personal property. Contrary to what Communists say, you have a right to personal property. God says, “You shall not steal,” which means that the person from whom you would steal has a right to own what you want to take from him.

Now let's link the Commandment, found in Exodus 20:15, “You shall not steal,” with Proverbs 10:2 (Living Bible), “Ill-gotten gain brings no lasting happiness, but right living does.”

So today let's look at the wrong ways to prosper; the right ways to prosper; and how to have peace of mind while you're prospering.

**1. The Wrong Ways to prosper.** Let me give you a definition of “stealing”: it is “to take something that doesn't belong to you without right or permission.” If you look at Webster's New International Dictionary you will find that there are a multitude of words used to define “stealing.” Listen: “theft, robbery, burglary, larceny, shoplifting, plunder, holdup, plagiarism, fraud, embezzlement, blackmail, graft, misappropriation, loot, piracy; to -- pilfer, sneak, swindle, swipe, snitch, lift, make off with, cheat, defraud, fleece, trick, rook, bilk, obtain under false pretense, shake down, counterfeit and forge.” Now what does that tell us? It tells us that there are a lot of ways to break this commandment!

We talk a lot today about “white collar crimes.” It's becoming a national epidemic in the business world. Today let me mention four things out of Scripture that are the wrong way to prosper. These are totally wrong business practices.

a. By dishonesty. There are lots of ways whereby people prosper by dishonest means nowadays. Think of the government contractors who pad their account to make a greater profit. Think of kickbacks from corporations, and insider trading on the stock market.

Now the Bible says many things about this. Look at Proverbs 16:11 (Good News Bible):

“The Lord wants weights and measures to be honest, and every sale to be fair.” God is saying, “Charge an honest price for an honest product.” He’s saying, “Don’t swindle people. Don’t cheat them when you’re buying or selling.” I love Proverbs 20:14 (Living Bible): “Utterly worthless,” says the buyer as he haggles over the price. But afterwards he brags about his bargain!” None of you have ever done that, have you?! — “Man, did I get a steal!” And you did. A lot of things are done in the name of shrewdness that really are stealing. God is saying, “Don’t be two-faced.”

There’s so much dishonest advertising today, isn’t there? Here’s a Real Estate ad: “This home is a challenge.” That means it’s a run-down piece of junk, and I wouldn’t touch it with a ten-foot pole! We use these “creative” terms! And God says, “Be transparently honest.” If you’re a repairman, don’t make unnecessary repairs. If you’re a doctor, don’t make unnecessary tests. If you’re a salesman, don’t skip over the fine print.

b. By defrauding. Defrauding is to take something by trickery. Look at Leviticus 19:13: “Don’t hold back the wages of a hired man overnight.” Think of the businesses that don’t pay their bills on time. Think of the individuals who don’t pay their bills on time. They are experts at keeping their money in a savings account to the very last moment before paying a bill that was due 60 days ago. God is saying, “Don’t take advantage of people.”

Look at Job 31:13 (Living Bible): “If I have been unfair to my servants, how could I face God?” If you have been unfair to your employees, God help you! If you have people who work for you, treat them fairly.

Now there’s a responsibility for employees too. Colossians 3:22 says, “Obey your human masters... not only when they are watching you because you want their approval; but do it with a sincere heart in reverence for the Lord.” Now that is practical Christianity. God is saying, “Bosses, don’t manipulate your employees; and employees, don’t take advantage of your bosses.”

One cause of inflation in the United States is theft by employees, and that cost gets passed on to the consumer. The Department of Commerce estimates that 50 billion dollars a year is lost because people steal supplies and parts, pad expense accounts, take equipment or merchandise, and so on.

One of the most common forms of theft at work is theft of time. Come to work late, leave early, take long coffee breaks, and waste the rest! A lot of people when they go to work have the idea — how little can I do, and how much can I get paid? By dishonesty, by defrauding, and

c. By defaulting and defaulting simply means failing to fulfil an obligation; usually it is a financial one. Romans 13:8 says, “Let no debt remain outstanding.” Psalm 37:21 says, “The wicked borrow and do not repay.” Bankruptcy today is the easy way out; just dump all your creditors and start over. Forget the fact that you owe money, and just reorganize! The sad fact is that many people borrow today without any intention of paying back. And God says, “That’s wrong!” Do you know the number one type of loan that’s not repaid? - loans to relatives and friends. God says, “Pay them back!”

What have you borrowed that you've never returned?! - a book, tools, a punch bowl, albums, cassettes, video tapes, dishes, an umbrella? God says that what we call "long-term borrowing" is really stealing. He says, "When you borrow something, give it back."

d. By depending on luck and that includes trying to make a fortune overnight, gambling, or some "get rich quick" scheme. God has a lot to say about such "get rich" schemes. Listen to Proverbs 28:20 and 22 (Living Bible): "The man who wants to get rich quick will quickly fail... Trying to get rich quick is evil and leads to poverty." That's a strong warning, isn't it?

I think this includes the lottery. God says, "That's not the way to prosper." You say, "What's wrong with gambling?" Well, a couple of things:

(1) God wants you to depend on Him, not on luck; and

(2) The principle of trying to get something for nothing is a very carnal attitude. That's not the way God acts, and it's not the way He wants you to act -- trying to get something for nothing. God wants you and me to live by faith. Now, we were made to take risks, and that's what gambling is -- it's a misuse of a God-given instinct -- it is taking that instinct for taking risks, and using it on something petty and unworthy.

What are you supposed to do? Well, look at Proverbs 28:19-20 — "He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. A faithful man will be richly blessed, but one eager to get rich will not go unpunished." What is gambling but "chasing fantasies"? You know, some people are always waiting for their ship to come in, and they live in a world of fantasy. Why? I think sometimes it's just an excuse for not doing normal, legitimate work. Everything else is so boring, so they live out there with fantasies. The Bible says, "He who chases fantasies will have his fill of poverty." Just get a job and, work hard -- don't get greedy. A lot of greedy businessmen in the 1980s are going belly-up in the 1990s.

Well, so much for wrong ways to prosper. Let's look at

**2. The Right Ways to prosper.** There are four legitimate ways to prosper, the Bible says. Let me say this - God is not interested so much in how much money you make in your life as He is in how you make it. Do you make it in a pure and godly way? What are these ways?

a. Hard Work. Proverbs 13:11 (Living Bible) says, "Wealth from gambling quickly disappears; wealth from hard work grows." God says, "The more easily you get your wealth, the sooner you're going to lose it." — it's a case of "easy come — easy go." I believe many people steal or gamble simply because they're lazy. Proverbs 14:23 says, "Hard work brings a profit, but mere talk leads only to poverty." The Bible says, "Work hard and, you'll be successful; don't work hard and, you'll be a flop." 2 Thessalonians 3:10 puts it very bluntly, "If a man will not work, he shall not eat." "No worky — no eaty!" Note, it doesn't say, "If you cannot work, you shall not eat." There are legitimate cases for welfare, but we all know that welfare rolls are padded with people who simply will not work.

What's the right motive for hard work? Ephesians 4:28 is a very significant verse -- "He who has 'been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need." The right kind of work is useful work. And what is the right motive? -- in order to help others. God wants to bless your life so you can be a blessing to other people. And I know people who are millionaires who are blessing other people in the most wonderful ways. Hard work.

b. Saving and investing wisely. Proverbs 21:20 (Living Bible) doesn't apply to any of you, I'm sure! -- "The wise man saves for the future, but the foolish man spends all he gets." God says, "It's dumb not to save!" The Bible is full of principles on saving and investing. Look at Proverbs 13:11, "Dishonest money dwindles away, 'but he who gathers money little by little makes it grow.'" In the Parable of the Talents Jesus commended the men who doubled their money (Matthew 25:14-21). He said, "That's smart!"

Ecclesiastes 11:2 (Good News Bible) even tells you where to invest! — "Put your investments in several places because you never know what's going to happen in this world!" Wouldn't that be a good "commercial" for Mutual Funds? - don't they call it, "diversifying your portfolio"? Don't put all your eggs in one basket.

Listen to these great verses (Living Bible): Proverbs 21:5, "Steady plodding brings prosperity; hasty speculation 'brings poverty.'" And Proverbs 22:3, "A prudent man foresees the difficulties ahead and prepares for them; the simpleton goes 'blindly on and suffers the consequences.'" And Proverbs 23:23, "Get the facts at any price, and hold on tightly to all the good sense you can get. Before you go off and invest in some cock and bull scheme that promises quick riches, get the facts at any price." Proverbs 24:3 and 4 -- Listen to this -- "Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of' the facts." If you're a business man you need to memorize those verses. Know where you're going. You see, that's what a budget is for - a budget tells your money where you want it to go, rather than wondering where it went! Budgeting is simply planned spending. The Bible is so up-to-date and so relevant, isn't it?

c. Praying for God's blessing. Look at Matthew 7:11: "If you, then, being evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask Him!" God wants to bless your life with gifts! You know how much I abhor this "Health and Wealth" theology that is so popular these days, that tells us that God wants all His children to live to be 100 and to drive around in a pink Cadillac! No way. But, many answers to financial need do come as a result of prayer.

One thing you can legitimately do is to pray for a financial need. What a wonderful promise is found. in Philippians 4:19, "My God will meet all your needs according to His glorious riches in Christ Jesus"!

I hear some of you saying, "Pastor, are you saying that I ought to pray for God's blessing?" And I say, "Yes, of course." Over 20 times in the New Testament God says, "Ask, ask, ask..."

A fellow died and got up to heaven, and there were these warehouses all over heaven, and he walked inside one of them, and the Lord said, "Look at all these gifts." There were cars and homes and spiritual situations, and all kinds of neat things. And he said, "Well, what are these for?" And Jesus said, "Look, there's a tag on every one of them, and the tag says the same thing on every gift." So, he walked over and picked up a tag, and it said, "Never asked for!" C. H. Spurgeon, the great English preacher, used to say, "God never shuts His storehouse till you shut your mouth!" Pray!

d. Giving to God and to others. Look at Proverbs 11:24,25 (Good News Bible): Be generous and you will be prosperous. Help others and you will be helped." Now folks, that's a promise. "Give, and it will be given to you," says Jesus (Luke 6:38). Proverbs 11:24,25 (Living Bible) says, "It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes, the liberal man shall be rich! By watering others, he waters himself!"

There's a principle here, folks -- you can't out-give God! God always wants you to be in debt to Him! When you give, He always gives back. Giving is a way to prosper. After all, giving is the exact opposite of stealing, isn't it? It's the antidote.

Proverbs 3:9,10 (Living Bible) says, "Honor the Lord by giving Him the first part of all your income, and" (here's the promise) "He will fill your barns with wheat and overflow your vats with the finest wines." God is talking here about tithing. All the way through Scripture we are taught to give the first ten percent of our income to God.

You say, "Should I give in order to get my barns filled?" No, that is not the best motive. God doesn't want you to think of Him as a slot machine where you put a quarter in and get a dollar 'back! You ought to give 'because you want to give out of love for what God has done for you. But, you'll never be able to out-give God. Do you know that there are more promises in the Bible regarding giving than there are about anything else? Look at Proverbs 19:17 (Living Bible): "When you help the poor you are lending to the Lord — and He pays wonderful interest on your loan!" Or Proverbs 28:27 (Living Bible), "If you give to the poor, your needs will be supplied! But a curse upon those who close their eyes to poverty." And if you develop a generous, cheerful, giving lifestyle, you cannot avoid God's blessing in your life.

I've met a lot of wealthy people who are miserable. Riches don't make you happy. Someone asked Howard Hughes once, "How much money does it take to make a person happy?" And he said, "Just a little bit more!" Isn't it true that as your income goes up, so do your expenses? So do your wants. You never have enough. So

### 3. How do you have peace of mind while you prosper? Remember three things:

a. Be honest with people. Look at these verses from Proverbs — 15:27 (Good News Bible), "Try to make a profit dishonestly and you'll get your family in trouble." 19:1 (Good News Bible), "It is better to be poor but honest, than to be rich and dishonest." 20:7 (Living Bible), "It is a wonderful heritage to have an honest father." 21:6 (Living Bible), "Dishonest gain

will never last, so why take the risk?" Business men - remember those verses if you're ever tempted to make a shady business deal.

b. Be honest with the government. Type up this Eighth Commandment and set it in front of you when you're preparing your income tax return! In Matthew 22:21 Jesus said, "Give to Caesar what is Caesar's." Look at Romans 13:7: "Give everyone what you owe him: If you owe taxes, pay taxes." It's in the Bible, folks! You're commanded to be honest with the government.

I heard about a fellow whose conscience got stimulated, and he wrote a check for \$500 and a letter to the Internal Revenue Service. "Dear I.R.S., my conscience finally got to me, and I'm sending you \$500. If, after you get this, and I still feel guilty, I'll send you the rest"!

c. Be honest with God. Look at Malachi 3:8-10: "Will a man rob God? Yet you rob Me." This is God speaking. "But you ask, 'How do we rob You?'" How on earth is it possible to steal from God? God says, "In tithes and offerings." The Israelites in those days had stopped tithing. They were using their money on themselves for their own expenses and pleasure. In these verses, we have four things: (1) an indictment, (2) a warning, (3) a challenge, and (4) a promise.

(1) The indictment: "You are robbing Me." He's saying, "If Graham Smith is not tithing, he's stealing from God." If I'm not tithing, I'm paying some of my bills with stolen money.

(2) The warning. "You are under a curse because you are robbing Me" (verse 9). You see, there are harmful effects in our lives when we don't give to God what is due to Him. But isn't it great that God never leaves an issue on a negative note? So He gives us

(3) A challenge (verse 10). "Bring the whole tithe into the storehouse, that there may be food in My house. Test Me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it!" God says, "I dare you!" It's one of the few times in Scripture where God dares us. He says, "I dare you to give Me what you owe Me."

I majored in philosophy at the university, and of course we studied the traditional proofs for the existence of God. There is the ontological argument, the cosmological argument, the teleological argument, and then there is Immanuel Kant's moral argument, and so on. But none of those arguments for the existence of God are found in Scripture. There's only one place in the Bible where God says, "This is how you can prove Me." How can you prove that there is a God? The one way is this: start tithing! - and see if God doesn't follow up on His promise. He says that "giving" is the way to prove that He exists. That's the challenge. Now look at

(4) The promise (verse 11). "I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the Lord Almighty." God says, "You tithe, you put Me first in your life, give Me the first part of your income, and I will protect the rest of it."

“You shall not steal,” says God. Now all of us have broken this commandment in many different ways. I got guilty just preparing this message, folks, because we borrow things and don’t return them, we do things that we have to set right. Maybe we need to go home and make a list of some things we have to clear up; because this is a commandment that demands not only repentance but restitution.

You remember Zacchaeus (Luke 19:1-10), that swindling little tax collector, dishonest to the core. And when Jesus saved him by sovereign grace it so changed that man’s life that he said, “I’m going to give half my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.” And Jesus said, “Zacchaeus, today salvation has come to your house! — you have been changed!”

**AMEN.**