

Commentary on  
the Heidelberg  
Catechism  
Lord's Day 42  
(1895)\*

*Abraham Kuyper*  
*Translated by Albert Gootjes*

**Q. 110: *What does God forbid in the eighth commandment?***

*A: God forbids not only outright theft and robbery but also such wicked schemes and devices as false weights and measures, deceptive merchandising, counterfeit money, and usury; we must not defraud our neighbor in any way, whether by force or by show of right. In addition, God forbids all greed and all abuse or squandering of his gifts.*

**Q. 111: *What does God require of you in this commandment?***

*A. I must promote my neighbor's good wherever I can and may, deal with him as I would like others to deal with me, and work faithfully so that I may be able to give to those in need.*

---

\* *E Voto Dordraceno*, 4 vols. (Kampen: J. H. Kok, 1892–1895), 4:184–227 (LD 42).





*You shall not steal.*

—Exodus 20:15

From the seventh commandment, we move on to the eighth and with that from *body* to *belongings*. As we noted in our treatment of the division of the Law, you can offend your neighbor in his *person*, *world*, and *name*. When you break the sixth commandment, you offend your neighbor in his *person*, the ninth commandment in his *name*, and the seventh and eighth commandments in his *world*. Our soul is related in two ways to the sensible, visible world: first, in a very close sense through our body; and second, in a wider sense through the clothes that cover our body, the food that sustains our body, the dwelling in which our body finds protection against the cold—in short, through all the earthly goods that in some sense enter into a relationship with us. For that reason it is hardly unexpected that the issue of offending one's neighbor in his world is not addressed in one commandment but is divided over two commandments. For while our body does belong to our being, our belongings do not. All the same, our being is designed to enjoy the good things this world has to offer, and so we have the promise of eternal bliss in which we will not only have a glorified body but also a glorified world—a most beautiful paradise—a Jerusalem filled with glory. Yet that great distinction between our *body* and *belongings* still remains; our body is *part of* us, our belongings are *with* us. Thus, the seventh and eighth commandments together form one commandment if we take body and belongings together under the one concept of the visible, in distinction from our person and name. They separate and divide the very minute we pay attention to the profound difference that exists between what *belongs to* us and what is *part of* us. Of course, in the

commandments that concern not our neighbor but God, this distinction falls away entirely because God is a *spirit* and has no *body*. For that reason we can indeed offend God in his *person* (i.e., as God), in his *world*, and in his *name*, but because the *entire* world *belongs* to God there is no division into different commandments as is the case with the commandments relating to offenses against one's neighbor in his world. The parallel as we had set it up at the outset of our discussion therefore remains.

You shall not offend (1) *God* or (2) *your neighbor*:

- in his *person*: first commandment, sixth commandment
- in his *world*: second commandment, seventh and eighth commandments
- in his *name*: third commandment, ninth commandment

The special import of the *fourth* and *fifth* commandments we have already treated in our commentary and for that reason does not need to be discussed further. We only bring the above to our readers' attention again so that they may be reminded of the context in which these commandments must be placed as they pass from the seventh to the eighth and to understand from what perspective the eighth commandment ought to be approached.

This immediately makes it clear that it is most incorrect the way many people have appealed to the eighth commandment in order to defend today's distribution of wealth as well as the notion of ownership rights as they are currently exercised. Beginning in 1840, when Proudhon with his *Qu'est-ce que la propriété?* suggested that all ownership is in fact grounded in theft, people have consistently (and most correctly) pointed to the eighth commandment as a fixed point for the conscience. Without such a fixed point, people can twist things in such a way that in the end everything is reduced to the same thing and every distinction between truth and falsehood, between justice and injustice, and so also between ownership and theft falls away. Insofar as the eighth commandment is appealed to in order to make this point, we agree with it; a fixed point has indeed been given to us in it for the question of ownership. In that sense, the eighth commandment is one of the foundations for the very structure of society. Those who believe in the Word of God should never allow themselves to contribute to a society that pushes that commandment aside. However, if rich owners push their appeal to it further and show their concern to be more for their own treasure than with the "earth's foundations," and so try to deduce from the eighth commandment that all they have is their lawful property and that God has given them the freedom to do with it as they please, Christian ethics has the duty and call to break down all

such false notions. A simple reading of the Heidelberg Catechism's explanation of the eighth commandment would have sufficed for this purpose, for when it says that it is transgressed by (1) all who have in their possession something that was obtained by a scheme, by deception, by usury, and so forth; (2) all who are greedy or who squander what they have; and (3) finally, by all who do not use their possessions in order to promote their neighbor's utmost good and to help the poor, it is immediately clear that the eighth commandment's transgressors are largely found precisely among the owners, and that their number is greater outside of the prison walls than inside of them. Proudhon's claim that *all* ownership comes from theft is certainly untrue. On closer examination, however, it is true that *a very large part* of the belongings in this world are stolen property—yet it was not Proudhon who discovered this, for as early as 1563 this awareness could already be found in the catechism.

We will not stop at this more or less superficial line of reasoning. The catechism does serve for us as an explanation of the Word, but it is in itself never a rule for our actions. We therefore need to go back to Scripture—not, however, as if God's words *you shall not steal* are the deepest foundation on which respect for our neighbor's right of ownership rests. This can never be the case, for an *external* commandment always has less force than a commandment written by the Lord himself on the table of our hearts. In fact, had the Lord not written his law on our heart, we would not understand what he meant with the external commandment. An external commandment that does not depend on an *internal* commandment always remains one that needs full definition where what you may and may not do is described in detail. As an example, we can think of the command given in paradise that concerned a *specific* tree, and where God told Adam and Eve precisely what they were to do with respect to it. However, a general commandment such as “you shall not steal” that extends to all people in every aspect of their lives would neither be understood nor grasped did an internal commandment matching this eighth commandment not rule in the heart of man.

This, then, is how things went: When God created man, he also created in him an awareness of the distinction between one person and another, and consequently also between the belongings of one and those of another. Sin attempted to destroy this awareness altogether and would indeed have succeeded had God the Lord not checked this destruction by his common grace, and left in us a certain awareness of the respect we must show for another's possessions. This is why this awareness still functions among the Gentiles even apart from the Sinaitic law, as Paul says in Romans 2:14 that the Gentiles “who do not have the law, do by nature things required by the law.” The holy apostle could say this with truth because in his time people lived under Roman law that was developed in great

detail on the specific issue of property. At the same time, it was only with the declaration of the eighth commandment on Mount Sinai that this commandment that sounded brokenly within the heart of man was restored externally and in the form of an external voice now pervaded through to his very conscience. If the eighth commandment is understood in this way—as reestablishing the fading awareness of the distinction between the possessions of one man and those of another—and, once ownership was overturned in theft as was bound to happen, as the foundation on which social order rests, we can also agree fully with the appeal to the eighth commandment as a fixed point, provided that one does not attempt to make it say more than it does and take it out of the context of the other things God’s Word reveals concerning ownership and possession.

Consequently, serious protests should be raised against any form of the supposition that the eighth commandment requires all things on earth to belong personally to some individual, and as if it for that reason excludes communal or common ownership. This is not a consequence that follows from it and is much less stated directly by it. A community where all pastures, fields, and so forth are communal property and where personal property does not exist with the exception of clothing, household goods, and tools does not in any way stand in conflict with the eighth commandment. Therefore, much of the earth’s goods would still remain personal property (i.e., possessions that at one point in time belong to one person and not to another) and because the strong are inclined by sin to take away from others what is actually theirs, the commandment “you shall not steal” would still be fully in force. Consequently, the eighth commandment does not as such have anything to say about the nature of the distribution of earthly goods and makes room for different forms of the distribution of wealth. One would only come into conflict with this commandment if one were to try to organize a society where no one would have anything that he could call his own, and where all property without exception would be communal. When it is said of the first New Testament church in Jerusalem, for example, that they shared everything they had (Acts 4:32), we should not understand by this that they also gave up their clothes, household goods, tools, and the like. Rather, it applies only to their money, land, or rental houses. We insist on this so strongly and clearly because many have now become used to appealing to the eighth commandment in their battle against social democracy as if the society envisioned by the majority of social democrats would inevitably come into conflict with the eighth commandment. This is simply *not* the case. Most academically inclined social democrats do not envision a society where *all* possession is abolished but where only the *greater part* of personal property is abolished. When it comes to clothing, jewelry, household goods, hand tools, and so forth, they maintain that

these and the like must remain personal property. Particularly in times such as these, we should be most careful when we draw consequences from the Word of God. If it is decreed that all that is now personal property is simply to be taken away from its owners, the situation would of course be completely different. If a person considers, in light of or even on the basis of the eighth commandment, that a society where property is largely communal is forbidden by God, he or she is entirely mistaken. This becomes even more evident once we realize that this commandment was given to Israel in the desert when there was no land ownership; when no trading could be effected; and when personal possessions were limited almost exclusively to the clothes the people had taken with them, along with some household goods, cattle, jewelry, and hand tools.

A second misunderstanding we wish to clear up is the consequence some have drawn from Matthew 20:14–15, where Jesus in a parable tells of a landowner who hired workers for his vineyard and gave those who had put in a few hours of work the same as those who had labored the entire day. When those who had worked longer grumbled about this, Jesus continues, the landowner replied: “Take your pay and go. I want to give the man who was hired last the same as I gave you. Don’t I have the right to do what I want with my own money? Or are you envious because I am generous?” Some have concluded from this that Jesus sanctioned with his divine authority the concept of absolute ownership as it has come down to us especially by way of Roman law, and that consequently all who follow Jesus must acknowledge that *every owner can do with his possessions as he pleases*. That this is *not* the case will become clear when we take a somewhat closer look at Matthew 20:15. There are three things we wish to point out. First, it is not Jesus himself who says these words, but he rather places them in the mouth of a character he presents in his parable. The parables of Jesus are not pictures of virtue depicting people in their ideal so that every act and word of the characters he places on stage is to be to us as a rule; rather, his parables are taken from real life. He depicts people for us as they really are with their virtues and vices. In the parable of the lost son, the lost son is a miserable wretch; the man who hires him and gives him pig-slop to eat is a greedy farmer whose treatment of his slaves is a shame; the prostitutes on whom he wastes his possessions and who clean him out are women of the worst kind; and the older brother is a self-satisfied man who lacks any kind of noble impulse. Only the father emerges from this parable “clean.” The same applies to all of Jesus’ parables—especially the parable of the unjust judge. It does not in any way follow from the fact that the landowner, whom Jesus places on stage in the parable of the workers in the vineyard, speaks in this way that things really are as he says, but only that a man from Jesus’ time thought about that issue in this way rather than that.

In the second place, the words Jesus places in the mouth of the landowner in no way form a remark of unfair whimsy as if he meant: “I’m free to do with my belongings as I please.” The character the Lord gives him in this parable is much too noble for that. Rather, it is a matter of the landowner’s having free disposal over his belongings *in order to do good*. Jesus says that the landowner had come to an agreement with the workers he had hired first to pay them a certain amount per day. They had supplied the labor, and the landowner paid them the wages they were due. When there remained “unemployed” men at the market—that is, healthy and robust men who had been willing to work but unable to find it—he also took them into his service late in the afternoon. Proportionally, this latter group should have received only *one tenth* of what the others were given. If the men in the first group received one guilder, the latter would have gone home with a dime. This stirred something in the landowner’s heart, and he could not bear to see it. These men were without fault, for they had been willing to work but unable to find any. They, too, had to live, and perhaps even had a family. As result, a feeling of charity came over him and he thought: *Also this man cannot do with less than a guilder*. Here, a guilder for you, too! At this point those who had worked the entire day challenged his right to do that saying, “You *may* not do this. If you give them one guilder, you owe us ten.” It is to this charge that the landowner responded that he was not being unfair to them because they had agreed to work for one guilder and that he had the freedom to give to those other men more than they had, strictly speaking, earned.

In the third place, we point out that this interpretation is fully confirmed by the last words where the landowner adds: “Or are you envious because I am generous?” This is of course not a redundancy, but with it, the landowner explains what he had just said. What else could he mean but this?—You challenge my right *to do good* with that which is mine, and this comes from the fact that I am *good* while you are *envious*. As a result, every appeal to these words of Jesus as if he gives an official stamp of approval to the absolute concept of private ownership will have to be abandoned. Further, the owners who are so ready to appeal to the landowner in this parable would perhaps better bless themselves and society if they asked themselves whether they use their freedom *to do good* with their money as liberally as did the owner of this vineyard.

God’s Holy Word has been misused for so long that with the increasing seriousness of the times one should reflect seriously on how we can make room for the conviction that full ownership of all natural goods *cannot* belong to anyone but the Lord our God. What Scripture says *about the owner as steward* points us in the one and only safe direction, and Christ’s Church abandons her calling if she does not constantly and unceasingly preach and imprint on humankind the holy



truth that the Lord God is the only lawful owner, and that no person ever is or can be anything but a steward over a part of that which belongs to God alone. All Christians confess this in prayer, but *outside* of prayer they neither think of nor act according to it. In order to know what Jesus himself thought of ownership, people need only consider him as he walked on earth and proclaimed, "Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head" (Matt. 8:20). Ever since the beginning of his public ministry, Jesus lived from things that were *given* to him, and he blessed not the rich man but the poor man Lazarus. Along these lines, our Savior gave us in the fourth petition of the Lord's Prayer the true maxim for all property when he taught every person, rich or poor, to pray every day again: *Our Father ... give us today our daily bread.* Here more than anywhere else it is clear that Jesus wants you to consider all that is yours as the property of your Father in heaven. After all, a child lives with his father, and it is not the child but the father who owns all. It is clear that you are to do this even when your food is waiting on the table, and that you are to *do* this not only for a lavish meal but even a *mouthful of bread*. Even that piece of bread on the table in front of you is not yours, but is the property of your Father in heaven. It is also clear that you should ask for your *daily* food from your God who is its owner, not once a month or once a week but every day again. Above all, it is clear that you should never ask for that food for yourself without at the same time asking for it for all people who need it as much as you do. What a rich sentence this is, in language with golden simplicity: *Father ... give us today our daily bread!* It is a petition of only six words, but if you could bring all loyal citizens of this country to pray those six words with convicted heart, would not suddenly all false concepts of ownership, all plutocracy, all worship of the golden calf, and all socialism not suddenly disappear from the face of the earth?

We add in our exposition one last saying from Jesus: "The poor you will always have with you" (Matt. 26:11). People also appeal to these words to prove to us that Jesus willed that there always be rich and poor people, and infer from this that we would in fact act against Jesus' will if we were to try and eliminate poverty in our country. Such misuse of Jesus' words always arouses our indignation. What was Jesus' goal in his battle? Was it not to make *each and everyone* without distinction overflow with heavenly affluence in his kingdom, to give them *all* a place to sit at the Marriage Feast of the Lamb, and to invite them to a "banquet of aged wine—the best of meats" (see Isa. 25:6)? These people would now picture this same merciful Jesus, who was always so deeply moved by human misery, as rising up in anger over you if you were to try to make the lamentable poverty disappear from the earth. Does this not tend to blasphemy? Is it not an insult to Jesus' holy name? If the poor appeal to these words in order

to comfort themselves—let them be. However, those who have received a rich portion from God be careful never to use Jesus' words in order to gloss over the hardness of their hearts. If you do this, you only sin against your very own soul.

There is nothing easier than to show that Jesus' words do *not* intend what some conclude from them. Had Jesus said, "You will to the very end always have people who commit suicide," would people conclude that we should make no effort to combat suicide? If that were indeed the case, it would be as if there were no difference between saying *how things will always be* out of knowledge of human nature and of what will always flow out of this sinful nature or saying *how things must be* by instituting a rule or promulgating an ordinance. The same distinction applies to Jesus' words in Matthew 26. Some take them as if Jesus were instituting a rule as to how things *must be* until the final day so that if there were no longer any poor, we would have to try to *ensure that there are*. Yet, what Jesus said was nothing but a prophecy. He who knows the hearts of humankind and knows what consequences sin would continue to bring along with it to the very end, said to Judas: "The poor you will always have with you." If, in contrast, it were indeed a rule for how things are to be, we suggest that today's fortunate owners trade places for a year by making rich those who are now poor and to take on themselves the role of a poor person for an entire year. Would this not likewise be a way to fulfill the ordinance that they assume these words of Jesus to contain?

This, however, is not how they would want things to be, and for that reason it is so cruel, heartless, un-Christian, and offensive to the name of Jesus when those with great possessions appeal to this saying of our Savior in their mercilessness.



*How many are your works, O LORD! In wisdom you made them all; the earth is full of your creatures.*

—Psalm 104:24

The Lord our God is the owner of all that exists, the sole and complete owner—he and no one else. Those in authority who continually tried to preach to all that God Almighty is the *Sovereign over all people*, but almost systematically suppressed the fact that the same God Almighty is also the owner *of all property*, made it all too clear that they were driven more by the desire to strengthen their own power than to honor their God. The Lord God then caused all winds of teaching to arise as a punishment in order to shake the unperturbed owners out of their dreams. Further, only the Church of Christ may claim that also on this issue she has throughout the centuries pointed to the only true and correct principle when she wrote down her confession that all that has been created belongs to God alone, and imprinted this on her mind. This principle is in direct conflict with the legal principle as we have inherited it from the world of Roman law, and the battle over property that continues to rage today is one between the Christian and the ancient Roman view. We say it this way on purpose for, while we are well aware that legal specialists are accustomed to speak of a contrast between the Roman and Germanic notions of property, instead the contrast with the Christian view runs even deeper and addresses us more directly as people who confess the Lord.

For this reason, we may not take our point of departure with this commandment from anywhere but creation. God's creation was twofold in that he made *people* and *things*, and because both are his creatures, he has absolute control of disposition over them both. Consequently, one could very well say that God disposes as sovereign over all people and over all things. In itself, sovereignty means nothing but utmost authority, greatest exaltation, highest control of disposition,

and this can apply to both people and things. Because it is common nowadays to speak of sovereignty only as a concept that extends over *conscious* creatures, which themselves act as secondary causes under God, we commonly label total control of disposition over all things not as “sovereignty” but as “possession.” In its most complete sense, however, we understand “possession” to mean that someone has such great disposition over a thing that he alone has *every* say over it and no one else *any* say. If an owner is in some way dependent on a third party, in the disposition over his property he must still have absolute power. His right of ownership is complete if, and only if, he can himself choose to destroy it. Just as absolute owners claimed the right of life and death over their slaves, so every owner must have the right of life and death over everything he owns. This right is indeed exercised with respect to animals.

If the essence of the concept of absolute possession is as described above, it follows that ownership in that fullest sense can only come about through *creation*. Only that which I produce in an absolute sense is *mine* in the fullest sense of the word. Only I can decide to do with it as I want. If, on the other hand, something is not produced by me but by someone else and then given to me by the one who produced it, I am *not* free. This is so in the first place, because receiving a gift always makes one dependent; and, in the second place, because I have to accept it as the Creator made it. Absolute right of ownership can for that reason only be conceived of in God. He who created everything does with everything as he pleases. He alone has total control over all that exists. Thus, no one can own anything except insofar as he has received or stolen it from God, always either in dependence on or else in rebellion against him who created it. The principle *that God is the owner of all that exists* may for that reason not be considered only a religious idea. It is at the same time a legal principle given that as long as the absolute concept of ownership cannot be conceived of except in God, any form of ownership that people are thought to have surrenders its absolute character.

If God is indeed the sole and absolute owner of all things, it follows immediately that nobody, however unparalleled he may be in his riches, can apply an absolute right of ownership over even a single thing on earth. The Rothschilds or Goulds, regardless of the hundreds of millions they may have or have had in wealth, cannot say of even a single piece of bread on their table that they can do with it what they want. They may think they can say this as the greatest majority of people including the poorest in fact do, but it is simply *not* true. As long as God is the Creator of all and no human being can ever own anything except what God created, no mortal can ever own even the smallest thing independently of God. This is true not only of such things as a person’s cattle that came into being outside of him and were brought to him, but this is equally true of that which

man himself makes or helps to produce. Human beings help bring grain forth from the field and fruit from the trees that they plant and cultivate. Here people appear only as helping hands, but when it comes to the houses they build, the linen they weave, and the weapons they forge, they function to a much greater degree as origin and producer. In some cases, the human act can be so decisive that people appear to act literally as *creators*. As examples, one can think of a poem they sang, a canvas they painted, a piece of music they composed, or a book they wrote. All these are products where one hardly notices anything but human acts and where human dependence *hardly* surfaces at all. Yet, no matter how far the human act shows itself to extend in the case of such products, also here man's freedom is merely an illusion. The farmer can sow, but only God can give growth; the arborist can plant, but only God can cause the fruit on the branches to ripen. A man builds a house, but he is unable to produce a single stone or a single piece of wood or iron out of nothing, and, what is more, in working on that stone, wood, or iron, he is bound to the design that God has given to them. It is the same with the wool that people spin and with the linen that comes from their looms. The same applies in no smaller degree to the products of their mental labor. Those who write poetry or prose do so in a language that exists outside of and independently of them. Those who compose do so within a world of tones over which they have no say whatsoever, and they become greater masters only in the measure that they immerse themselves in and subject themselves to the laws governing that world. Further, even where those who have immersed themselves in that language, world of tones and world of imagination show signs of brilliance and talent, that brilliance and talent are not of their own creation but are given to them by God and are for that reason bound to the degree, bounds and design that God has imposed on them.

The Word of God points to the potter time and again as the most free artisan because the clay he uses has almost no value while he has the power to form it or not form it, to form it in this or another way, or even to break it into pieces afterward. The potter is and ever remains dependent on the clay God had to create for him, on the make-up of the clay, on the wheel he uses for his work, on the fire to harden the clay into pottery, and no less on the movement of his fingers and feet. If his feet and his fingers become stiff with arthritis, even the potter is powerless before the clay. While we do at times use the word *create* for people and speak of a human *creation* especially for objects of art, these remain figurative expressions. In the true sense of the word only the Lord is and remains Creator because he alone has produced all matter on his own, he alone gave a law unto all things, he alone gives to each thing its nature, he alone has the power and capacity to do with his creatures as he pleases, and he alone in all

freedom determines for each thing its goal and purpose. Because humankind, on the contrary, never can produce matter but must accept it as given (i.e., with the law that it has been given and the nature with which it has been created), it is simply absurd to speak as if human beings have a free—that is, entirely unbound—control of disposition over anything, even if they do call it their own.

When we then confess that God and God alone is the owner of all things, we do not do this just to appear pious and even less because in Israel God was seen as the sole owner. Rather, we say this because it belongs to the nature of ownership and flows directly from our confession of God as Creator. Because God is the Creator of all, there can be no other Creator aside from him and together with him. The concept of Creator is exclusive. There can only be one creator, and the fact that he was the one who created puts all those who work with what he created in a position of *dependence*. A creator *cannot* alienate his property. God cannot say: “I no longer want to be owner of that part of my creation.” This would be possible if God were to let something go after creating it and to let it be controlled by some power residing within it. This is *not* the case, however. Nothing exists by virtue of a resident power internal to it, but every single object is maintained by the Lord’s omnipresent power. If God were to give an object away in the sense of withdrawing from it, that *object* would in that very instant be *destroyed*. God can give in no other way than by still holding on to that object. It cannot leave even his hand for a single moment. God does not as Creator have some things that he keeps with him and others that he places at the farthest edges of his estate. Instead, every object is always present to him, and his divine power works in every object at each and every moment of time. Even when he *gives* certain earthly possessions to man, he never allows them to leave his hand completely; before and after he keeps the things he created in existence. No man can therefore hold onto them in any other way but as God holds onto them for him, and he can never own anything except under the condition that God’s power remains free and that the law God gave to that object is honored. On his horse, a rider may think that he is lord and master, but God and not he remains the creator of that noble animal. For that reason the rider cannot use the horse in any other way than God willed it; he cannot make his horse do anything but that for which God gave the horse the abilities and skills. The moment God ceases to bear and sustain the life of that animal through his omnipotence, the rider loses his ability to keep that horse as his property. The animal dies, and the rider loses it.

If someone responds to the above that it does contain some truth but that when we speak of the right of ownership we do so not in the highest sense of the word but as one person’s rights over against another, and we of course already suppose that all belongings are bound to their nature. This is of little consequence against

our argument. Even if I were to think of ownership exclusively in terms of the relationship it entails between one person over against another, the concept of sovereignty still brings me back again and again to the Lord God because he has sovereign command over those two people whose right of ownership you are regulating. Whether you think of the object or of the person, you must always take your point of departure in the Lord our God because both object and person exist only by his grace. He created both the object and the person. Thus, too, the people whose right of ownership you seek to regulate are not free to act as they will and please, but in the regulation of ownership both are bound to submit themselves in obedience to God. The eighth commandment itself shows this. From Sinai, the Lord places himself between the two, involves himself directly in the issue of ownership, and says to all people of all nations: "You shall not steal"; furthermore, "You shall not covet your neighbor's house ... his ox or donkey" (Matt. 19:18; Ex. 20:17). At the present time, these commandments are set aside and ignored in order to come to some definition of ownership outside of God, as is done by many of today's jurists, but in this way they neither do nor can make progress. This was possible for a certain period of time when, by virtue of respect for God's law, there was at least generally some fixed concept of ownership. This, however, is no longer the case now that, due to the waning respect for this law, the first principles for the right of ownership are no longer fixed. This situation also brought to rise the socialist, communist, and nihilist theories as a just punishment from God over the pride of owners who imagined that they could safeguard their Mammon rights outside of God. These theories, as absurd as they in themselves are in most cases, thus perform an excellent service for laying bare once again the foundations, and for forcing humanity to consider once more the first foundations also of ownership. If you, today's happy owners, try to found your right of ownership *outside of God*, on nothing but your human insight, your tradition and what you consider to be a necessity, we will give you—as the consistent socialists say—a taste of your own medicine. We, too, will regulate the right of ownership *outside of God*, according to our own insight, another tradition, and an entirely different necessity. However, we will regulate it in a way that is *entirely different* from yours.

It may seem strange, but, on the basis of that standpoint, nothing can be said against what we just said. For the assertion of one is just as good as that of another. What they call the "tradition of misery" has as great a claim to legitimacy as what others call the "tradition of the social order." When they point to the necessity to end the existing misery, they have as firm a standpoint as those who emphasize the necessity to maintain the stimulus of private ownership. If the discussion is set up in that way, it remains just a matter of one opinion over

against that of another; no decision can be made; and, in the absence of a verdict from a higher judge, the last resort will be for one person to fight another for ownership, in which battle the strong will defeat the weak. If you push away all higher sanctions, you *must* end up with the right of force.

Does this mean that God in his Word gave us a set law for the way and manner in which the earth's goods are to be divided among its 1.4 billion inhabitants? Not at all. Whoever sees the Mosaic Law in this way entirely misunderstands its meaning. Can one as a result deny that the whole issue of ownership presents itself in an entirely different way to those who recognize God as the highest owner as opposed to those who would know of nothing but people and the things they pursue? Do not forget here that in itself the stimulus in our nature to accumulate all kinds of goods is already very strong. Hunger acts as a powerful sword, and every morning and evening our half-full stomachs press on us. You are cold, and you need to warm up. You are naked, and you need to be clothed. You are out in the open air, and you need a dwelling place. All are needs not of your own invention, but they are given in your very nature. They never let you go and follow you everywhere and control your entire life. Further, even apart from these pressing needs the temptation and draw to obtain for ourselves a large number of earthly goods is incredibly strong. Think only of the word *money*—money is a power that puts within your grasp all the enjoyment, joy, and bliss the world has to offer. Yet the earth's goods extend not only so far as to satisfy your earthly needs that you can control and suppress to a certain degree but also much of what you consider holy depends on money. The first thing needed for Christ's Church to be able to reveal itself and exercise power, or to take up the battle for fundamental principles, is a *campaign fund*. Without money, it is impossible in any part of life to make propaganda, and it costs money to organize even a meeting and to distribute literature. Never has there been an election where the victory did not to a large degree depend on money.

What shall we further say about how you raise your children and about many other interests that are even dearer to us and are most tightly tied to money? Was not the whole battle waged against us by unbelievers over the question of schools fought with the superior strength of the state's money? Does that battle not continue down to today? Does life not show how even the questions as to whether you will reach your destiny in your marriage and will fulfill your true and full financial potential in this world are so often determined only by the counter question as to whether or not you are in line for money? If you add also the whole question of charity, you will have to ask yourself what delight you would have to deprive your soul of if you did not have extra money to give away and how much those who cannot afford that luxury of love miss out on because



they are themselves needy. It is thus no wonder at all that the battle over money rages in this world with such bitter cruelty and such lack of compromise. It *cannot* be any other way, and *must* be so. Toward the end of the last century, it was quite popular to speak of “earthly mire,” but that language was restricted almost exclusively to sentimental songs and sermons. As soon as they left church and were soberly occupied in drawing up their books rather than lingering in their sentimentality, both the preacher and his listeners knew better. This is the very reason why the way this piercing incentive will manifest itself in you depends entirely *on the standpoint you take*. Therefore, it goes without saying that as soon as you know and confess that everything in this world belongs to God and that you depend on God in the fullest sense and are responsible to him when it comes to your belongings, the incentive for money will work in you in a *different* way. Among people on earth, you already treat the objects, which do not belong to you but have only been borrowed for use or entrusted to you, in an entirely different way compared to those for which you are accountable to no one on earth. This same all-governing distinction will fully determine your view of ownership as soon as you know and confess that nothing on earth belongs to *you*, but that everything is the Lord's; that you have only borrowed it to use; that it has been entrusted to you by him for a time and with a definite purpose; and that he will hold you accountable for what you have done with *his* property. In this way all your belongings are immediately placed under a higher rule, subjected to a moral order, and serve not to raise you up in your pride but place you under a greater responsibility before God. If someone who has thirty million or more were to know what it means—at times, for many years on end—to direct such an enormous amount *according to God's order and to his glory*, the foolish and feverish thirst to increase that huge treasure even more would at once be quenched. Moreover, great possessions are then more a burden than a delight, and knowing that such an enormous fortune can be had only because others lack what they need produces bitterness instead of desire. Of course, those who do not feel that their duties and responsibilities only increase as their possessions grow simply fix their eyes on the power it gives them and are only out to increase that power. Those who feel and acknowledge that every added million raises their responsibility enormously and multiplies the weight of their duty acknowledge the great wisdom of what the preacher said: “Give me neither poverty nor riches, but give me only my daily bread” (Prov. 30:8).

Once the realization that “*God* is owner, and we—great or small—are *stewards*” penetrates us once and for all, the absurd notion that we can do with our property as we want can arise in no sound mind. What our fathers imprinted on their children, that it is sin to waste even a single piece of bread for which God

## Status Quaestionis

had caused the grain to grow, expresses the general rule that we are first of all to ask God his will for all the possessions with which he has entrusted us. The growing animal protection movement undoubtedly has an unhealthy side to it, and it is at times revolting to see how animals are given royal treatment while people are allowed to die of want. Inasmuch as the animal protection movement has this tendency, it should also be resisted. Yet, as the next chapter will show more clearly, this does not take away the fact that a deep truth also lies at its foundation: Even when it comes to animals, man cannot do with them as he pleases, but they have rights over man insofar as God has grounded those rights in their nature.

### III

*The land must not be sold permanently, because the land is mine and you reside in my land as foreigners and strangers.*

—Leviticus 25:23

From a biblical point of view, there can be no such thing as unlimited and absolute right of ownership. It is a serious misunderstanding to take the phrase “God alone is owner, we are stewards” as nothing but a pious expression that imposes no rule and places limits on our exercise of that right. On two levels, we want to illustrate that this is not at all the case: first, for the use we may make of our possessions; and, second, for the regulations imposed by the government.

In regard to the first point, you become most aware of it when you think of a slave or a beast of burden. Even though slavery has—formally, at least—been so far banished from our society that we can hardly imagine how one person can ever be another’s *property*, this does not undo the fact that until a few centuries ago, slavery, serfdom, and other similar relationships existed all over the world, and that at present in more than one place slavery still exists in different forms. For those who consider God as the owner of all creatures, it is at once certain that slavery is *evil*. I would never be able to own “a person” in any other way than as a steward, and my ownership of that “person” would never be allowed to conflict with the relationship that exists between that person and God as his owner. Because this relationship demands that the person created after the image of his owner *be morally free* and directly responsible *to God*, it is unthinkable and absurd that one person could ever exercise right of ownership over another. If, on the other hand, the realization that God alone is the owner of all creatures including humankind should wear away and disappear from the human mind, I would have no need to seek God’s ordinance as it concerns mankind. The only thing I would need to ask myself about any other person is how I can overpower

him and become his master. Consequently, there would be no principal difference between a slave I obtain in a slave hunt and a horse I capture on the prairies. The only difference would be that a slave is usually much easier to catch and, once caught, much more profitable. Once the awareness returns that God as owner alone has disposition over man and that he cannot place one person at another's absolute disposal without at the same time coming into conflict with his creation ordinance, then do we cut the notion of slavery down at its very root—even if the notion of slavery continues to bloom for a certain time after being cut off at its root, as was the case in Israel. That people were willing to follow only as driven by necessity, follows from the fact that slave owners cannot acknowledge that their slaves belong to God unless they at the same time recognize and confess that God is not only their slaves' but *also their own* absolute owner. Therefore, as long as their hearts remain unbroken and proud over against God and as long as they refuse to place themselves in the hand of God as their owner, sinful men and women also cannot see their slaves as God's property. It is just as clear that the doctrine of the gospel, "that my only comfort in life and death is that I am not my own, but belong to my faithful Saviour" (HC, Q&A 1), necessarily leads people to see themselves once again as God's property. Further, it can be no other than that, when they see *themselves* in this way, they in the end must see this also *of their slaves*. As result, the gospel doctrine had to lead eventually to the slow undermining of the system of slavery as a whole. Slavery is a curse that had fallen on our human race. When we no longer wanted to be slaves to God, that is, when we no longer wanted to belong to him in full ownership as his creatures so that he could do with us entirely as he pleased, as punishment one man became the slave of another, and in cannibalism we only sank one step lower because it placed man on the same level not just as pack animals but also as wild animals that are captured in order to be slaughtered and devoured. God had created man according to his image, but people thought it good to relinquish that great honor and consequently came to bear the image of an ox that walks before the plough or a deer that is caught and consumed for food.

God's right as the only owner comes out when you think of animals. By nature, no one has the right to seize an animal and to slaughter it for food. At least, Christians who hold to God's Word *may* not think they do. They know that it was God who said first to Noah, and in Noah to us: "Everything that lives and moves about will be food for you.... I now give you everything" (Gen. 9:3). Only because God *gives* the animals to us and further grants us permission to slaughter and eat them do we as human beings have the right to use animals in this way. In no way is it true that you have this right simply by virtue of being a human. The commonly accepted view that people may do with an animal just

as they please *because it is only an animal* must for that reason be resisted by all Christians because the animals are not yours but belong to God. You do not have the least right to them because you did not create them. It is only once God gives you a right of use over animals that you are free to use and employ them in that way. Without God's permission, you have no right to haul a single fish out of the water and to kill it, to shoot down and pluck a single bird, or hunt and slay any game. Animal rights activists do good work in that they seek to regain acceptance for the conviction that the right people have convinced themselves to have over animals to do with them as they please is simply absurd. To this extent, these fighters also deserve our support. However, we should advise them no longer to base themselves on a false standpoint. Therefore, they take their stand for animals by attributing *rights* to them by virtue of being animals, and in order to achieve this they come to the false thesis that animals have some kind of immortal soul just as we do. In this way, they try to make people consider an animal as a kind of human being of a second order with rights over against us who are humans of a higher order. This is simply absurd. They would have a much stronger stand, find greater acceptance among Christians, and receive more support in the public conscience if they were to return to the Word of God and to show from the Word that every animal finds its owner in God rather than in man and that humanity for that reason has no say over an animal at all except insofar as it has received the animals from God. Everyone can decide for themselves whether they want to be vegetarians and abstain from eating meat. Nowhere has God commanded people that they *must* eat meat. However if the animal rights advocates want to forbid the eating of meat on the ground that we are not *allowed* to slaughter and eat animals, they abolish the explicit statement of God's Word, and thereby abolish God's right over animals. Because of this, they themselves actually fuel the cruelty against animals among those who are of the greatest majority by far, and who would know of no higher principles and thus free themselves from God's ordinances. The animal rights advocates go to battle against the vivisectionists, but their false theory only fosters the cruelty of the latter.

Up to this point, we have considered animal rights only from one perspective. However, we must also pay attention to the right, which is never anything but conditional, we may exercise over animals when we use them as pack or draft animals. Here no one is allowed to say, "I do as I please with my horse or ox or donkey." No, also in this use of animals you are bound to God's ordinance concerning them. Much of this ordinance is already being respected at present by those who keep pack animals because God has so ordained things that resistance against it means that the pack animal will decrease in value. If you do not feed your ox, horse, or donkey, it will waste away and die. If you do not help

an animal when it is sick, you will lose it. If you do not protect it from the cold, it will wither away. The animals' natural needs, therefore, already incite us to honor God's ordinances concerning them. If things are left at that, this honoring of God's ordinances is merely a matter of self-interest. You can only speak of true fear of God in your relationship with your animals when you care for them because your desire is to be righteous and because "the righteous care for the needs of their animals" (Prov. 12:10). Then you listen to God's command not to muzzle an ox while it is treading grain, not to catch a bird that is sitting on her eggs, and to draw an animal that has fallen into a ditch out of it (cf. Deut 25:4; 22:6, 4). Then you place yourself in the life of your animal so as to learn something of its life and to be set on treating your animal as God, who is its owner, desires of you as his steward. Only then will cruelty against animals be rooted out from this earth. It is incomprehensible that there are towns where year after year the catechism is taught, the Word is preached, and home visitations are made, without any serious instruction concerning the way in which the farmer is to honor the law of God Almighty as it extends also to the treatment of animals.

Of course, what applies to slaves and animals also extends to all other things people call their own and for which God as the sole owner on earth has determined the nature and manner of the way we are to treat them. "Listen," the prophet Isaiah cries out:

Listen and hear my voice; pay attention and hear what I say. When a farmer plows for planting, does he plow continually? Does he keep on breaking up and working the soil? When he has leveled the surface, does he not sow caraway and scatter cumin? Does he not plant wheat in its place, barley in its plot, and spelt in its field? *His God instructs him and teaches him the right way.* Caraway is not threshed with a sledge, nor is the wheel of a cart rolled over cumin; caraway is beaten out with a rod, and cumin with a stick. Grain must be ground to make bread; so one does not go on threshing it forever. The wheels of a threshing cart may be rolled over it, but one does not use horses to grind grain. All this also comes from the LORD Almighty, whose plan is wonderful, whose wisdom is magnificent. (Isa. 28:24–29; italics added)

There is nothing to add to these wonderful words of the prophet. It is entirely clear that no one can do with a tree or plant as he wishes. People must sow when the time God has intended for sowing comes and adjust themselves in everything to the ordinance that God has given to the animal kingdom. That this is the way things are, however, is hardly evident in the case of plants because people already obey God's ordinance of their own accord. Those who do not are looked on as fools. In the end, the same also applies to metals, all kinds of stones, fire, and

water. All of this has been given to you by the one and only owner, but far from having these things at your free disposition, you are quite strictly bound to the nature of each thing and to the laws to which each is subjected. These are called the “the laws of nature,” but what are they if not God’s ordinances from which you cannot free yourself in the use of your belongings?

This important theme could be extended much further if we also consider whether man is free to take for himself as much as he wants from what is his—our goal being to demonstrate that the Lord God has also placed human beings in their body according to a set ordinance concerning daily intake of protein, nitrogen, and so forth and to demonstrate that all excess is punished immediately by illness or nausea, or later on by other ailments. The same is true of alcoholism. Rather than going into greater detail on this, we wish to point out as an aside that it is in particular by way of *money*, in its function as the measure of wealth and the means of exchange that humankind has lost its grasp on the knowledge that God’s ordinances govern all their belongings. The evil was allowed to progress even further when *paper* replaced money, so that a kind of property came into being that was subject to almost no natural power or ordinance. It was not ownership of animals, iron, or copper but specifically of *money* that introduced into people’s spirits the foolish notion of omnipotence and thus deluded them so as to think that they had an absolute right of disposition over all money and over all that has monetary value or can be obtained for money. Particularly because money is free from all *natural* bonds and because the only thing that can restrain the power of money is a *moral* bond, ownership not of natural objects but of *money* has become the cause both of the false notions of ownership that have found acceptance, as well as of the incredible abuses that have crept into the distribution of wealth. To this extent, there is a real foundation of truth to the current reaction against what is called *capital*. Already among the Israelites, the Lord sought to restrain the terrible evil that comes from money, and so he gave them laws. It goes without saying that money as such gains power especially when money becomes something productive, and when the power of reproduction that properly belongs to plants and animals alone is also given to it. Just as animals produce animals and plants produce plants, so money is also made to produce money through interest. It was with a view to this that the Lord commanded in Leviticus 25:36–37: “Do not take interest or any profit from them, but fear your God, so that they may continue to live among you. You must not lend them money at interest or sell them food at a profit.” Although these stipulations concerning interest have been loosened by people who claim they only decry *usury*, this interpretation actually conflicts with the real meaning of Leviticus 25:36–37. This passage really does mean that money should be lent in return for

repayment of the principal without increase, and it is a sign of the deep fall of today's Jews that they who claim to live under the Mosaic Torah have become the greatest nation of usurers in Europe and Asia.<sup>1</sup> They justify this by saying that Leviticus 25:36 only forbids the practice of usury with their brothers, and for that reason they take a double and triple usury, as much as 20 percent more, from Christians. Our Reformed theologians, too, have often considered how, on the basis of Leviticus 25:36, the limits that this commandment offers against the unholy side of money's power can be applied also in our days in order to restrain evil. All of our theologians from Calvin onward have warned against the corruption that would overtake society if the misuse of others' need and one's own financial power were allowed to continue and thus elevate money to a power in itself. They were entirely correct when they pointed out that Scripture not only forbids what we negatively call *usury* but without doubt also demands that money's reproductive power be severely limited. They usually concluded that the only permissible rate of interest was equal to the productive power that a sum of amount really does have over a set period of time. It is thus entirely in the spirit of the Reformation to try to restrict, just as our economists are at present intent on doing, the procreating power of money. The more the interest rates rise, the further we distance ourselves from the ideal. The more they fall and the more it is made either impossible or else a punishable offense to surpass a particular interest rate, the closer we come to the ideal of Scripture. More careful attention to Leviticus 25:36–37 would have spared us a great deal of social misery, shameful dishonesty, and lost fortunes.

Thus, we automatically transition to the second point of discussion: the duty of the government. It can be no other than that the government regulates all right of ownership. The supposition that the right of ownership is regulated on its own by social relationships is as a whole false, and to the degree that it does contain some truth, it does not exonerate the government that as God's handmaid has indeed been charged with the responsibility to ensure that the regulation of the

---

<sup>1</sup> Ed. note: The historic association rooted in specific social contexts of Jews with usury has been an occasion for anti-Semitic discrimination. The origins of this phenomenon and the stereotypically negative assessment of Jews by many Christians are to be found in the long history of Christian Europe. A particular reading of Scripture, which Kuyper alludes to, allows for Jews to lend at interest to non-Jews. When combined with the legal prohibition against Jewish participation in many other professions, "The economic forces pushing Jews out of other occupations were matched by others pulling them into the money trade." See Jonathan Penslar, *Shylock's Children: Economic and Jewish Identity in Modern Europe* (Berkeley and Los Angeles: University of California Press, 2001), 17.



right of ownership does not lead to the ruin of society. This duty of the government is also pointed to in the laws that God himself gave to Israel concerning the right of ownership. In that these laws were given to Israel—that is, to a particular nation in a particular land and in definite circumstances—they are not to be taken over as such into our constitution, but they do have a twofold lasting value in pointing out: (1) that the government is to direct the distribution of wealth, and (2) that it must be determined which basic principles are to govern this direction. These basic principles essentially divide into two, the one pertaining to buying and selling and the other to the right of inheritance. Both, it should be added, have a particular regard to land as a special possession, which in the case of Israel was also their main possession. Israel began with an equal distribution of land so that every tribe, every clan of every tribe, every house of every clan, and indeed every family within every house first received from God *a nearly equal piece of land* as a loan. From this land come bread and the wine that delights the human soul, and it was the Lord's will that at the outset his people would be placed in a situation where all had equal enjoyment of the land. This at the same time created the private and distinct right of ownership, as is evident especially in that one could become poor or rich as the lazy or careless Israelites lost their land through sale while the clever and hardworking Israelites increased their land by acquisition. However, God gave provisions in his law so that the bitter consequences of this private right of ownership would not continue for impoverished families throughout their generations. If a father had been lazy and careless, his son—if he was hardworking—was not to be without a chance of regaining ownership. Then, vice versa, the clever and hardworking man was himself indeed to profit from his assiduity, but there was no reason for his lazy son to end up in a position over the hardworking son of a lazy man. This was the reason behind the law that determined that after a human life span all real estate that had been sold out of necessity was to return to its former owner. Laziness was punished with loss, but the loss would not extend to the following generations. Diligence was rewarded with increased possessions but only for a time. This is the deep sense of the law of the Year of Jubilee as well as of the law of redemption that we do not discuss here.

The above yields two far-reaching economic principles. The first is the principle that *land* must be governed by a different right of ownership than movable property. The second principle is that inequality of possession, which follows as a natural and necessary consequence from the difference between lazy people and squanderers on the one hand and the industrious and moderate spenders on the other hand, should not pass a certain limit but always remain *within a certain boundary*. In a land where the right of ownership of land and of real estate is

regulated according to these principles, the lamentable contrast between owners and nonowners and between the immensely rich and the utterly poor, which these days is the curse on all social relationships, would not have arisen. At present the situation in Europe is such that, if within one family there was once a member who through his efforts succeeded in accumulating a large part of what was originally in the hands of others, then centuries later his descendants still retain these possessions—at times even without investing any energy at all. Conversely, if a family once had a member who neglected and squandered everything, the curse of poverty continues to oppress his descendants so that they no longer have the chance by their own efforts to regain the property that was once lost. The principles of the law that God gave to the Israelites combat such a situation. It is a law that in a remarkable way produces a harmony in a pursuit involving opposites, on the one hand to collect all right of ownership in one person through unrestrained freedom, and on the other hand against the tyranny of equality that removes from human energy every positive stimulus it has.

Finally, we must give attention to the right of inheritance that is clearly founded in the Word of God and cannot be abolished without violating the principles of God's Word. Scripture does not understand a nation as a collection of individuals but as a nation that exists organically in its generations and families. In God's Word, the rule holds true that just as there is continuity from one generation to the next there must also be continuity of possession in the line of those generations. Possession of an estate is to have another body, and just as the generations continue bodily, they must propagate themselves in the enjoyment of inherited property. The right of inheritance in Israel maintained the right of sons and daughters, of brothers and of the brothers of fathers, and even of more distant blood relations for as long as there was progeny within that family.

This far-reaching right of inheritance could thus function in Israel simply because through the law of the Year of Jubilee, together with the original equal distribution of land, and through this right of inheritance, there could never be either sustained poverty or overly great accumulation of possessions in any single family. In Israel, the right of inheritance was not intended to allow fortunes to be amassed but rather to secure the bond between members of one family and to maintain the organic bond of the nation. Only from this point of view may one appeal to Israel's right of inheritance as a principle and as a revelation of God's will—and then preferably just as in Israel, with the preferential right of the oldest son who received a *double* portion held intact, so that primogeniture retains its role in strengthening the family bonds. It hardly needs to be pointed out that our current inheritance right conflicts with this, not only in that not even the least consideration is given to the necessary division of land but especially

in that monetary capital has become a power, which once accumulated, in the end drains away without consideration of blood relationship to anyone who in any way stands in a relationship to the defunct owner. All rights have been taken away from the firstborn. The result of all this is that the contrast between a class of those who own way too much and of those who own way too little remains, so that the right of inheritance no longer serves to strengthen the moral notion of familial bonds and instead serves to do little else but maintain the contrast between owner and nonowner. The situation has now become so bad that consideration is already being given as to whether or not the law should prescribe a limit to all fortunes, whether or not inheritance laws should be restricted to closer degrees, and even whether or not the state should in some cases be able to inherit. The third question aims at the very same goal as Israel's law did, namely, that overly accumulated wealth flow back to those who have been overly robbed—albeit that achievement of this goal is here sought through the wrong channels. For the state never *can* inherit because it stands entirely outside of the idea of the family on which all rights of inheritance are based. Rather than allowing the state to inherit, it would be much better if the government were once again to regulate land ownership, interest rates, firstborn rights, and rights of inheritance in such a way that the repulsive inequality between powerful capitalists and defenseless citizens remains within certain limits as well as in terms of time.



## IV

*Do not withhold good from its masters,  
when it is in your power to act.*

—Proverbs 3:27

Holy Scripture uses the word *possession* [*eigendom*] exclusively for the Lord (see Ex. 19:5; Deut. 7:6; 14:2; 26:18; Ps. 135:4; and Mal. 3:17). In all these instances, scripture speaks of Israel *as the Lord's possession*; in our Bible (the Dutch *Statenvertaling*), the translators have not used the word *possession* anywhere else. In fact, Scripture does not even use the expression *owner* in connection with earthly belongings; remarkably, it does use the word *master* (*meester*). In Proverbs 3:27, we thus read: “*Do not withhold good from its masters, when it is in your power to act.*” This is virtually the only place where the word *master* is found in our Bible, but that is a question of translation. In the Hebrew text, the word *master* is often found where our translators have opted to use *owner* (*beztter*). In Hebrew, an owner is called a *baäl*—the same word that is used for that well-known god of the Canaanites. It was not the material concept of “possession” and “property” that stood in the foreground but rather the concept of being *lord and master* of one's belongings and, in the same line, of being in a position as a *steward*<sup>1</sup> in the name of God.

If you ask who the *master of some object* is, we must unconditionally respond as follows: If you want to know who is the master of all under God, it is the government of the land that has the right of distribution. This holds true on two levels. First, the law of the land decides how one can become the master of any object. Second, the government in its capacity as judge decides who is the rightful

---

<sup>1</sup> Trans. note: in Dutch the word for *steward* is a compound formed from two words, including the word for *master* (i.e., *rentmeester*).

master. If someone takes something away from you, we use the word “master” in that we say he has *made himself the master* of what was yours. In that case you go to court, that is, to the government, and you must accept the judge’s decision. Or else, if you made yourself the master of something to which you thought you had a right, but someone legally disputes your right and the judge’s decision goes in his favor, you are to return the object. As far as the factual legal situation is concerned, neither party A nor party B can ever make a decision. In questions of *mine* versus *yours*, this simply cannot be the case. There must, therefore, be a power above both party A and party B that can decide. God has appointed the government as this power.

For this reason, you should not say as does the pantheist that the law instituted and proclaimed by the government always is basic law. This makes God a mindless God who did not himself determine laws, and who could only do this through the government or lawgiver he appointed. This offends God’s honor and cannot be reconciled with worship of the living God. Rather, those who worship the Lord their God know that God alone institutes the true, pure, and whole law. Had there been no sin, this true law alone would have applied forever, but, through our own fault, knowledge of this true law was lost and it is by God’s grace that he through the government still maintains the law partially in the form of the legal order. The laws of the government, however, are not nearly so pure and true as God’s true law, but it is by our own fault that we cannot have a purer law. Sometimes the laws instituted and proclaimed by the government are only a hair’s breadth away from simply being *unjust*, especially in the East. This occurs to a lesser extent among us, but it nevertheless happens regularly that the innocent are condemned and the guilty acquitted. The law also makes legal provisions concerning possessions that are simply wrong. This is why we continually reflect on how to revise and improve the law; people see how unjust the law actually is and prepare to improve it. In all such cases, however, you are to bear this injustice and submit yourself to it because it is God’s common punishment for our sin. However, you may and in fact must protest. You are permitted every time to come up for your lost rights. Furthermore, you are allowed to work to have the law revised for the sake of God and your neighbor. Yet, in the meantime, you are to submit, for you do not live under God’s pure law but under the law as drawn up by the government that cannot as a rule be pure.

Consequently, this very fact that the government’s law is and remains only an *imperfect* shadow of God’s law obliges the government to strive for purer knowledge of God’s law. This knowledge we must obtain from Holy Scripture, as well as from natural life on which Scripture sheds its light. For that reason it is so necessary for us to eradicate completely from both government and its

subjects the false notion that people are the gods of their possessions and can do with them as they want. Every object on earth is bound to four relationships: (1) to itself, because it is handled in accordance with the nature God has established in it; (2) to God, who created and maintains it, and who is its absolute Sovereign; (3) to its temporal stewards whom God has appointed over it; (4) to our fellow creatures, that is, our neighbors, all interested parties, our village, our society and even our country as a whole. The situation concerning earthly possessions is only as it should be where justice is done to those four relationships. Imagine first that we had a communist or socialist government. This government would undo two of the four relationships, retaining only the following relationships: to the nature of the objects, and to society. You would have to submit yourself not only to it as the government, but also you would feel pushed by your duty to react with courage against this monstrous law and to promote better views. So far so good. However if you now notice that our present government does justice to barely more than one of these relationships (i.e., to the temporal stewards) and neglects the other three almost entirely, are you not similarly duty bound to push for the purification and improvement of the law?

You only deceive yourself if you think that right of ownership has always and everywhere been regulated as it is among us today. It is true that we are used to this view from childhood and that also our parents knew of no other law. If you look at history and consider how the right of ownership was regulated among other nations, you will soon see that also this law passed through different kinds of forms and that the other regulations in many things come close to what is the ideal law in God's sight. One can hardly deny that there is currently a movement underfoot for a significant amendment to the regulation of the right of ownership and that especially the jurists and all others who love the Word of God have the high and noble calling to fight for God's ordinances in this and so to bless the nations. This holds true especially today because the current regulations concerning land ownership, the power of capital, and inheritance rights have aroused situations that cry out loudly for God's justice. We will not go further into this, for the solution lies not with theology but with law.

What we are called to do, however, is to point the children of God to the deep extent of his law as it *regards their conscience*. There are many ways and means to ownership that the law either does not prevent or does not have any power over but that are still condemned by God and make us guilty before the Holy One. Whoever sins against the eighth commandment is a *thief* before God, even if he is *not* a thief according to the judge's ruling. In fact, even when you have been acquitted by a judge you may still return home as a thief in the eyes of God. For that reason we will not dwell too much on different forms of outright theft and

fraud that are punished by the government. In those cases we are clear on what we are dealing with, and those who still commit transgressions in that sense do so in most cases with full *knowledge* that they are sinning, act with premeditation, and conscientiously do what they do in the hope that they will not be found out or else by cunning avoid the consequences. What does this mean for the children of God? They are more concerned with the judge of heaven and earth than an earthly judge. For them it is not enough not to be guilty of what the catechism calls “outright theft and robbery” as punished by the government, but to them *theft* also includes the countless tricks and schemes by which they imagine they can acquire their neighbor’s belongings. Here we should not be weak, but we are to take a strong stand when we preach the Word and state clearly that whoever does such things is a *thief before God*. The world may find that frightening, but if people do not want to listen to this statement in the Word of God, the Lord through Satan raises up the communist who points out to them that so much of the current distribution of wealth is based on theft and robbery, and indeed, if you were to trace back to the very beginning the way all items have come into the current owner’s possession, you would begin to wonder whether there was even a single significant piece of property that does not hide the sin of theft somewhere in its history. Christ’s church therefore has the calling to awaken the conscience, to sanctify the notion of ownership even through awareness of guilt, and to prevent Christians from continuing their participation in this sinful trade.

The trading business does not have the best reputation. Whatever goods are being traded, in all sectors there were and still are practices that are at the very least dodgy and of which God’s loving children consistently determined that they could not pass the test of conscientious honesty when they learned of them. A number of such people had to withdraw from their branch of trade in order not to sin against their soul. Yet many Christians became accustomed to these practices from their youth and slowly began to regard them as some kind of unwritten law that could not involve sin because *everyone* was doing it and because refraining from those practices put them in an impossible position in their business. No doubt you feel already that this *cannot* be a good principle. The views and acts of fellow sinners never *can* be a rule for what to do or not do. For this reason we advise Christians not to give up on trade, but with their God venture simply to cut off all dealings, transactions, and practices that the human conscience condemns. To do something against your conscience is *never* safe. In fact, the example of our fathers who cheated less than the other nations shows how God can bless such honesty. Over the last fifty years, many a farmer thought he could cleverly tamper with his butter. What was the outcome if not that our entire butter trade caved in, and that at least in the British market Danish butter supplanted ours?



“Honesty means longevity” (*Eerlijk duurt het langst*) is a real Dutch proverb. May it continue to be the expression of what truly is a Dutch mind-set. Our catechism made a significant contribution to fostering this mind-set in our fathers. In the days when everyone went to church, as well as to the afternoon service, and thus clearly heard God’s will concerning “weights, measures, merchandising, money, and usury” explained to them every year again, the conscience of Dutch shopkeepers and merchants was kept sharp on all these points, and by the power of the preaching much injustice was abolished or avoided.

Even being overly clever or cunning in business brings one into conflict with honesty. People may laugh together with their business buddies about how they managed to trick the fool or misuse his ignorance of the market, of the merchandise, of the money, or of anything else, in order to make him pay more or receive less than was right. God, however, does not laugh. He curses you for having abandoned love and for having brought your neighbor to the point where he had to seek justice before God himself. Such deception has become second nature to horse dealers, but has also crept into nearly all trades. Especially in the stock market, it has become standard practice to try to pull a fast one on someone else, and the deceptive practices have led to such expressions as “to palm something off on someone.” A seller knows that there is something wrong with his product and that its value is no higher than *f*100, but some fool comes along and does not notice the seller with his lies manages to jack the price up to *f*300. The seller accepts the money, and it is too late by the time the poor soul notices that he has been cheated—cheated so badly that, to add insult to injury, he does not even dare to complain out of fear that he will become everyone’s laughing stock.

The market speculation that in today’s financial world is practiced on a large scale also involves considerable guilt of this sin. First, the lottery was promoted fostering the conviction that it was possible to earn not only one’s bread but also an entire fortune without work and to gain such a fortune with a simple game of chance on one’s knees before “Lady Fortune” instead. People thought so little of it that the government often—as is the case with the current government—encouraged the lottery and that in times past even churches saw the lottery as a source of income for building a new church or establishing a new place of worship. This evil continues in charity lotteries today. People have thus become used to gambling, and the rule of Genesis 3 that man shall eat by the sweat of his brow has been transformed into the rule that man shall gain a fortune by trying his luck. “Nothing ventured, nothing gained” takes the place of the apostolic rule that those who do not work shall not eat. Although all scholars, even non-Christians, have concluded that games of chance ruin people and for that reason have also

pushed to have the state lottery banned, the city of Amsterdam still gives lottery loans, and, in upper circles, they at times play with such shamefully high stakes that there are time and again people who go broke in these games. In fact, such wicked games are part and parcel of what is often called the *high life*. If you want to see the crowd you only need to go to Morocco, or else have yourself introduced to the circles where this still happens in The Hague.

The flames of this passion for gambling were fanned on so that it produced the speculation in both stocks and commodities such as grain, oil, zinc, and so forth. A price is set that determines the value of the stocks and commodities; one day it is set at this amount, and the next day it is either higher or lower. You buy the stocks and commodities when they are low—not to own them but rather to sell them on the next day if their value has gone up and so to pocket the earnings. The risk, of course, is that their value will drop and that you will need more money. When this kind of speculation was adopted on a broader scale, people began to ask themselves what the purpose of buying actually was. After all, even *without buying* they could simply decide to see how the market would stand after ten days or more and then make up the difference. Now, of course, speculation could continue on its true course. As long as people actually bought in order to resell later, there was still *some moderation*. They could only buy a limited number of stocks or a certain amount of commodities because they first had to pay and would run out of money. There were also added costs for the transportation and storage of those commodities. Once this kind of speculation caught on where people could buy and sell *without* taking delivery, the natural limitation dropped away and they were able to purchase one hundred times more than before. Therefore, they no longer paid the principal but only the difference and needed no storage. This led to an enormous amount of speculation in all kinds of commodities that made some immensely rich in a single day and reduced others to extreme poverty overnight. This cannot be approved in God's eyes, and those who confess the Lord and live according to God's ordinances will have nothing to do with it.

The large corporations that appeared beginning especially with the second half of this century evoke a similar kind of evil. They placed into the hands of a few an unimaginable amount of capital belonging to thousands who yet could exercise no control over it. These powerful conglomerates were thus able to speculate on an enormous scale; through their capital they could determine the course of the market, take control of the media, and mislead the masses in a big way. The public scandals with the Panama Canal Company in France and with the Bank in Italy clearly demonstrate how far this can go. With the money of the trusting public, they simply bribed everyone and fattened their own wallets.

Through the large banking establishments and financial institutions, several states were then seduced into extending all kinds of risky loans from which these companies earned fortunes. The masses were misled once again, turned over their savings, and were cheated. One country after another went bankrupt, and in one day, millions were lost—not, however, by the rich classes, but by the lower middle class. Think only of Portugal and of some of the republics in South America. None of these powerful corporations would ever have received this money had the large bankers not taken a lead in this and deceived the people in order to earn their fees.

If the government, God's servant, could declare bankruptcy, how much shame can there still be for individuals if they do the same? As a result, a new demon was set free among the nations in the form of *bankruptcy*. You do business; through it you acquire another's goods; you make a mistake; things go against you; even without intentional deception, you lose not only your own money but also that which others are entitled to receive from you; you declare bankruptcy, and you escape; yet, bankruptcy means that through your actions your neighbor has lost his goods. That this *can* happen to even the best of them we do not deny, nor do we deny that there must for that very reason be some kind of regulation for it. The immoral part comes in when people no longer see any shame in it and that, if they manage to come to an agreement at no more than 10 percent, they begin anew and do not repay their former creditors the other 90 percent if they again come into possessions. This evil, too, was not something that arose from the ranks of the common people but rather from the wealthy class, and the government that itself had declared bankruptcy took the lead.

What are we to say further of the swindling that occurs on the stock exchange when fictive bills are drawn, and if money that is not actually there is created through "kite flying"? The terrible financial debacles that happen one after the other even in the highest circles witness all too clearly to this. Hardly a week goes by when some corporation here or abroad does not come to ruin, which implies that thousands of common people lose their money. To the shame of our society, it has happened on more than one occasion that notaries, who are regarded as holding a position of trust, were also found to be guilty of such swindling but managed to escape in time thanks to telegraph and train. It is one great financial sin that has gripped all of Europe, especially among the Jewish population. Everyone wants to climb higher, to become richer, and has his sights set on money and more money. The only thing that matters is that you get more money, whatever the means. Ultimately, you also see Christians give way to this widespread temptation and hear continually of people in our circles who have lost their riches through all kinds of speculations. In the case of many, it became clear

## Status Quaestionis

that the loss of their fortune was the only way they could rid themselves of the money fever that coursed through their veins. Had they not lost their fortune, they would have bowed down even deeper in the dust before Mammon, and only after their fortune was crippled were they checked and did they come to their senses.

Whatever forms this money fever takes, whether it seeks satisfaction through usury, outright fraud, the lottery, or speculation, it is a demonic work that draws people away from God and to Mammon. Preachers have watched for and warned against this evil from the pulpit, but they have not been concrete, persistent, and detailed enough. They were apparently not sufficiently persuaded of the kinds of evil spirits that possess people. It is hardly possible to insist enough that on this topic as well they need to address the people more directly, specify the issues, and so revive the awareness that one *cannot* serve both God and Mammon. To all this it should also be added that Christians who are aware that they have money and possessions that they did *not* obtain in the ways of the Lord, should return them to their masters in order to unburden their conscience or, where this is no longer possible, to the Master of all—that is, to the service of the Lord, and to all initiatives that in his name plead for financial support.

## V

*Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.*

—1 Peter 4:10

As we have seen, what makes *money* evil and dangerous is that it is unchecked. All other possessions are of themselves bound to certain divine ordinances as is evident especially with animals and plants, and with basic materials. All such objects through their nature limit our right of ownership when it comes to their use. However, money as such obeys only the rules established by human interrelationships. The relative value of gold and silver, which has considerable influence in this world, depends partly on the fluctuations in the amount of gold produced by the mines but then still only partly. Further, if you consider money as a world power that (often) in its fake paper form is free from nearly all restrictions, it soon becomes evident that this power is entirely different from that which resides in a parcel of land, a herd of cattle, a coal mine, or the like. With all other possessions, you are *de facto* tied to a number of divine ordinances; it is only with money that you are not.

It would be wrong to conclude from what has been remarked above, however, that it would have been better had money never appeared at all and that it should be abandoned again if need be. After all, even if it is entirely true that the greatest danger lies in *money*, it cannot be disputed either that the appearance of money as means of exchange renders possible also the more noble use of money. Here, too, we are faced with the fixed law of human life that society can only progress higher by being exposed to severe danger. It is the very principle of moral freedom that comes into play. If you always let your children hang onto something for support, they will indeed never walk *away*; however, they will also never learn to walk *at all*. Without the temptation in the wilderness, there

is no transfiguration on Mount Tabor, either. God himself placed the tree of the knowledge of good and evil in the middle of paradise. The same principle applies here as well. Those who have great possessions but cling to the Lord their God and, while they are rich, are truly converted to him, stand spiritually on a higher level than the poor man Lazarus who feared God but without ever really feeling the temptation of this world. For those who are like Lazarus, the question of how they would have reacted had a Nabob's fortune<sup>1</sup> dropped into their laps remains ever unanswered. If you have so few possessions that you have almost no freedom in the way you dispose of them, you never have to make a choice and for that reason never perform a moral act. If your possessions are such that you can do with them as you want, you can do both good and evil with them—what you choose to do depends on your personal moral development. Precisely in this moral development related to your possessions, money as the means of exchange plays a stimulating role. Unless you lease out or sell a piece of land, you can do nothing with it but to cultivate it. Money that is freely at your disposal, however, can make you the master of all that your heart desires. We do not mean that land ownership cannot lead to terrible sins at all, but those sins usually come up only in the context of inheritance, marriage, mortgage, lease, sale, and purchase, that is, specifically when the land is assessed in terms of its monetary value. This does not, however, take anything away from the rule that a field valued at *f*1,000 harbors less temptation than a *f*1,000 bill, and that ownership of such a field demands much less moral resilience than having *f*1,000 in cash.

This observation takes us by way of the catechism to consider in this final chapter how we are to make *positive use* of our possessions. As the catechism sees it, the eighth commandment also has a positive side to it. Therefore, in this commandment God not only *forbids* but also *commands*. As the catechism remarks, the eighth commandment sets itself up against greed and squander and demands that people use their money to their neighbor's good—always according to the rule of the apostle Peter: "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms" (1 Peter 4:10).

The *effort you exercise* determines what earthly goods you are entitled to. If you do not work, you will not eat (see 2 Thess. 3:10). This condemns the life

---

<sup>1</sup> Ed. note: *Nabob* was a term for an official in the East India Company, or more generally someone who had become wealthy by trading in the East, and was a figure particularly associated with ill-gotten, corrupt material gain. See Tillman Nechtman, *Nabobs: Empire and Identity in Eighteenth-Century Britain* (Cambridge: Cambridge University Press, 2010).

lived by those who do literally nothing, put in no effort, and still live in the lap of luxury. It reveals that the situation there is impermissible, and there is something wrong with the society where this does happen. The fruit of people's labor does not extend merely to one day but to their entire lives, and not only to themselves but to all who are in any way connected to them. There, too, however, one must always hold to the principle that the *exercise of effort* is the mother of ownership. It is impermissible for those who work that they should end up such that they have no bread if they become sick or advanced in age. God did not measure the application of human effort by the day but divided it unequally over the years of a person's entire life. First a person cannot work, then gradually a little more; then he becomes an adult, and soon after he begins his decline. God's ordinance is thus that people may be certain of their daily bread throughout the days of their lives provided that every day of their lives their efforts *commensurate with the measure of that day*. For that reason, the concept of day wages in the strictest sense conflicts with the ordinance of God unless its context is such that it ensures the worker's sustenance from cradle to grave. This was why, in the second place, we pointed to the organic relationship in which people stand with respect for each other. A man who is a father must also earn the bread for his children, and when the children are grown up and their father has become old, they must support him to the end. This is the order of nature, and all provisions in this regard by way of pension funds and the like will all come down to the fundamental principle that a *day's wage* should be enough for people to support themselves and their families, including the elderly. Of the right of inheritance, we will not say anything here, for we considered it already in the previous chapter. The principles that "the one who is unwilling to work shall not eat" (2 Thess. 3:10) and that "the worker deserves his wages" (1 Tim. 5:18), provided that they are *not* understood individualistically and strictly in a daily sense but as pertaining to all of life and in connection with the organic relationship that exists between us and our offspring, remain the basis and foundation for all ownership. At the same time, they determine that ownership *cannot* be equal. As such, it is of little importance by what efforts people obtain their property. Some work with their throats and sing, others with their eyes as inspectors, a third group with their ears as musical examiners, a fourth group in the labor force with their hands, a fifth with their heart in the care sector, a sixth with their minds and studies. Humans are very complex beings. They can exert themselves in many different ways, and the rule "by the sweat of your brow you will eat your bread" in no way implies that we must all work the land. Those who do make this claim understand little of either the human race or of the many various gifts that God has given to it. Someone such as Marnix of St. Aldegonde never touched a plough or spade,

but he did more for land and nation than all the farmers of the sixteenth century put together.<sup>2</sup> The question is not what kind of effort you exercise, but the issue is rather the effort you exercise itself. Everything can be a spiritual calling. The only question for you is whether you in your divine calling apply and exert your forces so as to accomplish a part of the greater task and so receive the right *to eat*, that is, to exist as a person and to use some of the goods intended for man to sustain your existence.

It is precisely in the division of tasks and goods, as described above, that money acquires a great deal of power—not only to divide more accurately but also to lead astray. Imagine this: On Java a rich Chinese man advances money to a Javanese person, sells him all kinds of trinkets, and is kindness itself to him ... until the amount he has advanced equals the value of the Javanese man's land exactly. Then it is like a new page has been turned, and he chases the Javanese man from his property. This is how it goes in all of life. When money functions as the means of exchange it is possible to measure wages out much more precisely and, consequently, to help and show benevolence in things both great and small. However that same money disrupts natural relationships, makes room for shrewdness and cunning, and by the momentary application of this cunning it serves to divide all property so unequally that no normal human effort can succeed in reversing the imbalance for years, at times even for centuries. In addition to the role it gives to such cunning, money also arouses worship of Mammon. That is, money begins to fascinate for its own sake, to become a power in itself that has a grip on and power over our heart to feed the sins of *love of money* and *squandering* as two shoots that sprout from the same trunk.

The Scripture says, "the love of money is the root of all evil" (1 Tim. 6:10 KJV). This does not refer to miserliness as in one who stows his gold away in a closet and cannot let it go. That is not the love of money referred to here. Rather, the *love of money* of which Scripture speaks there is *coveting*. Love of money is coveting; it is coveting money for itself. It is an insatiable thirst for more and more money, to add to one's belongings, to become richer and richer, and to be able to call more and more capital one's own. That is the love of money that is the root of all evil. It is a result of the fact that money, precisely because it is the means of exchange for everything and can get you everything, resembles a *god*. *God* can give you everything; *your money* can give you *almost* everything. It

---

<sup>2</sup> Ed. note: Philips of Marnix (1540–1598) was a native of the Low Countries who studied with John Calvin in Geneva and went on to enjoy a career as a spokesman for and statesman of the Reformation cause in the Netherlands. He was further celebrated for his contributions to Dutch literature.



cannot provide inner peace and spiritual good, but lovers of money do not thirst for that anyway. As long as they are doing well they can use their money to get all that they do thirst after. In that sense, their money is indeed a god but then also one that governs them as a god, takes away their freedom, and requires constant worship from them—the worship of Mammon. For their daily bread and future they trust not the living God but the god of money. All their thoughts go out to that money-god; all the thoughts of their hearts extend to Mammon. Lovers of money are not made happy by the Lord's favor but by the favor of fortune. If fortune fails or Mammon is ill-disposed toward them, they reach for their poison or pistol, for their money was their life. This is why service to Mammon, that is, the lordship of money, cannot go together with service to Christ. You cannot serve two masters. Whoever serves Mammon and loves money, hates God. This is not a saying we ourselves have made up, but it is a clear pronouncement made by the Lord Jesus. Those who confess the Lord but are known by others and in their own hearts as being “too tied to their money” should watch out that they do not show themselves to have fallen from grace for the sake of money.

This love of money opens up into two different streams: *miserliness* and *squandering*. Misers, the real lovers of money, are those who want to keep their money-gods with them. They always want to save and save. Money is not a means for them but an end. They toil and slave away for money, and for it they cheat and lie. All their joy is found in money. What Psalm 42 says of the panting deer can be applied to them in the fullest sense: As the wounded and hunted deer pants for streams of water, so the miser thirsts for the stream of gold. Only it can quench his burning thirst. That sin of miserliness is found not just in those who hide their gold in socks and eat dry bread. No, misers can live the most proper of lives and eat and dress as they should. Before God, however, they are and remain guilty of the sin of greed if, instead of using their money and placing it in the service of the Lord as his stewards, they hoard it to make it grow and secure their future in the appreciation of its value. What we say of course does not mean that there are no ways of saving up money that are commanded by God, nor that preparation for one's old age and for one's descendants after death is not a God-given duty. Each and every person knows in his own heart whether he is saving as God wills it, or is hoarding and storing his money up against God's will so as to make his money-god more and more powerful. Thousands, ten thousands, even millions have been stored away in that sinful way and taken out of the common circulation, only because some wretched Mammon worshippers cannot separate themselves from their dear god. This money is of no use to them, to their family, or to the world. The golden idol only glitters in their house, and before it these wretches fall on their knees and, in rejecting God in favor

of Mammon, bring eternal condemnation to their souls. Some of these sinners have come to repentance at the last moment and gladdened God's churches with generous gifts, but the hardened sinners could not even be brought to that. Their fearful pride was for people after their death to stand amazed at the capital they had amassed. In the approaching tax on their estate, they celebrated even before their death a sweet but false victory.

At first glance, the *squanderer* seems to be an entirely different person, but, in the end, he is guilty of the same sin. The squanderers' heartfelt desire is not to worship the power of their money-god in quiet, but to see, experience, and display that power in their life. If misers are the mystical Mammon worshipers, squanderers are the Mammon pietists. Squanderers are proud that Mammon has chosen them as their servants, altar boys, or priests, and they love to show themselves to others in full priestly regalia, richly dressed and well fed. They are even generous.

Why not throw a guilder or two to the poor?—and we call it charity, even though at bottom it is nothing but Mammonistic boasting. For, Mammon is supreme, and as Mammon's prophets, the squanderers also are powerful. It is in the gaps in their conscience that you notice the sham of their position. Squanderers have no problem making poor creditors wait long for their money. For them, the most important thing is to have money in their hand or wallet. Spending, displaying, and squandering money is all one and the same thing to them. For this reason, cutting down expenses so that creditors can receive their money goes against their rule of life. Squanderers are sloppy. They are not neat in keeping their books, and in fact, they prefer not to keep any books at all. They now spend what they are due to receive a few months down the road. It is below their priestly position to make careful calculations and then to check them. Consequently, because of their squandering nature, their wives and children lack what they need; their names become scandalous, their futures are in danger, and there is almost never remorse. A smile forms around their lips and they play the lottery one more time as if fortune at least will look on them with favor. Squanderers thus do not take God into account. They concern themselves with neither duty nor order. They do not feel themselves bound by any of God's ordinances. They are the free and the mighty priests of Mammon. With a smile they throw down on the table the future and destiny of their wife and children as the stakes with which the lot of Mammon will be played out.

Therefore, both miserliness and squandering make one equally guilty before God. They are two different forms of one and the same sin, and whichever form it takes on in any given person only depends on their constitution. A hot-tempered person is a born squanderer, while in the melancholic person lies hidden the

tendency to miserliness. Yet whatever differences there may be between them, for both, their point of departure is that effort does not produce right to property in order to spend it in the service of God but to misuse it so as to stroke their own ego. Miser and squanderer are both *godless* in the fullest sense of the word.

In contrast, those who do not act godlessly but follow God's will when it comes to their gold and money understand what the catechism says: *You must work for the poor*. "I must work faithfully so that I may be able to give to those in need." This is a most beautiful expression that contains a near sublime concept. You must put in the effort. Once you have exercised your efforts so as to have enough for yourself and for your family, you must return to your labor and continue to work in order to earn more—and that, in order to be able to help those who are in need. Oh, where are God's children who dared already to consider the depths of this charity? Indeed, the children of God already give much, and many hands have become more liberal. In times past, this was less the case. Even half a century ago, the hands were not as free as they are now. Especially in the last quarter of this century, the children of God who belong to the two biggest social classes have learned something of this skill. This can be at times moving, especially in the lower class. Still, we have not even come close to the peak of our giving. We do give when we have something left out of our surplus from what we can do without but always with the thought that we can only give when we can do without it. This is the very issue that the catechism addresses. No, says the Heidelberg Catechism, simply as a human being it is your duty to give just as it is your duty to care for your children. Just as you now say of your children, "Yes, I will give them bread if I have enough" but are aware of your duty to continue working until you have bread for your children. Therefore, you have a duty from God to continue working until you have something to give to those who are in need.

The poor in our midst understand this all too well. Many workers put in extra hours in the evening in order to do overdue work for a small-time worker. Many housewives who are themselves tired and worn out go to help the bed-ridden neighbor. There are poor widows who have almost no bread and yet give a penny to the poor man who knocks on their door. Not only your children but also the poor belong to your family. They belong with you. They do not stand outside of you, and you may not say that they are not of your concern. Society may only say that it has completed its task when so much work has been done that everyone including the poor has their bread.

This giving is a "skill" that has to be learned. Half a century ago, someone with an income of fifty thousand guilders considered himself quite generous on donating five hundred guilders per year. Today we would speak that way with a

gift of five thousand guilders. Even then, this is not generous giving. Also on this point we do need to educate each other. This will happen, but we must be patient. The collections held in church have proved this. What is collected today in the free churches, and mostly from among common people, is already five times what used to be brought in when the lords sat there in their furs. Thankfully, the days are past when rich ladies on Saturday evening particularly needed a nickel to tie it into a corner of their handkerchief for the collection and then sat under the preaching of the gospel as a mockery. There are now many families where you find stewards who give an account before God of the use of their possessions and who keep their books not only to see whether they can make ends meet but more so in order to see whether they have been good and charitable stewards of the Lord God.

Little by little, some are beginning to see that they should also raise their children to that stewardship. In the past, people had no grasp of this. At that time, children had to be raised above all as little Mammon worshipers. The message they received was to save and save. A child who did not learn to save, it was thought, would later find no place in the world of Mammon. Giving, too, was considered not to be good as it only fed laziness and produced beggars and vagabonds. However, a child's bankbook was as a patent of nobility. If a child was interested in the state of his bank account, he surely had a promising future before him as an adult. Yet here Christian education has produced change, and the free churches have made an excellent contribution. Children, too, should develop a mind for charity. Children as well should develop a taste for the sweetness of giving. Help, extending aid, doing something, and contributing for the cause of the Lord is completely different from being able to say, "I already have twenty or thirty guilders in my account." Even if children cannot give much, perhaps only pennies or half-pennies at a time—yet, as long as they give of their own money rather than what you just slipped into their hand, they do something, exercise a moral power, and develop in themselves the ability to devote and offer something up for others.

We need to guard against self-exaltation—the tendency to spiritual pride—and it hardly needs reminding that putting the names of children on a public list is a questionable practice. Money can also be gained by speculating on idleness. Then you will not escape the Lord's judgment that those who give in this way will lose their reward. Children who learn to give this way do not seek their God but themselves, and through their giving do not learn piety but in fact become godless. For that reason one cannot emphasize enough that Christians should conduct themselves according to the Lord's demands, and learn the skill of giving in secret so that your right hand does not know what your left hand is doing. Then

giving ennobles you, brings you closer to God, and turns you away from people. Such giving really creates piety and is an exercise in devotion. For precisely that reason it is so difficult to justify before the throne of the gospel the boisterous and bustling way in which many attempt to collect money through a charity party, a charity concert, a public demonstration, bazaar, raffle, or whatever it may be. In the eyes of the Lord our God, giving is first of all a matter of *the motivation of the heart*. If I move people to give something for the kingdom of God by showing them what they could get from the raffle, they lose their reward and you lose your blessing. I have not even said anything yet of the power young women try to exercise on businessmen to get them to buy. All are motives and influences, which even if not sinful in themselves, are still not holy and so cannot have a place in the service of the Lord.

Thus we do not wish to judge anyone. We know very well that all kinds of institutions and foundations have a set budget for gifts irrespective of the incoming funds. However if not enough money comes in, what then? Yes, what then? In that case, they seek refuge in all kinds of extra means, and if money cannot be shaken loose without a bazaar or organ concert, should we allow a useful institution to slip away and waste? This is a painful question to which we can only respond as follows: If after the organ concert or bazaar you live in the realization that it is *a shame* that God's people were forced to take recourse in such means, the danger is smaller. How good can it be in the eyes of God if after the bazaar we hear Christians brag about how charitable they showed themselves to be once again? Can it be good to take *pride* in what is actually one's *shame*? Let those who live close to the Lord decide.

What applied, and continues to apply, for us in increasing measure is the golden rule that governs the eighth commandment in its entirety: that you are to live for a goal, for a life task, for a calling and that if you gain money or possessions as fruit of the exercise of your strength and talents, you are to lay everything you gained on the Lord's altar in order to take from it as much as you need for yourself and for your family, and then to put what still remains to use in his name for the cause of the Lord and of those whom he places on your path.