



Ten Words

Making the right choices

COMPASS - FINANCES GOD'S WAY

Making the Right Choices

... in Ten Words ...

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Introduction

In this booklet, we will be looking at a code to help us make good choices - personally, and for our family, business and society.

One of the most famous sections in the Bible—indeed, one of the most important pieces of religious literature in the whole world can be found in Exodus 20 ; often called the Ten Commandments. Oddly enough, the Bible does not call them 'the Ten Commandments,' but 'The Ten Words.'

These 'Ten Words' that God gave the Israelites at Mount Sinai form the basis for making the right choices. They form the foundation on which to make the right practical, moral and ethical decisions.

These ‘Ten Words’ are the only utterances of God which were actually written personally by His own fingers! They reflect divine ideals for all human behaviour. They serve to point out the major areas in which we fall short. Want to know pitfalls along the way? The Ten Words are markers near the harbour, or buoys in a sea, to help us navigate around the dangerous rocks and bring us safely home. They serve to point us to Christ, the Author and Perfecter of our faith.

We too often think of the Ten Words as constraining us—as if God’s ways will keep us in servitude and from realizing our dreams and reaching our potential. We forget that God means to give us abundant life (John 10:10) and true freedom (John 8:32). His laws are not burdensome (1 John 5:3) but is called ‘the perfect law of liberty!’ (James 1:25)

God isn’t trying to crush us with red tape and regulations. The Ten Words aren’t prison bars, but traffic laws. Many times, we wish that there weren’t any traffic laws, and some drive as though there weren’t! Traffic laws enable us to move about in total freedom - providing we adhere to the laws.

There is no such thing as absolute freedom. There is only freedom within a set of restraints. Otherwise there would be complete chaos and anarchy.

This excerpt from a poem by the Irish poet W.B Yeates, (“The Second Coming”) describes our times quite well.

“Things fall apart; the centre cannot hold;
Mere anarchy is loosed upon the world,
The blood-dimmed tide is loosed, and everywhere
The ceremony of innocence is drowned;
The best lack all conviction, while the worst
Are full of passionate intensity.
Surely some revelation is at hand;
Surely the Second Coming is at hand.”

We do have the revelation of the Ten Words. These will give our lives a strong centre to hold everything together and set us free from anarchy.

Before listing the ‘ought-to-do’s’ we have to address the ‘already-done’s.’ Freedom comes from deliverance from bondage and in the introduction to the Ten Words, we hear how deliverance by the mighty hand of God provided freedom for more than two million souls. In their freedom, they were called to live holy, righteous and obedient lives.

“I am the LORD your God, who brought you out of the land of Egypt, out of the house of slavery.” (Exodus 20:2)

We have been set free by Jesus Christ, to love and serve Him and our neighbours. Our freedom as disciples will be maintained by following His Words.

“If you abide in my word, you are truly my disciples, and you will [d](#)know the truth, and the truth will set you free.”

(John 8:32)

I was astounded last week to hear of a former aide to the US president talk about ‘alternative truth.’ In other words, she meant that her truth was just as valid as your truth. This is anarchy - the absence of authority. This leads us into the first of the Ten Words, which establishes the source of truth and authority -

“you shall have no other gods but me.’

Word # 1: Love God

“You shall have no other gods before me.”
(Exodus 20:3)

A god is, according to the dictionary, “a superhuman being or spirit worshipped as having power over nature or human fortunes.”

This first of Ten Words reminds us that everything we choose, should flow from the love we have for God, and the thankfulness for setting is free, as Israel was ‘delivered from the house of slavery’ in Egypt. This means that we are not to let any choice we make displace God as our most important concern in life and never to allow anything to threaten God’s central place in your life.

There are many gods active in our world. I have travelled quite a few times around India - there are gods at every street corner and in almost every building. One suggestion is that there are 33 million gods in India, although I have no idea how they counted them ... but I guess it is near the truth!

The main god in our world today is very well known. It is Me, it is You. We worship the 'Unholy Trinity' of Me, I and Myself. This new religion's creed is summed up in the belief that each person should attain maximum godhood without hindrance. We claim to be the supreme authority on life and have the final call on what we should do and the choices we make.

Ironically, most people deny the existence of a god while taking it upon themselves to do a god's work with a god's prerogatives.

Although people may enjoy pretending for a time they can be gods, deep down they know better.

That's why Christianity is the most persecuted faith today - because of its insistence on worshipping the One, True God of the Bible - and the God of Abraham, Isaac and Jacob, the Father of Jesus Christ claims absolute authority over our choices. When making major choices, therefore, we must get to know God's opinion and ask Him for wisdom to make the right choices.

Our capacity for being our own god, is compounded by the temptations from ‘the gods of this world.’ Paul writes, “For we do not wrestle against flesh and blood, but against the rulers, against the authorities, against the cosmic powers over this present darkness, against the spiritual forces of evil in the heavenly places.” (Ephesians 6:12) These powers are constantly tempting us to make our own choices, independently from God. Managing money is not just a technical exercise of adding up, calculating risk, percentage growth etc., but is, at the heart of the matter a spiritual discipline.

Jesus unmasked the spiritual power behind money which he called, “Mammon.” He challenges us to examine our choices. “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money (mammon).” This means, practically, that the main focus on making our choices has to be God’s will and not financial concerns. If we know that God wants us to do something which will cost money we may not have, then He will provide. God’s work, done in God’s way will never lack the resources needed.

Mammon is the god behind our economy and the consumer mindset we have today. Mammon gladly receives our offerings made with plastic cards in it’s shopping temples and websites, promising fulfilment, status, well-being. It’s promises are empty; you can buy

medicine, but not health; books but not wisdom; a house but not a home; sex but not love.

This first Word is a challenge to remain loyal to God, loving Him and serving only Him. Mammon wants us to love it and serve money.

One of my life verses is “Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.” So we say with confidence, “The Lord is my helper; I will not be afraid. What can mere mortals do to me?” (Hebrews 13:5)

As you make your choices in dependency on God, may he make you independent from mammon and the economy of this world. Living and working in God’s economy sets you free.

Word # 2: No Idols

“You shall not make for yourself an image in the form of anything in heaven above or on the earth beneath or in the waters below. You shall not bow down to them or worship them.” (Exodus 20:4)

The first two commands that Israel received were clearly in connection with the unique supremacy of God, when Israel was given the unquestionable command to never entertain any other deities, by participating in idolatry or placing images and idols before the true and living God. The entire Bible gives witness to this abominable question of idolatry, which is a fundamental tool of the enemy to dethrone God and dehumanise mankind.

This second Word is a strong protest against idolatry and materialism, through which we can become enslaved. The

god behind money, which Jesus revealed as mammon, likes to work through material things, which we think we control but actually have the potential to control us.

In 1963 the Beatles brought out the song, “Money,” which has been covered many times. The first lines are;

“The best things in life are free,
but you can give them to the birds and bees,
Give me money
That’s what I want.”

What are the best things in life? Think about it ... true love, friendship, humour, laughter, a family you can count on, friends who support you, memories of good time together, cosiness by a crackling fire, a good night’s sleep, a baby’s smiles, compliments, a sunny day, flowers blooming ... make your own list. What’s the common factor of all these things?

You cannot buy them - money is irrelevant! The best things in life ... are not things! They are a gift of God to be found in creation and loving relationships.

Coco Chanel, the legendary fashion designer, is reputed to have taken it even further, saying: “The best things in life are free. The second-best things are very, very expensive.”

These ‘second best things’ cost money, our attention, our desire and have the potential to become idols, because, with our material mindset, we trust in them to deliver what is really free - a gift of God. These things become idols, and

we look to them to bring us what we truly desire in life - but they fail to deliver.

The writer of the psalm described the nature of idols very graphically. “Their idols are silver and gold, the work of human hands. They have mouths, but do not speak; eyes, but do not see. They have ears, but do not hear; noses, but do not smell.

They have hands, but do not feel; feet, but do not walk; and they do not make a sound in their throat. Those who make them become like them; so do all who trust in them.” (Psalm 115:4-8)

Idols promise much, but they are empty promises - they do not deliver.

Tim Keller says, “It is anything more important to you than God, anything that absorbs your heart and imagination more than God, anything you seek to give you what only God can give. ... An idol is whatever you look at and say, in your heart of hearts, “If I have that, then I’ll feel my life has meaning, then I’ll know I have value, then I’ll feel significant and secure.”

Idols are the thing(s) that distract you from the glorious, ever-living God. They are what captures your affection and passion away from Him. Idols are what consume you instead of you being consumed by God.

Here are four questions to help identify idols in your life, and to make the right choices.

1. Are you willing to compromise your beliefs or your faith for it?
2. Will you get angry or disillusioned if you cannot get it?
3. Do you value the thing above people?
4. Does it push you closer to following God or pull you further away?

The tricky thing about idols are that they are usually good things. Idolatry, though, happens when we turn a good thing into a ‘god thing’ and that’s a bad thing. Tim Keller says that idolatry is “turning a good thing in an ultimate thing.” To practice idolatry is slavery, and that is destructive.

An idol is that thing in your life that you look at and say, “If I can only obtain that, then my life will be fulfilled and I will have peace and happiness.” That is a demonic lie because the only way we can find true purpose and happiness in life is through a relationship with God. The Creator, not creation, is the only One that can fulfill our deep longings in life. Alexis de Tocqueville once said, “The incomplete joys of this world can never satisfy the human heart.”

He is right. Only God can do that.

Take a look at our [5-part group Bible study, “The Choice.”](#) It will help you identify the spiritual side of managing your money - God’s way. Available from the [Compass Europe store.](#)

Word # 3: A Good Name

“You shall not take the name of the LORD your God in vain, for the LORD will not hold him guiltless who takes his name in vain.” (Exodus 20:7)

It’s not about you. It’s all about God and especially His name, His reputation, His honour.

The literal translation of this third Word is, “Do not *carry* the name of the Lord your God in a worthless way.” When we call ourselves Christians, we are carrying the name of Christ (and God) into everyday life. Are the choices we make lifting God’s name, His reputation? Are the choices we make honouring God and who He is? When people see the way we live and the decisions we take, can they relate this to the God we serve?

We violate this Word when we lie, steal and cheat. When we consider money more important than people, whom God has created, we violate this Word.

I remember visiting an evangelistic lunch at Schiphol airport, organized by our association of Christians in Business. The main speaker was to be the vp of McDonnell Douglas, the aircraft manufacturer. Members could only participate if they brought a guest with them, so I invited a business friend. He was not a believer. Entering the dining room, he looked around, as businesspeople do, looking for people to network with. He saw another member of our association whom he knew. He said to me, "If he is a Christian, then I'm not interested." Later he explained that the businessman he referred to, had a very bad reputation in his marketplace and was known for not paying his bills on time, and often not at all. I learned as a young Christian businessman that paying your bills on time strengthens your reputation and name, whilst not paying on time, can destroy your hard-earned reputation very quickly. As a Christian it can be a powerful testimony to God's work in our lives, or it can destroy your testimony.

Is your lifestyle commensurate with a Christian lifestyle? But what is a Christian lifestyle? You need to look no further than the 7 cardinal virtues. Of course, we all recognize the first three - Faith (belief in the right things,) hope (taking a positive future view, that good will prevail,) and love (concern for, and actively helping others.) The next four are particularly helpful in making the right

choices and upholding the Name of the Lord which we carry into our daily lives.

Fortitude (persevering in tough times,) Justice (being fair and equitable with others,) Prudence (spending our money wisely) and lastly, but often forgotten, Temperance (the moderation of needed things and abstinence from things which are not needed.

I believe that a key financial indicator can be found in the word, “Enough.” We should learn to limit our lifestyle, to maintain a low eco-footprint, limit waste, and be content. The way of the world is ‘more and more.’ God’s way is enough and contentment. Limiting our expenditure on lifestyle choices, allows us to build a surplus with which we can be more generous and share our resources. It has been said that, “You are never more like Jesus, than when you are giving!”

“What’s in a name?” wrote William Shakespeare. A name is so much more than words to recognize a person. Our name marks us and identifies us. Over time, as people get to know us, our name embodies who we are. God has many names. One of my favourite names for God is “Jehovah Jireh”, meaning ‘*The God Who Provides.*’ When making our choices, we can count on the name of the Lord, Jehovah Jireh, to provide all we need to do everything he is asking us to do. In fact, if I know that God wants me to do something and I say, “I cannot afford it,” then I am taking His name in vain. He promised to provide - so we can cry out with Paul, “*And my God will supply every need of yours*

according to his riches in glory in Christ Jesus!” (Philippians 4:19)

We are living right now in very difficult circumstances. People are losing their jobs; businesses are failing, and money is tight. Whatever the circumstance we may find ourselves in, we can trust in the name of the Lord who is called “El-Sahaddai” - the Almighty! He is in control of all circumstances and does not allow anything to happen to His children without His permission. In tough times, Jesus is with us and suffering alongside those who suffer. He lifts up and takes down; He gives and takes away. He is the Sovereign Lord. Trusting in the name of God in troubling times is maintaining His honour, reputation, His dignity and name.

Remember, Jesus called God “Abba, Father.” He goes on to say, “Which of you, if your son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake? If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!”

His provision is wonderful!

Word # 4: Work & Rest

“Remember the Sabbath day by keeping it holy. Six days you shall labor and do all your work, but the seventh day is a sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your male or female servant, nor your animals, nor any foreigner residing in your towns. For in six days the LORD made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore, the LORD blessed the Sabbath day and made it holy.” (Exodus 20:7)

Right now, in our world economy, we are focussing on creating financial capital of which there is an abundance! Money is cheap and plentiful. We do, however, have a

shortage of human, environmental, social, relational and spiritual capitals!

Bruno Roche, top manager at Mars Inc., stated in a speech in the Dutch parliament, that his vision of prosperity in the economy is based on the biblical notions about the Sabbath. “God gave the Ten Commandments to the people of Israel when He led them out of slavery. Thus, we must be freed from our slavery of money.” According to Roche, it is a misconception that work is only rewarded with money. “It must be rewarded with rest. It is not for nothing that the words Shemitta, Shabbat, Shalom and Shekel have the same origin in Hebrew, and are all forms of remuneration.”

Shabbat, shekel, shalom and Shemitta (Sabbath year) all come from the same Hebrew root.

Roche, of Judeo-French descent, stated that it has much to say that God in His commandments sets the “Remember the Sabbath Day” before the “Thou shalt not kill” or “Thou shalt not commit adultery”. “For man it is good to rest every seventh day, for the land it is good to rest every seventh year. And in order to restore a distorted social distribution of power, God set the year of rejoicing after each 49th year.”

Sustainable prosperity in Gods economy is based on the provision of God, focussing on developing human, social and natural capital and then shared financial capital will follow. Don't follow money, money will follow you. Money is not to accumulate but is meant to facilitate.

The Sabbath is all about celebrating who God is, and His provision for us. The idea of a sabbath was first introduced to Israel in the desert after their deliverance from slavery in Egypt. The provision of God was confirmed by the provision of manna - just enough for each day. Manna could not be saved; it appeared each morning and disappeared when the sun came up. If hoarded, it spoiled.

Each day, they gathered exactly what was needed. I like to think that they could make a variety of dishes ... manna pancakes, manna pizza, manna pies and manna pasta ... all my favourites!

On the sixth day of the week, they were told to gather a double amount, because the Lord instructed them not to work at gathering manna on the seventh day - it was to be a 'sabbath' unto the Lord.

Sabbath is based on creation and following God's own example when He rested on the seventh day, to stop and enjoy creation. On our Sabbath, we, too can stop and enjoy God and all he has provided for us. By not working on the Sabbath we show we trust God and His provision for us, showing thankfulness for all he has given to us. It is a time of rest, recreation and renewal.

Whether or not it should be on our western Sunday, is missing the real point. Listening to devoted Christians in an Islamic state, whose Sabbath is on a Saturday, I heard, "Lord, we serve you every day. If the one day of rest happens to be on the sixth or seventh, or third or fourth -

it's of no consequence. We will take a day as a gift from you and use it for your glory.”

I have worked as a CEO of two International companies and always done my utmost best not to work on a Sunday. The Lord is my Provider, not the company, not my customers, not the market.

Jesus stated that, ““The Sabbath was made for man, not man for the Sabbath.” (Mark 2:27) The Sabbath was intended to help people, not burden them. In contrast with the grueling daily work as slaves in Egypt, the Israelites were commanded to take a full day of rest each week. In Jesus' days, the Pharisees had morphed the Sabbath into a burden, adding restrictions beyond what God's law said.

Word # 5: Honour

“Honour your father and your mother, so that you may live long in the land the LORD your God is giving you.” (Exodus 20:12)

The first four Words define how God wants us to show love for Him. This Fifth Word begins a series of six Words that show us how to love other people—starting from our earliest years in the family.

In a way, this Word connects the two sections, since God reveals Himself as our loving Father and no father deserves honour as much as our Heavenly Father! However, this does not always happen! God pointed out this much-too-common problem in Malachi 1:6: “A son honours his father, and a servant his master. If then I am the Father, where is My honour? And if I am a Master, where is My reverence?”

This Fifth Word helps us see how learning respect and honour in the family setting helps prepare us to show

honour to our ultimate Father. It all starts at home and the family is the first place to practice making right choices and managing our resources well. Our parents resemble the Creator, in as much as they were partners with God in the creation of the child. Honouring father and mother opens a channel for God's continued blessing.

Interestingly, this is the first commandment which carries a promise. "So that you may live well, enjoying God's provision!" God's blessings and well-being stem from giving honour to those in authority over us. Paul says, 'Submit yourselves for the Lord's sake to every human authority...' (1 Peter 2:13)

God calls us explicitly to honour our parents because the family is the foundation of human society. The need to honour authorities is not a consequence of the fall; rather, the command to obey those over us reflects the way in which God has ordered His universe. If children do not honour their parents, all other earthly authorities will collapse. This happens every day in homes where children are not required to obey their parents and in homes where fathers are absent. An unbearable strain is put on local authorities and the government.

Families where there is consistent discipline and the children are encouraged to love and respect both parents tend to produce individuals who are productive, law-abiding members of society. As one commentator has put it, cultures that do not encourage obedience to the proper authorities sow the seeds of their own destruction. The command to honour one's father and mother carries with it

the broader implication to submit to one's employer, governmental officials, and any other duly instituted authority.

Remember, that we stand on the shoulders of previous generations which have gone before us. We have shared, directly or indirectly, in the development of our culture and the opportunity afforded us as individuals. Those who have gone before us, rulers, parents, teachers, coaches, soldiers, or employees have provided us with good laws, a college education, or a clean workplace. All have an investment in us. It is to our benefit to honour that investment and to draw fully from the wisdom and expertise of those with greater experience.

Seek counsel from people with more experience than we have. When faced with a major decision, we can get sage advice which can help to avoid mistakes and choose wisely.

The original Hebrew word for honour is 'kaved,' which means weighty, heavy. In this Word, honour signifies the utmost importance of keeping an agreement or fulfilling an obligation. We honour people because we honour God.

Honour is the idea of a bond between an individual and a society as a quality of a person that manifests itself as a code of conduct, which manifests itself in values such as honesty, dependability, compassion and truthfulness.

Honouring people means to keep our word, do what we promise and pay what we owe. It means producing an honest tax return and not cheating on our employer.

Practising honour to all, opens a window for God's blessing, "that you may live long in the land the LORD your God is giving you." This a land of wealth, contentment and joy!

Word # 6: Choose Life

“You shall not murder.” (Exodus 20:13)

God values human life highly, and He wants us to value and choose life as well. God is the giver of life. He breathed into the first man the breath of life (Genesis 2:7), and His plan is to give every human being a chance at real life—eternal life as His sons and daughters in His Kingdom. God values life highly. He tells us to choose life: “I call heaven and earth as witnesses today against you, that I have set before you life and death, blessing and cursing; therefore choose life, that both you and your descendants may live” (Deuteronomy 30:19).

Because God is the God of life, and because we are His children and desire to walk in the same way in which He walks ([1 John 2:6](#)), we want to work for the preservation, protection, and promotion of life. This command, then, is profoundly rooted in the nature of God, as God of love.

Preserving life means to make choices directed at building our physical capital. This is the time and energy we have available to invest in tasks, projects, and relationships. Jesus shows us how to do this when he teaches his disciples how to rest and abide so they can bear fruit. (Matthew 11:28-30)

Good health is something we take for granted—until we start to lose it.

John wrote to his friend, (3 John 2) hinting that his dear friend was not well and that John was praying for restored health: “I want you to be as healthy in body as you are in soul!” The psalmist (25:21) says that living a life of integrity and righteousness will preserve my life.

Protecting life means to make choices which will provide for the family’s needs. “But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.” (1 Timothy 5:8) Building up a buffer for emergencies, and necessary insurances will protect the family in changing circumstances.

We are also called to give generously to protect the lives of those who are vulnerable and defend the poor. For the poor will never cease to be in the land; therefore I command you, saying, ‘You shall freely open you hand to your brother, to your needy and poor in your land’ (Deuteronomy 15:11).

Promoting life means to make choices which enables our fellow human beings to flourish and grow. Investing in people through education and training, offering opportunities to use their gifts and talents.

Jesus takes it further

In the Sermon on the Mount, Jesus takes the idea of murder a step further, In Matthew 5:21-26, Jesus expanded on the definition of the commandment "You shall not murder" from the Old Testament.

“You have heard that it was said to those of old, ‘You shall not murder; and whoever murders will be liable to judgment.’ But I say to you that everyone who is angry with his brother will be liable to judgment; whoever insults his brother will be liable to the council; and whoever says, ‘You fool!’ will be liable to the hell of fire. So if you are offering your gift at the altar and there remember that your brother has something against you, leave your gift there before the altar and go. First be reconciled to your brother, and then come and offer your gift. Come to terms quickly with your accuser while you are going with him to court, lest your accuser hand you over to the judge, and the judge to the guard, and you be put in prison. Truly, I say to you, you will never get out until you have paid the last penny.” (Matthew 5:21-26).

Jesus is saying that, from God's perspective, anger, verbal abuse against someone or purposefully not paying bills,

was subject to the same judgment in God's sight as taking that person's life.

The application is to seek reconciliation, even if it costs us. Life and the integrity of human relationships is much more important than money.

Word # 7: Loyalty

“You shall not commit adultery.” (Exodus 20:14)

At the beginning of this year, I was shocked and angry at seeing posters at bus stops in our neighbourhood advertising the ‘service’ called ‘Second Love.’ The promise? ‘A date within 24 hours- together with tips on how to mislead your partner.’ You - an exciting, exciting, fun date; your partner and family - misery.

If both partners want to heal their relationship, if they want to give the other (however difficult) a ‘second chance’ and they choose a path of recovery, they can return to where that first love originated. They can look together at where the relationship left its common path and where they lost each other, even through pain and betrayal, through loneliness or emptiness. Space can be created for that second love - together. Enter a process of forgiveness. Rebuild trust. Get to know each other in a new, deeper, way.

Second love... with your own partner!

A strong relationship does not come automatically, and we all know it is subject to temptations and tough circumstances. It takes investment in time and money to grow a strong relationship. Investing in time, means to be there for one another, to actively listen to one another, share experiences and learning. Investing money, could mean going to a (marriage-) conference, getting professional counsel and spending on the other's welfare and growth.

Adultery

The English word adultery means to 'make something weaker or of worse quality by adding something of inferior quality,' and stems from the Latin *adultere*, which means 'to corrupt.'

In sexuality, this leads to seriously weakening the relationship to breaking point. In our relationship with God, adultery means to choose the temptations from other gods or idols above the principles of the Bible.

Loyalty

For me, if there is one word which stands out as a banner flying over relationships, that would be loyalty. The word loyalty brings to mind a powerful sense of belonging and solidarity, coupled with unswerving devotion and duty. In the Bible, the concept of loyalty is purely relational. This means our whole being is thoroughly committed to someone. Such loyalty is expressed to us in both the divine and human realms as given to us in the great

commandments: “Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength,” and “Love your neighbor as yourself.”

God established the very essence of loyalty through His covenant relationship with His people: “Know therefore that the LORD your God is God, the faithful God who maintains covenant loyalty with those who love Him and keep His commandments, to a thousand generations” (Deuteronomy 7:9)

In our relationships with one another, we are called to steadfast loyalty, not just in our marriage relationship, but also at work with our employers, employees, colleagues, customers and suppliers.

Jesus sharpens the point

In His sermon on the hillside, Jesus took this command much further and extended the boundaries. He said, “You have heard that it was said, ‘You shall not commit adultery.’ But I say to you that everyone who looks at a woman with lustful intent has already committed adultery with her in his heart. If your right eye causes you to sin, tear it out and throw it away. For it is better that you lose one of your members than that your whole body be thrown into hell. And if your right hand causes you to sin, cut it off and throw it away. For it is better that you lose one of your members than that your whole body go into hell.” (Matthew 5:27-20)

Jesus' radical words encourage us to make exceptional sacrifices for the relationship, and to get rid of whatever would cause us to sin.

As a young man, combatting temptations, an older mentor said to me, "You can't stop birds flying over your head, but you can stop them making a nest in your hair." Seeing is not looking, and looking is not watching, which could lead to action, as King David discovered.

I recently read a confession of guilt from the mayor of the town next to mine. During a difficult period in his marriage he visited a brothel.

This came out and was exaggerated in the press. As a Christian he has talked and worked this through with his wife and also publicly asked forgiveness. Loyalty means keeping your covenant with God, with your wife, and with the people around you.

An important verse in my life has been Proverbs 5:18: "May your fountain be blessed, and may you rejoice in the wife of your youth."

I have claimed this promise from God many times, and I thank God for more than forty-eight years of marriage to my wife; which speaks to her loyalty and strength of character more than mine!

Word # 8: Give

“You shall not steal.” (Exodus 20:15)

A businessman from a nearby town was sent to prison for four years. In prison, he found faith in Jesus and new life in Him. When he got out of jail, he went into a church for the first time in his life. It was a typical Dutch Reformed church which displayed the Ten Commandments on two panels to the left and right of the pulpit. He said later, “I couldn’t take my eyes off those panels. I stared a long time at the commandment ‘you shall not steal’ and it dawned on me that this was not a command but a promise. It was as though God was speaking to me. ‘Now that you are my son, and I live in you, you do not have to steal any more. My power will work in you so that you will no longer have to steal.’”

When discussing the so-called ‘Ten Words,’ it is important to realise that they are not just commands but also promises! Becoming Christ-like is God’s work! “Now may the God of peace himself sanctify you completely and may your whole spirit and soul and body be kept blameless at the coming of our Lord Jesus Christ. He who calls you is faithful; he will surely do it.” (1 Thessalonians 5:24)

Justice and Generosity

This Word is all about Justice - respecting human property rights - and Generosity - showing practical love to God and our neighbour.

This Word teaches us to practice justice by protecting personal property and to respect the property of others. Many human laws have been made to try to protect personal possessions and property from those who would seek to take them for themselves.

There are laws against larceny, laws against embezzlement, laws against grand theft and petty theft, laws against robbery and armed robbery, laws against burglary, laws against receiving stolen property, laws against fraud, laws against stealing intellectual property and laws against shoplifting.

This Eighth Word goes deeper. Stealing can take many forms, including cheating someone or even delaying paying someone what you owe him or her. Companies can attempt to steal from people with misleading advertising and shoddy products and services. Employees can steal from

their employers by wasting time or doing personal things on company time. Using deception to make sales, gain market share, or raise prices is stealing because the deception means that whatever the buyer consents to is not the actual situation. Violating patents, copyrights, and other intellectual property laws is stealing because it deprives owners of the ability to profit from their creation under the terms of civil law.

The spiritual meaning of our Word contrasts two ways of living: Getting versus Giving. “Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.” (Ephesians 4:28)

It has said that ‘you are never more like Christ than when you are giving.’ Sharing is an antidote to stealing.

The Damage of Stealing

Stealing a life, a person, a spouse, material property, intellectual property, a reputation, dignity, or trust: there is hardly any aspect of human life not damaged by stealing. It is fair to say that if everyone observed the command “Do Not Steal”—with all of its many implications—would, in itself, make an ethically very decent world.

“Will a man rob God?”

The Bible warns against stealing from God the tithes and offerings owed Him, but promises blessings to those who do give to Him. “But you ask, ‘How are we robbing you?’”

“In tithes and offerings. You are under a curse –your whole nation–because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.” (Malachi 3:10)

In the final analysis, what helps me the most is to remember this wonderful promise given to us. “And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.” (2 Corinthians 9:8) Living by this promise in God’s power will remove the need to steal.

Making the right choices?

This Word #8 shows that we are to trust the Lord to provide all we need, to be content with what we have, and always be ready to share with those in need. We are to choose justice which is respecting other people’s property.

Word # 9: Truth

“You shall not give false testimony against your neighbor.” (Exodus 20:16)

Who doesn't love the wonderful story of Pinocchio? First made into film by Disney in the 1940-ies it tells a good story to illustrate our Word # 9.

Pinocchio is known for having a short nose that became longer whenever he told a lie. In the book, written by the Italian Carlo Collodi in 1883, the Blue Fairy tells Pinocchio, “Every time you tell a lie, your nose will grow. When you tell the truth, it will shrink.” “Pinocchio, you can only become a real boy if you learn how to be brave, honest and generous.”

Can you imagine that every time we told a lie, even a white lie, our noses would grow for all to see? Spanish researchers at the University of Granada found through thermography techniques, (and this was subsequently confirmed by many researchers) that the temperature of the nose actually increases when lying - and called this the Pinnochio effect. This may not help us tell when someone is lying to us, but science tells us that many physiological changes occur when lying.

According to the Blue Fairy, to become a real boy he had to obey his conscience. It did not take long for Pinocchio to fail. He found it expedient to lie but each time he did his nose became longer and eventually turned into a tree limb. His falsehoods had observable consequences. As the Blue Fairy wisely said, "A lie keeps growing and growing until it's as plain as the nose on your face."

In the Disney film, Jimminy Cricket was Pinnochio's conscience. The lovable little cricket started to dance while twirling his umbrella and sang; "Just let your conscience be your guide."

"When you get in trouble and you don't know right from wrong, Give a little whistle!"...

"When you meet temptation and the urge is very strong, give a little whistle! Give a little whistle!"

Our whistle must be our conscience. "Take the straight and narrow path - And always let your conscience be your guide," Jimminy sang. Now, most people know that their actions should be guided by their conscience. Some take this to mean, "I think this is right," or, "I think this is what I should do." Some take it to an even easier level and say things like, "I need to follow my heart." However, there is a problem with that. Everyone does what they think is right (or at least seems to be right to themselves), but the underlying action is not necessarily guided by the right values.

Our conscience is a powerful tool for making the right choices. If your conscience is not properly formed, then it will not lead you in the right direction. In a society in which truth is relative, we need a compass which will always refer to a fixed point which never changes. This is, of course, the Bible, which tells us that God is the ultimate standard of truth. - true North! We can navigate the many choices using the Bible as a compass.

God's Word, the Bible is the absolute standard of truth. Without recognizing this, we are given over to a relative meaning of truth in which truth for one person may not be truth for another. The philosopher Immanuel Kant Kant stopped short of embracing a personal God. He embraced God through reason in ethics, and insisted that we must live

as though there is a God. In other words, if there is no just God, and morality is flexible. Why be moral at all—if I can be immoral, get away with it, and better my position?

I am fascinated by the true story of Jesus standing before Pilate who asked him, “What is truth?” Pilate would have spoken Latin, “Quid est veritas?” It is surmised that Jesus replied in an anagram. “Est vir qui adest!” “He who stands before you.” Jesus did say “I am the way, the truth and the life.” (John 14:6) If Jesus is the truth, getting to know Him and His ways, following His teachings will lead us into all the truth. ““If you abide in my word, you are truly my disciples, and you will know the truth, and the truth will set you free.” (John 8:32)

Making the right choices?

Truth-telling is the norm in the Bible and is rooted in God’s nature. That is why we can rely on His promises and build our lives on the truth of the Bible itself. As Christians, we have been given the Spirit of God and the Holy Spirit will work on my conscience to guide me into making the right decisions. “I am speaking the truth in Christ—I am not lying; my conscience bears me witness in the Holy Spirit.” (Romans 9:1)

Conscience is a word derived from the Latin ‘con’, meaning together, and ‘science’, meaning to know. So, our conscience is to know, together with God what is true.

Word # 10: Contentment

“You shall not covet your neighbour's house; you shall not covet your neighbour's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbour's.”
(Exodus 20:17)

Domino Day was an annual event to see how many dominoes could be toppled over by touching just one small domino first. Teams spent days lining up thousands of the tiny bricks, building in rises in the lines, and other special effects. The groans of disappointment were loud when the line failed to fall down before the finish - or when someone knocked over a line by accident and the builders had to start again! The record stands at a line of 4.491.863 domino stones! Amazing that one small fall can trigger a huge chain reaction.

This is called, scientifically, the ‘domino effect,’ which states that when you make a change to one behaviour it will activate a chain reaction and cause a shift in related behaviors as well.

The last Word in our series, if violated, will have a ‘domino effect’ on the previous nine. It is pivotal to the rest. Interestingly, most commandments concern our actions, but this one concerns, first of all, our heart’s attitude. The proverb (4:23) says, “Above all else, guard your heart, for everything you do flows from it.” Coveting is a really strong desire for something which is not ours and bubbles up from the depths of our heart as jealousy, greed, envy with what other people have and we don’t.

When dealing with coveting, we need to re-direct the priorities of our heart, as Jesus said in Matthew 6:21, “Wherever your treasure is, there the desires of your heart will also be.” This means that the desires of your heart will follow what you treasure most; that which is most important to you.

Coveting is not the same as desiring. We are made to desire all which God has created for us to enjoy. Our Creator designed us to have needs and wants so that we could enter into a relationship with Him and delight in Him as our Provider and Sustainer. We have a desire to succeed and do well, to provide what we need for our responsibilities and activities, to produce and make life better, to enjoy life’s good things.

One of my favourite writers, C.S. Lewis stated: “It would seem that Our Lord finds our desires not too strong, but too weak. We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.”

Coveting means to desire excessively, disregarding the limits of ‘enough,’ and to desire illegitimately, disregarding what belongs to another.

In fact, coveting was the original sin, as Adam and Eve desired what exclusively belonged to God, and took what they shouldn’t have taken.

In the Bible the Hebrew word for desire ‘chamad’ is used many times together with the word ‘lakach’ which means to take. Deuteronomy 7:25, for example, states “Do not covet (chamad) the silver....and take (lakach) it.” So, what you allow to nestle and grow in your heart becomes an action of taking what is not yours.

Contentedness

There is a lot of talk about ‘mindfulness’ as a discipline to improve our being, but in making the right choices, one of the finest ‘states of being’ I know, is the state of ‘contentedness.’ The writer to the Hebrews (13:5) gave us the antidote to the sin of coveting. “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’” This gives us three ways to implement Word # 10.

First of all, we should not focus on money as the most important resource to solve all our problems and meet all our needs and desires. Only God can do that!

Secondly, we should learn to be content with what we have, in whatever situation and economic level we find ourselves in. Doing this is an act of thankfulness to God and an acceptance of His leadership in our lives.

Thirdly, we need to trust that God knows what we need and will provide. Remember, God always pays for what He orders!

Is contentment really possible in today's society? We seem to be constantly bombarded with limitless options in a society where we are constantly told we will never be happy unless we have the latest innovation, the newest technology, the biggest-screen TV.

I want to get off this merry-go-round and find true contentment; to be satisfied with my circumstances, not complaining, not craving something else, and having a mind at peace.

I have known what it was like as a boy after my father lost his job and was unable to maintain our standard of living. He went into debt and then bankruptcy. I have known plenty as a CEO of a spaceflight service business. How can we achieve this state of contentment which is independent of circumstances? The answer was given by Paul in our Bible passage for today in Philippians 4:13, "I can do all things through Christ who gives me strength." I like what Major Ian Thomas, founder and director of the Torchbearers

ministry, says: “All you need is what you have; what you have is what He is; you cannot have more; and you do not need to have less.”

Contentment comes from having an eternal perspective, making decisions based on Biblical wisdom and counsel. Financial contentment has less to do with money and more to do with our attitudes, belief systems, and decisions. The way to contentment is to express thankfulness for what you already have. Contentment has everything to do with your relationship with God and nothing to do with your money. Once you are free from the love of money and the pursuit of it, you can have a lot or a little and be content all the same. At that point you have learned the secret to contentment.

The psalmist (37:4) says, “Take delight in the LORD, and he will give you the (right) desires of your heart.”

About the Author



Peter Briscoe (1950), has been in International business all his life, first in industrial chemicals, then in consulting and coaching, and finally leading a space projects business. He is founding member of the International Association for the Advancement of Space Safety, Europartners - a European association of Christians in business, and the European Economic Summit. As a follower of Jesus, he has been especially interested in discovering, applying and teaching what the Bible has to say about business and finance. He is a founder of Compass - finances God's way in Europe. At home he is married for 50 years with Didie and have three married daughters and six grandchildren.

About Compass

Compass - finances God's way is a global, non-denominational movement teaching financial discipleship and generosity.

The purpose is to serve churches, businesses, ministries, schools and other organisations by providing biblically based solutions on handling money and possessions.

Compass' mission is to help people everywhere to learn, apply and teach Gods financial and business principles. We are looking for three major outcomes.

1. To know Christ more intimately as we trust and obey Him, experiencing Christ at work.
2. To become free from worry, fear, stress and anxiety and then be free to serve and love the Lord and our neighbours.
3. To contribute to fulfilling the Great Commission by passing on what we have learned to others and making 'financial disciples.'

Compass has developed a wide range of resources in a wide variety of formats, such as workshops, small group studies, e-books and online learning.

There are teaching resources for all ages, from small children through students to adults; with application to areas of life such as business, church, marriage and family.

To see our resources, please visit the web site at www.compass1.eu

