The Sin of a Disability Pension Obtained by Fraud

The question we are asking is this: if I retired on a disability pension through deception and lived on stolen money, and I do not repay the state what I stole, is this a sin that separates me from God?

To give as clear an answer as possible, we will use a practical example.

Stefan signs a contract with the state Pension Fund on these terms: every month for 35 years, Stefan will pay 1,000 lei (the Romanian currency) into the Pension Fund towards his future pension, and for this he earns one pension point each year, making 35 pension points in all. (420,000 lei)

From the age of 65 until he dies, the state will pay him a pension equivalent to one pension point (1 pension point = roughly 2,000 lei).

When Stefan is about 50, he decides to break the contract fraudulently.

Using lies and deception, he retires on a disability pension and receives 1,600 lei a month from the Pension Fund until he turns 65, a total of 288,000 lei.

During those 15 years, under the contract, the state will pay into the Pension Fund on Stefan's behalf 70% (as the law provides) of the 1,000 lei, that is, 700 lei a month, and so Stefan will accumulate **0.7 pension points for every year of illness, since this time is counted as an assimilated contribution period**.

When he turns 65, Stefan has fraudulently gained 15 years of service, which have also been counted as a contribution period, and so he has fraudulently accumulated **13.5 pension points** as well.

For 15 years he obtained by deception 1,600 lei a month, that is, 288,000 lei. So he drew a pension obtained by fraud, and he also accumulated 13.5 pension points, which is 38.5% of the 35 points that make up the pension he will receive at 65.

Instead of having 20 pension points for the period when he worked honestly, he will have 33.5 pension points and will receive a full pension. Had he not cheated the Pension Fund, at 65 he would have been left with 20 pension points. In other words, at 65 Stefan would have received only 58.2% of the full pension, that is, 1,143 lei a month.

At the age of 65 years and one month, Stefan hears the gospel and decides to follow Christ. He is now collecting 1,913 lei a month under the contract he made at the beginning. The state knows nothing about Stefan's theft.

The question is this: by collecting the full pension, is Stefan still sinning now?

He believes God has forgiven him this sin and that he can collect the full pension. Today there are many born-again believers who believe they are forgiven and act just as Stefan does.

Under this contract with the Pension Fund, he paid in 240,000 lei and, through deception, collected 288,000 lei that were not his due. Until he dies he will go on collecting 1,913 lei a month, which he obtained by cheating the state.

For the 13.5 stolen pension points, he will receive 770 lei a month from the state, that is, 38.5% of his pension.

And the remaining 1,143 lei he will receive every month from the 240,000-lei fund, because he paid into it for 20 years, even though he stole all that money during those 15 years.

Stefan does not take into account that for 15 years he stole 1,600 lei a month from the Pension Fund, and in practice, if we subtract what he paid the state from what he collected, Stefan has caused the state a loss of 48,000 lei. (288,000 – 240,000 = 48,000)

And the fund he was supposed to build up over 35 years, from which he was now meant to be paid, no longer exists; what is more, he owes the state 48,000 lei.

And now Stefan, who has repented, hides the fact that he stole and holds the Pension Fund, which was honest with him for the whole term of the contract, to be in his debt. By hiding his deception, Stefan goes on deceiving, and this time as a born-again believer.

He thinks that only the Pension Fund is in his debt under the agreement they made, and he does not feel he owes anything, because God has forgiven the sin he committed in the past. For these reasons he keeps collecting 1,931 lei, as was agreed at the start.

Is Stefan living in sin at this moment? Can he enter the kingdom of God with such a sin?

He believes that, under the contract he made with the Pension Fund, the Pension Fund, because it does not know he robbed it, is obliged to give him back what he gave it.

Let us ask ourselves: is Stefan not obliged to give back what he stole? Is this what the righteousness of the kingdom of God looks like, the righteousness we are to hunger and thirst after? ("He is the Rock, his work is perfect: for all his ways are judgment: a God of truth and without iniquity, just and right is he." Deuteronomy 32:4)

When was this debt Stefan incurred by theft wiped out? Is the Pension Fund obliged to keep paying him under the same contract simply because it does not know that Stefan robbed it, and does not know that he is using points gained by deception?

What if the Pension Fund finds out that I robbed it and takes me to court? Does it have the right to sue me, and can it demand that I compensate it? If the court finds Stefan guilty, will he have to pay for this loss?

Let us take another example: I make an agreement with someone and give him 100,000 lei for a term of 10 years, after which he must pay it back to me. About 5 years later I go and steal 150,000 lei from him without his knowing it was me. Four years and eleven months after the theft, I repent.

Let us ask ourselves: when the 10 years are up, can I go to this man as though I had done nothing and ask him for the 100,000 lei I gave him? Can a person who loves righteousness do such a thing?

Do I not owe him the 50,000 lei that I must pay? Or must he pay me simply because he does not know I stole from him and cannot hand me over to the courts? If I hide this sin, will God forgive me so that I no longer have to pay? Is there unrighteousness in God?

Let us take one more example: I sign a contract with someone to build him a house, and we agree on a price of, say, 200,000 lei, to be paid in instalments, with the last instalment of 50,000 lei paid at the end. During the work I steal about 50,000 lei worth of materials from him. Before I finish the job, I repent.

What must I do in this situation? Can I collect those 50,000 lei at the end of the work and reckon that what I stole has been forgiven by God, since it belongs to the past, and that I owe him nothing? Does this verse apply to me: *"Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; **honour to whom honour**. **Owe no man any thing**." (Romans 13:7-8)*

Let us not deceive ourselves! The righteousness of the kingdom requires me not to hold him in my debt for the sum I stole from him, and in turn, if I stole more than he owes me, to pay him back the extra amount I stole.

Which is worse: to borrow and not repay, or to steal and not repay? To whom is this verse addressed: *"The wicked borroweth, and payeth not again" (Psalm 37:21)*? Is it addressed only to the one who borrows, or also to the one who steals and never gives back what he stole?

Let us ask ourselves: can I go to the state and ask for what it owes me (my pension), and ask it to calculate exactly what it owes me so that it does not pay me a penny less, without wanting to settle with it for what I cheated it of over the years by stealing from it through undeclared work?

Can I be retired, receiving my pension from the state, and at the same time steal taxes by working off the books? Can I be in the kingdom of God and be dishonest with the one who honestly pays me the pension it owes me?

Is this what the righteousness of the kingdom of God looks like?

Here is what the Lord Jesus teaches us in Matthew 5, verse 23: "*Therefore if thou bring thy gift to the altar, and **there rememberest that thy brother hath ought against thee**; leave there thy gift before the altar, and go thy way; first be reconciled to thy brother, and then come and

offer thy gift. Agree with thine adversary quickly, whiles thou art in the way with him; lest at any time the adversary deliver thee to the judge, and the judge deliver thee to the officer, and thou be cast into prison. **Verily I say unto thee, Thou shalt by no means come out thence, till thou hast paid the uttermost farthing.**" (Matthew 5:23)*

Under current Romanian law: the period a person spends on a disability pension counts as years of service and is treated as a contribution to the pension fund, even though he has not paid any contributions towards his pension.

So during these periods the contributions to the social insurance fund are covered by the state, and they are recognised as qualifying periods for those who retire.

The assimilated periods recognised by law are:

- Periods in which the person received a disability pension;

- The period in which the person attended full-time university courses organised according to the law, for the normal length of the studies in question, provided they graduated with a degree;

- The period in which the person did military service as a conscript or on reduced-term service, for the legally established length, or was called up, mobilised or held as a prisoner of war;

- From 1 January 2005, leave for temporary incapacity for work caused by an accident at work or an occupational disease;

- From 1 January 2006, childcare leave for a child up to 2 years old or, in the case of a child with a disability, up to 3 years old;

Monthly points for assimilated periods counted as contribution periods: The amount of the pension is determined by multiplying the average annual points earned by the insured person by the value of one pension point:**The average annual points** are determined by dividing the total number of points obtained by adding up the insured person's annual points by the number of years corresponding to the full contribution period (Annex 5):**The annual points** are determined by dividing by 12 the sum of the monthly points earned in that calendar year:**The monthly points** are calculated by dividing the gross salary earnings (the insured monthly income) by the average gross salary for that month:

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