

## **The Tenth Commandment DO NOT COVET**

*“You shall not covet your neighbour’s house; you shall not covet your neighbour’s wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbour’s.”*

Exodus 20:17

Covetousness is a root sin. The Bible records how King Saul was jealous of David’s success and coveted the praise and honour which David received for his victories (1 Samuel 18:6-8). As a result King Saul plotted to murder David.

King David coveted the wife of his neighbour Uriah. He committed adultery with Bethsheba and then connived to have Uriah killed to cover up his treachery (2 Samuel 11:1-27).

King Ahab coveted the vineyard of Naboth. So Ahab spoke to Naboth, saying: *“Give me your vineyard, that I may have it...because it is near, next to my house; ...but Naboth said to Ahab, ‘the Lord forbid that I should give the inheritance of my fathers to you!’ So Ahab went into his house, sullen and displeased because of the word which Naboth the Jezreelite had spoken to him; for he had said, ‘I will not give you the inheritance of my fathers.’ And he lay down on his bed, and turned away his face, and would eat no food.”* 1 Kings 21:1-4

The Prophet Micah warned of those who: *“Covet fields and take them by violence, also houses, and seize them. So they oppress a man and his house, a man and his inheritance.”* Micah 3:2

In 1993 I had been invited to conduct a Biblical Worldview Seminar in Bisho, Ciskei. When the BWS was concluded a military chaplain was transporting me to his unit for a chaplain’s service. On the way, near the Sun Casino, he stopped to give a ride to a Xhosa woman who was clearly distressed. After speaking intensely to her for some time, he dropped her off at a nearby village and we drove on to the military base. The chaplain began to relate to me why this woman was so upset. A member of the family had died and all the relatives had entrusted her with the money required to organise everything with the funeral. On the way to the funeral parlour this woman had seen the casino and the thought took hold of her that she could double all this money and keep the other half for herself. Perhaps she could treble it, or quadruple it! She had just gambled away everything that she had, including the many thousands of rands that had been entrusted to her by her family members for the funeral arrangements. None of their people were well off. All of this money represented substantial sacrifice. She couldn’t see where they would be able to get the money from now in order to pay for the funeral. In her case covetousness had led to a catastrophic situation which would ruin her life and her relationships with the extended family.

In the parable of the rich fool our Lord Jesus Christ warned us: *“Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.’ Then he spoke a parable to them, saying: ‘The ground of a certain rich man yielded plentifully. And he thought within himself, saying, what shall I do, since I have no room to store my crops? So he said, I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. And I will say to my soul, soul, you have many goods laid up for many years! Take your ease; eat, drink and be merry.’ But God said to him, ‘Fool! This night your soul will be required of you; then whose will those things be which you have provided?’ So is he who lays up treasure for himself, and is not rich towards God.”*

Luke 12:15-21

*“Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But*

*those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts, which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the Faith in their greediness, and pierced themselves through with many sorrows.”* 1 Timothy 6:6-10

*“Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world – the lust of the flesh, the lust of the eyes, and the pride of life – is not of the Father but is of the world. And the world is passing away, and the lust of it; but he who does the will of God abides forever.”* 1 John 2:15-17

Yet, our society is filled with people who are constantly striving to accumulate more toys – bigger, better, fancier cars, boats, home entertainment systems, cell phones, Ipods, computer systems, and just about anything else you can name – simply because they covet what anyone else has. Advertisers play to our covetous nature declaring: *“You can have it all!”* and *“You are worth it!”*

School children have literally been murdered for brand name running shoes and clothing. Every day we are bombarded by all kinds of advertising designed to encourage us to covet. And if we give in, we will never be satisfied. We are always going to want just a little bit more. When someone asked billionaire John D. Rockefeller: *“How much money would be enough?”* Rockefeller famously replied: *“Just a little bit more.”*

That is the nature of covetousness. It always wants more.

Sometimes I have seen bumper stickers and t-shirts proclaiming: **“Born to shop.”**

There is also another one that declares: **“The one who dies with the most toys wins!”**

What a tragically shortsighted, superficial, materialistic and ultimately empty goal for life. That some people really believe that their primary purpose in life is to pursue the accumulation of things is tragic. Instead of loving people and using things, all too many love things and use people.

And yet one Roman Catholic priest revealed that, although he had been listening to confessions for 50 years, he had never heard anyone confess to having broken the Tenth Commandment! Covetousness is a sin that few people talk about. Few seem to recognise it’s insidious nature, and that could make it one of the most dangerous of all sins.

The Apostle Paul wrote: *“Set your mind on things above, not on things on the earth. For you died, and your life is hidden with Christ in God...therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry. Because of these things the wrath of God is coming upon the sons of disobedience.”* Colossians 3:2-6

If we examine the laws of Ancient Egypt, Babylon, Persia, Greece, Rome, or any other ancient society, we will find nothing that remotely resembles the prohibition against covetousness. This Commandment deals with the heart.

Jesus condemned the Pharisees because they cleaned the outside of the cup but left the inside filled with all kinds of vileness and wickedness (Matthew 23:25-26). The Pharisees were meticulous about keeping the outward details of the law. But their hearts were unclean. Jesus warned: *“For out of the heart proceed evil thoughts, murders, adulteries, fornications, thefts, false witness, blasphemies.”*

Matthew 15:19

Covetousness is a root of all kinds of evil. The Tenth Commandment is extremely important because it goes to the heart, the inner man. It is spiritual (*“For we know that the Law is Spiritual...”* Romans 7:14).

The Tenth Commandment teaches us how the other Commandments are meant to be interpreted, not only dealing with externals, but also dealing with thoughts and motivations. It has convicting power. ***“What shall we say then? Is the Law sin? Certainly not! On the contrary, I would not have known sin except through the Law. For I would not have known covetousness unless the Law had said, you shall not covet...”*** Romans 7:7-8

The *Westminster Larger Catechism* teaches us that the Duties Required in the Tenth Commandment include:

The duty to be content with our own condition (***“Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, I will never leave you nor forsake you.”*** Hebrews 13:5

***“Now godliness with contentment is great gain.”*** 1 Timothy 6:6)

The duty to have a charitable attitude towards our neighbour, so that we desire his good (***“Rejoice with those who rejoice, and weep with those who weep.”*** Romans 12:15

***“Now the purpose of the Commandment is love from a pure heart, from a good conscience, and from sincere faith.”*** 1 Timothy 1:5

***“Love suffers long and is kind; love does not envy; love does not parade itself, is not puffed up; does not behave rudely, does not seek its own, is not provoked, thinks not evil; does not rejoice in iniquity, but rejoices in the Truth; bears all things, believes all things, hopes all things, endures all things.”*** 1 Corinthians 13:4-7)

Under the Sins Forbidden in the Tenth Commandment, the *Westminster Larger Catechism* includes:

The sin of discontent with what is ours (***“So Ahab went into his house sullen and displeased because...Naboth...had said, I will not give you the inheritance of my fathers. And he laid down on his bed, and turned away his face, and would eat not food.”*** 1 Kings 21:4

***“Yet all this avails me nothing, so long as I see Mordecai the Jew sitting at the King’s gate.”*** Esther 5:13

***“Nor complain as some them also complained, and were destroyed...”*** 1 Corinthians 10:10

The sin of envying and grieving at the good of our neighbour (***“Let us not become conceited, provoking one another, envying one another.”*** Galatians 5:26

***“But if you have bitter envy and self-seeking in your heart, do not boast and lie against the Truth. This wisdom does not descend from above, but is earthly, sensual, demonic. For where envy and self-seeking exist, confusion and every evil thing are there.”*** James 3:14-16

***“He will gnash his teeth and melt away; the desire of the wicked shall perish.”*** Psalm 112:9-10)

The sin of inordinate desire for anything that is our neighbour’s (***“For the commandments...are all summed up in...you shall love your neighbour as yourself.”*** Romans 13:9)

Thomas Watson summarised the issue: *“Covetousness is the root of discontent...an immoderate desire of getting...the thirst is not satisfied, therefore the heart frets through discontent and impatience. Covetousness is the root of theft. Achan’s covetous humour made him steal that wedge of gold, which served to cleave asunder his soul from God (Joshua 7:21).*

*Covetousness is the root of treason. It made Judas betray Christ. ‘What will you give me if I deliver Him unto you?’ (Matthew 26:16).*

*Absalom’s covetousness made him attempt to pluck the crown from his father’s head. He that is a Demas will soon prove a Judas. Men shall be covetous (2 Tim. 3:2) and that follows in the next verse, traitors. Where covetousness is in the premise, treason will be in the conclusion.*

*Covetousness is the root of murder. Why did Ahab stone Naboth to death but to possess his vineyard? (1 Kings 21:13). Covetousness has made many swim to the crown in blood. And can the heart be pure when the hands are full of blood? (Isaiah 1:15).*

*Covetousness is the root of perjury. Men shall be covetous, and it follows truce breakers (2 Tim. 3:2-3). For love of money men will take a false oath and break a just oath. He that lives a Midas will die a perjurer. Covetousness is the root of bribery and injustice. It makes the courts of judicium great places of robbery, as Augustine speaks. At Athens causes were bought and sold for money. It is the cause of uncleanness. The Scriptures mention the 'hire of a whore'. For money both conscience and chastity are set to sale.*

*Covetousness is the root of idolatry: 'covetousness which is idolatry' (Col. 3:5). The covetous person...his money is his god, for he puts his trust in it. Money is his creator. When he has an abundance of wealth, then he thinks he is made. It is his redeemer. If he be in any strait or trouble, he flies to his money and that must redeem him. It is his comforter. When he is sad he counts over his money and with this golden harp he drives away the evil spirit. When you see a covetous man, you may say: There goes an idolater."*

The Tenth Commandment calls us to be content with what we have. Not to long for things that belong to others. To avoid the pursuit of happiness and joy through the accumulation of material wealth, possessions, someone else's spouse, and others' friends. We are not to allow earthly things to fill a void that only God can fill. *"Thou hast made us for Thyself and our hearts are restless until they find their rest in Thee."* (Augustine).

We are to ask God to provide what we need. God promises that He will take care of our needs (not our greeds) if we seek Him first and not money, popularity or possessions.

***"Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your Heavenly Father feeds them. Are you not of more value than they?"*** Matthew 6:25-26

It was this teaching of our Lord Jesus (Luke 12:6) that inspired President Steyn of the Orange Free State to motivate that the first act of the Union of South Africa was to mint one cent coins with two sparrows marked on them. Reminding us that the Lord Jesus Christ cares for the very least.

Similarly, the message *Soli Deo Gloria* on each one rand coin should remind us that we cannot serve both God and money. The chief end of man is to worship God and to enjoy Him forever.

***"Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, I will never leave you nor forsake you."*** Hebrews 13:5

Jesus challenges us: ***"Therefore do not worry, saying, what shall we eat? Or what shall we drink? Or what shall we wear? For after all these things the gentiles seek. For your Heavenly Father knows that you need all these things. But seek first the Kingdom of God and His righteousness and all these things shall be added to you."*** Matthew 6:31-33

Generally, the purpose of advertising and marketing seems to be to feed on customers discontent by appealing to a persons selfish nature. Most advertisers seem to promise people fulfillment, if they would only buy their product. Many adverts seem to suggest that when you purchase a particular item, you will be surrounded by friends, a beautiful spouse, and have a really great enjoyable life. These advertisers research what people covet, and play on the natural tendency of people to be dissatisfied with what they have.

When the rich young ruler came to Christ and asked, ***"What shall I do that I may inherit eternal life?"*** The Lord Jesus went straight to the heart of the Tenth Commandment: ***"One thing you lack: go your way, sell whatever you have and give to the poor, and you will have treasure in Heaven; and come, take up the cross, and follow Me."*** Mark 10:21

Covetousness is not the same thing as ambition. There is a God-given desire for us to aspire to be the best person we can possibly be. Covetousness by way of contrast is the inordinate desire for the things of this world. Covetousness is not concerned for needs, but greeds. It involves an all consuming desire for more than one needs or deserves.

Gambling is both a fruit and a root of sin. It is both a result of sin and a cause for sin. A person gambles because he desires to win money which was not earned through honest work. Covetousness is a form of idolatry. The lottery is not just “*harmless entertainment*” but in many cases it is “*a desperate but vain attempt to survive. But the odds against winning are so cruel that the lottery turns out to be theft by consent.*” (Larry Burkett, *Truth About Gambling and Lotteries*).

Christians must be wise stewards of the resources that God has entrusted to us. To lose at gambling is bad stewardship. To gain at gambling is to benefit at the expense of many others. Gambling is a classic example of the love of money that is a root of all kinds of evil. Gambling is a major cause of the neglect of the family and the break up of families. Money that should have been spent on food, clothing and housing goes for gambling. Gambling has led some people to murder. Gambling often leads to laziness. The Scripture declares: “**...if a man will not work, he shall not eat.**” 2 Thessalonians 3:10

Enticing somebody to gain money at the certain loss of others violates virtually every principle taught by Christ. It breeds selfishness, greed and covetousness.

The London School of Economics calculated that the burden of lottery spending hits the poor eight times harder than the rich.

*“Gambling contributes nothing to the common good. It undermines values, mocks work, finances crimes, robs children, enslaves its addicts, subverts government and poisons whatever it touches.”* (*Gambling a Deadly Game* by Larry Braidfoot).

Gambling not only has a devastating effect on the family and society as a whole, but it also destroys the individual. Family break ups, divorce and the loss of friends are frequent. Just a few newspaper cuttings illustrate the point: A 50 year-old Roodepoort bank clerk stole R5.5 million from ABSA bank over a three-year period. A 38 year-old compulsive gambler stole R1.46 million from the Thoroughbred Breeders Association while employed as their accountant. He was jailed for eight years. Welfare organisations reported how their budgets had to be doubled and quadrupled within months after gambling was legalised in their areas.

After the legalisation of gambling in Namibia, a Namibian official reported: “*All we have achieved is to make a few people much richer and a lot of people much poorer.*” The Namibian report also noted that because of the legalisation of gambling more jobs had been lost than actually created.

Britain’s national lottery was launched in 1994 as “*a dream ticket to personal wealth*”, while helping some good causes. However, it rapidly turned into a nightmare. Some of the new instant millionaires were forced into hiding by sacks of begging letters and hate campaigns. Charities complained that their donations plummeted while help groups reported a massive increase in the number of addicted gamblers they had to assist. The poorest and most vulnerable people, those who could least afford it, were the very ones who were sucked into gambling week after week. Gamblers Anonymous reported that people on all levels of society were being “*ruined by the lottery.*”

A report from Denmark revealed that almost 2 million Danish citizens (out of a population of just over 5 million) buy lottery tickets each week. The Danish report documented that legalised gambling in the country had led to alcoholism, personal economic ruin, divorce and suicides.

In the United States of America, an analysis by *US News and World Report* documented that wherever casinos were opened, crime greatly increased. There was clear, documented evidence that with legalised

gambling came a massive increase in bribery, fraud, extortion and bankruptcy, both of businesses and individuals. *“The commission on the Review of the National Policy Towards Gambling in the USA concluded that the twin principle goals of legislation, namely revenue raising and crime control are incompatible. Why? Because there’s always an increase in illegal gambling which accompanies legalised gambling. There is also an increase in bankruptcy, alcoholism, child and wife abuse and other crimes which accompany gambling. This requires more police, more jails, social workers, lawyers, judges, court cases, public prosecutors, public defence attorneys, etc. For example after Atlantic City, New Jersey, legalised gambling, crime increased 300%...gambling is destructive to society.”* (Make a Difference).

***“He who is greedy for gain troubles his own house.”*** Proverbs 15:27

The chaos, lawlessness, devastation, poverty and starvation in Zimbabwe serve as a clear warning of where the sin of covetousness can lead.

***“Woe to him who covets evil gain for his house, that he may set his nest on high, that he may be delivered from the power of disaster!”*** Habakkuk 2:9

Covetousness is selfishness. *“I need! I want! I must have! Give me!”*

Covetousness dedicates the heart to dreaming and scheming for the things that belong down here, in this life, in this present world. Covetousness seeks happiness and fulfillment in material possessions. Covetousness focuses the heart and mind on popularity, esteem, status, fame, position, property, possessions, personal appearance, or even *“thy neighbour’s wife.”*

In the parable of the sower the Lord Jesus speaks of those who are choked with the cares, riches, and pleasures of this life. Covetousness can sweep away all Spiritual concerns. Covetousness is like the floodwaters that burst all bounds and, without direction or self-control, destroys all in its path.

People whose minds and hearts have been given over to covetousness have no energy and enthusiasm left for truly important Spiritual activities. Covetousness is like an aggressive cancer rapidly overwhelming its victim, breaking down all health and effectiveness, crippling spiritual life.

Covetousness is idolatry, and it is infectious. It diminishes people, preoccupying them with trivia. Covetousness requires enormous time and energy and it is the most self-justifying of sins. Covetousness is a highly subtle sin, anaesthetizing and extinguishing the conscience - as luxuries become necessities. The Apostle Paul instructed that no man should ever be appointed as an elder if he is covetous (1 Timothy 3:3).

The link between covetousness and collapse of doctrinal integrity are clearly seen in 2 Timothy 4:3-4.

The Apostle Paul wrote that believers were ***“not to keep company with anyone named a brother who is sexually immoral, or covetous, or an idolater...not even to eat with such a person.”*** (1 Corinthians 5:11).

We should flee temptation just as Joseph and Daniel did as though we were running from an impending catastrophe.

The Scriptures are clear that: ***“Do you not know that the unrighteous will not inherit the Kingdom of God? Do not be deceived, neither fornicators, nor idolaters, nor adulterers, nor homosexuals, nor sodomites, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners will inherit the Kingdom of God. And such were some of you. But you were washed, but you were sanctified, but you were justified in the Name of the Lord Jesus and by the Spirit of our God.”*** 1 Corinthians 6:9-11

One of the first safeguards against the cancer of covetousness is to cultivate an attitude of gratitude.

Secondly, we should cultivate contentment and generosity. It is hard to be covetous when we are giving things away.

***“...for I have learned that in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me.”***

Philippians 4:11-13

Above all else love God alone.  
Bow down to neither wood nor stone.  
God's Name refuse to take in vain.  
The Sabbath rest with care maintain.  
Respect your parents all your days.  
Hold sacred innocent life always.  
Be loyal to your chosen mate.  
Steal nothing neither small nor great.  
Report, with truth, your neighbour's deed.  
And rid your mind of selfish greed.

***“Do not love the world or anything in the world...”*** 1 John 2:5

***“Set your mind on things above, not on earthly things.”*** Colossians 3:2

Dr. Peter Hammond  
Livingstone Fellowship  
P.O. Box 74  
Newlands, 7725  
Cape Town, South Africa  
Tel: (021) 689-4480  
Fax: (021) 685-5884  
Email: [info@ReformationSA.org](mailto:info@ReformationSA.org)  
Website: [www.ReformationSA.org](http://www.ReformationSA.org)