

---

# The Tenth Commandment: Thou Shall Not Covet

*by: Ronald L. Dart*

---

Of all the Ten Commandments, there's one that can be called the peace of mind commandment, or if you prefer, the mental health commandment. It is the Tenth Commandment, "Thou shall not covet thy neighbor's house. Thou shall not covet thy neighbor's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor anything that is your neighbors" (Exodus 20:17).

At the bottom of the scale, "We are not to covet our neighbor's ass." That says it all, doesn't it? What is there to want or covet about a donkey? Would you covet the pretty ones? You know, if you see one jackass then you have seen them all. So why covet those things?

## **Do You Want Something That You Don't Have?**

You know covetousness, all by itself, would seem to be a harmless fault. You sit there watching television, and they show you an advertisement of a brand-new car going down the road, and you say, "Oh, I'd really like to have one of those brand-new Mercedes-Benz. I'd really like to have that BMW, that's a good-looking car." In fact, all of these ads are designed to make you want, Want, WANT! It wouldn't seem like a very big deal, merely to sit and wish you had something that you don't have, it doesn't seem to amount to much.

But in another way, it's a sickness, and perhaps from this sickness much of the violation of the other nine Commandments arises.

## **Desire of The Slothful**

There is a proverb, in which Solomon said this in Proverbs 21 verse 25, "The desire of the slothful kills him, for his hands refuse to labor. {26} He covets greedily all day long, but the righteous gives and spares not."

You know, there are a couple of really important ideas that come from this proverb,

One, acquisition is not necessarily bad if one works for it. "The desire of the slothful man kills him," not because he wants something, but because he won't work for it. So, it means that sloth is a bad thing, the sloth with desire is a killer.

Two, the opposite of covetousness, and perhaps its cure, is generosity. "The righteous gives and spares not " (Proverbs 21:26).

In Ephesians, Paul wrote, "Let him that stole steal no more, but rather let him labor working with his hands, the thing which is good, that he may have to give to him that needs" (Ephesians 4:28).

### **Work and Be Generous**

So, the cure for covetousness is work, and not merely work for acquisition, but work so that you have something to give to someone who needs it. The cure for covetousness is generosity, with a freely giving spirit.

This is the cure. The problem is, like a lot of other cures, it can be painful. I know a man once who told me that he really hated to give. I was startled. We were talking after church services one day, and he was chatting with me and he had a pained expression on his face and he said, "Mr. Dart, I have a confession to make." I said, "What's that?" He said, "I really hate to give. I do it because I know I am supposed to. I do it because I know God expects it of me, but every time I sit down to write out a check or whenever I give something like that, it pains me. I hate to give!" I didn't know what to tell him. I felt so sorry for the man. He was sick in the heart and he had that sickness of covetousness which can eat a man alive.

### **Beware of Covetousness**

There was a man like that one day who was listening to Jesus, while Jesus was talking, his mind was somewhere else. We know he was somewhere else because he blurted out a question and the question were completely out of the blue and completely out of context. Jesus was chatting about something and this man says to Him in Luke 12 verse 13, "Master, speak to my brother, that he divides the inheritance with me!" Now think about this, this man has Jesus, right there in front of him, the greatest teacher in the history of all the world, the Savior of all mankind, who can heal sick people, a man with such profound ideas and profound thoughts, He was turning his civilization inside out, and all this man can think about, with Jesus in front of him, is his inheritance.

"Jesus looked at him and said, "Man, who made me a judge or divider over you?" {15} And He said unto them with everybody around, "You had better be careful and beware of covetousness, for a man's life consists not in the abundance of the things which he possesses."

### **We Have So Much and We Want More**

You know, it's something for us to think about, in the age we live in where, we have so much. Poor people among us drive cars and own houses. These people, the government says, is poor.

We are such a wealthy people and there is no indication that with the accumulation of wealth that any kind of satisfaction begins to settle on us, because when we get things we just want more things. and then we want some more.

We sit down and watch television and every 10 minutes, somebody is on there trying to sell us something. The very objective of selling, or the very purpose of what you do when you sell, is to make people want something that they don't have. My life will be better if I can just have that thing that this person is showing me. My life will be better if I can just get this car, if I can just get this product and so I want it!

Jesus said, "You had better be careful about that, because your life has to be made up of something besides the things you possess."

### **Lay Up Treasures for Yourself**

Jesus spoke a parable, in Luke 12 verse 16, "The ground of a certain rich man brought forth plentifully, {17} And he thought within himself, "What shall I do, I don't have any room to put all my fruit?""

He had such a crop that all of his barns, all of his storage places were full. He said, {18} "I will tell you what I am going to do, I'll pull down my barns and I will build bigger ones, so I'll have a place to put all my fruits and my goods, {19} And I'll say to my soul, "Soul, you have much goods laid up for many years. Take your ease, eat, drink and be merry. You don't have to work for the next six or seven years, you have so much here. Just have a good time." {20} But God said to him, "You fool, this night your soul shall be required of you, and who then will have all these things that you have put up for yourself." Then Jesus said, [21} "So is he that lays up treasure for himself and is not rich toward God.""

I don't know that this is saying that God's is going to kill this man this night because of what he's done, but what He seems to be saying is, "You have laid up all of these things, but what you don't know is, that you are going to have a heart attack about midnight tonight and you won't see the sunrise tomorrow morning, and who's going to have all this stuff that you have?"

When you face up to it, and really look at it, you have to realize that every day we live is a gift. Every moment, every tick of the heart that we have is a gift from God, and we may not be here tomorrow, we may not be here next year, or the year after. Don't you think we ought to give some thought to those things in life that are really important? And not just to things.

One of the problems with this man was, that he was laying up treasures for himself and was not rich toward God. In other words, there was a complete lack of generosity, or a generous spirit. He was selfish, and this is the fascinating thing about this, this man was covetous of his own stuff.

### **Covetousness**

Covetous is not merely wanting something that belongs to somebody else, it's an inordinate desire for wealth and possessions. It is an obsession with possessions and some people want to hang on to their own.

And Jesus said to His disciples, in Luke 12 verse 22, "Therefore I say to you, don't worry about your life, what you're going to eat. Don't worry about your body, what you're going to put on. {23} Life is more than food and the body is more than clothes."

You know, you would think we would know that, but sometimes we forget it.

Jesus said, {24} "Look at the ravens. They don't sow, they don't reap.

How many storehouses do the ravens have? They don't have any do they? God feeds them. Don't you think you're better than birds? {25} And which of you taking thought can add to his stature, one cubit?"

Go ahead, stand up against the wall and measure yourself, now think a while and see if you can get taller.

Verse 26, "Now if you are not able to do that thing which is the least, what are you worried about the rest for? {27} Look at the lilies that grow, see how they grow, they don't work. They don't spin. But Solomon in all his glory was not arrayed like one of these. {28} "Now," Jesus said, "If God so clothed the grass, which is today in the field and tomorrow it is cast into the fire, how much more is He going to clothe you, O you of little faith.""

### **Trust God for Your Daily Needs**

In our walk with God, we must trust Him to take care of our daily needs. If we rely entirely on ourselves, and if we are all wrapped up in ourselves, and our own efforts, and our own barns and our own storehouses, what we are able to put together for ourselves, trust for God goes out the window.

Jesus said, in Luke 12 verse 29, "Don't worry about what you are going to eat. Don't worry about what you're going to drink and don't be of a doubtful mind, {30} Because everybody in the world is after that stuff. Your Father knows what you need."

Here's what you need to do. You need to {31} "Seek first the kingdom of God, and all these things will be added to you. {32} Don't be afraid, little flock, it's your Father's good pleasure to give you the kingdom, {33} "Sell what you have and give alms to the poor, and in doing that you will provide yourself bags that don't get old. You will provide yourself a treasure in the heavens that fails not, where no thief can touch it and no moth can corrupt it. And I want you to understand this, where your treasure is, that's where your heart is going to be."

Think carefully about that.

### **Coveting Happens in The Mind**

One of the most interesting things about the Tenth Commandment, "Thou shall not covet," is it doesn't have so much to do with things we do. You can actually covet without so much as lifting a finger. It has to do with a set of values that exist in the heart and in the mind. It has to do with the way you think and the way you look at life.

There is an interesting passage in first Timothy where Paul writes to Timothy, his own son in the faith, and probably the man he cared more for than any other. He is writing about some general principles about how people relate to one another.

Paul says beginning in verse one of chapter 6, "Let as many servants that are under the yoke count their own masters worthy of all respect, that the name of God and his doctrine be not blasphemed. {2} And they that have believing masters, let them not despise them, because they are beloved, partakers of the benefit. Teach them these things, exhort them of these things."

Then Paul says this interesting thing in verse 3, "If any man teaches otherwise and consent not to hold some words, even the words of our Lord Jesus Christ and to the doctrine which is according to godliness."

Now there is a whole approach to life that is taught in the gospel of Jesus Christ, having to do with godliness and the man who will teach contrary to that, Paul says, {4} "Is proud, knowing nothing, but doting about questions and arguments over words, whereof comes envy, strife, railings, evil surmising's, {5} Perverse disputing of men of corrupt minds, and destitute of the truth."

He is saying, "Here are people, in a spiritual environment, in a religious world, in a church, if you will, and he describes them as being proud, doting about questions and strife's of words, of envy, strife, railings, evils suspicions, and frankly anybody who has been involved in churches for very long know that that sort of thing sometimes happens."

Paul says in verse 5, "There are perverse disputing of men of corrupt minds, destitute of the truth, supposing that gain is godliness, get away from people like that."

I think that's really fascinating, because so often times in religious organizations and churches, money becomes a major issue, and somehow or other, if we can just get more money we can be more godly, I guess. Or we can do God's work better, is probably the way most people would put it.

But there's also a kind of gain that isn't just money. it's a gain of power, of control of other people, or the ability to decide what's going to be done with the resources of this organization. It's human resources, its monetary resources, its building resources and people who want to get control of it. And they will do so with questions, and strife's of words. They will do so with strife. There will be evil surmising's. There will be perverse disputing. And they don't really have much to do with godliness. They have more to do with gain.

Paul said, "Get away from these people. {6} "Godliness with contentment is great gain."

And this is where the covetous man falls into the trap, for covetousness sitting in your heart, takes your contentment away.

### **Don't Set Your Heart on Being Rich**

Let's continue in 1 Timothy 6 verse 7, Paul said, "We brought nothing into this world, and it is certain we are not going to take anything out. {8} And having food and clothing, let's be content with that. {9} Because those people who would be rich, fall into temptation, and a snare and many foolish and hurtful lusts which drown men into destruction and perdition."

You know it's not that there's something wrong particularly with being rich and having money, but the problem is one of setting of the heart on it.

Paul goes on to say, {10} "For the love of money is a root of all kinds of evil, which while some have coveted after, they have erred from the faith and pierced themselves through with many sorrows."

And you would think better, wouldn't you? You would think that people of faith, people who name the name of Christ, people who say "They are godly people" would not be covetous people.

But Paul tells us, "I'm sorry. There are people who are that way and who name the name of Christ and are that way. They want to be rich. They want to acquire, and they fall into temptation and the snare and hurtful lusts."

By the way, it is not money that is the root of all evil. It's the love of money that is the root of all evil.

"But you, O man of God," {11} "Flee these things, follow after righteousness, godliness, faith, love, patience and humility."

Pursue this line of thought, pursue this set of values. Paul says, "Godliness with contentment is great gain."

This theme of covetousness, corrupting people, even in the church, is a persistent theme in the New Testament and it is very disturbing. We should pay close heed to it, because it sits around us every day, in nearly every church, in one way or another, you'll find it there.

### **Don't Let Anyone Make Merchandise of You**

Peter wrote and said, in second Peter chapter 2 verse one, "There were false prophets among the people and there shall be false teachers among you." Okay. Why? "They will secretly bring in damnable heresies, even denying the Lord that bought them and bring upon themselves swift destruction."

Really! Why would they do that?

Peter goes on to say, {2} "Many will follow their pernicious ways, by reason of whom, the way of truth shall be evil spoken of. {3} "And through covetousness shall they with feigned words make merchandise of you, whose judgment now of a longtime lingers not, and their damnation slumbers not."

In case you don't understand this, here's the way the N.I.V. puts it, {3} "In their greed these teachers will exploit you with stories they have made up." You would think, surely that wouldn't happen in the church.

### **An Education in Deceptive Practices**

I wrote a book a few years ago that was never published. I was working with the Ministry and one of my jobs was finding ways of communicating with a list and sometimes trying to figure out how to raise money to be sure we keep doing the job. I had become curious about how many of the television ministries managed to raise the money they needed to stay on television, because television is back-breakingly expensive. So, I got on the mailing list of as many of those I could find and in some cases I would make a small donation to see how they handled it and I'll tell you, I got a real education. I got an education in deceptive practices. No, not from all of them, some of them simply said they needed money for television and hoped you would send them more. If that is what you want to do, go right ahead.

But others concocted fantastic schemes for, for want of a better term, for milking their mailing lists. One of them, just to give you an illustration of what's done, had an annual budget of around \$18 million. Now that meant that whenever he mailed out his monthly fund-raising letter, he sent out one a month, he had to raise one and a half million dollars with each month's fund-raising letter. That's simple math.

One month I got a letter from him saying that he had budgeted \$100,000 for an orphanage in Haiti and he wanted my help to get the money. There were pictures. There was a heartbreaking story about the kids in those orphanages and there was real need there.

There was also, on the donation card, that we were supposed to return, some fine print. And in the fine print it said, "That any money raised over the money for the appeal, could be used any way they saw fit in their ministry." Basically, it gave them carte blanche within IRS regulations and the existing law. So, when we coughed up our tear stained checks for the kids in the orphanage, we gave \$100,000 to the orphanage in Haiti that month, and \$1.4 million to the TV ministry of that minister. If you sent him \$100, \$7.50 went to the orphanage, I hope, and the rest of it went to his television ministry.

I will let you be the judge of how honest this is. Now don't get me wrong, not every ministry out there is trying to rip you off. Some of them are quite ethical in their fund-raising and if you pay attention, you can easily tell the difference.

But you see, the problem is, most people who got this fund-raising letter about the orphanage, had no idea that there would be much money over the hundred thousand dollars. They didn't

realize how big the mailing list was. They didn't realize he was raising a million and half dollars that month, so he could stay on the air on television across the country.

The hundred thousand dollars was to touch our heart about the orphanage and a little bit of money went there but \$1.4 million went into the coffers of his main ministry to do that work.

Now again, I'm not trying to say that he was trying to pocket the money. I'm saying he was trying to raise the money, so he could stay on the air on TV. This is the problem, when we get involved in things like that as evangelists, it becomes so expensive that sometimes we get chained to the machine. A man can spend all his time trying to raise money to keep the machine going and in the process of it all, forget why he's doing it and the foundation upon which his morals and his ethics ought to be based.

### **It Starts with Covetousness**

It's an old problem. It was a lot older than Peter, so he tries to help us understand just how old it is. Later in this same chapter in second Peter two verse nine, he says, "The Lord knows how to deliver the godly out of temptations and how to reserve the unjust to the day of punishment. {10} But chiefly them that walk after the flesh and the lust of uncleanness, and despise government, presumptuous are they, self-willed, not afraid to speak evil of dignities."

There's a whole mind set, he seems to say, involved with all of this.

He said {11} "Angels who were greater in power and might, they don't even dare to bring a railing accusation against them before the Lord, {12} But these people, like natural brute beasts, made to be taken and destroyed, speak evil of things they don't even understand and shall perish in their own corruption. {13} And they shall receive the reward of unrighteousness."

This sounds like just really evil people. It doesn't sound like it could possibly be anybody associated with the faith.

Well, Peter goes on to say, {13} "Their spots and blemishes sporting themselves with their own deceiving, while they feast with you."

They are right there with you.

He said, {14} "They have eyes full of adultery. They cannot cease from sin."

When you harken back to some of the scandals that took place, not that long ago, you have to begin to make the connection between the person who's really abandoned, not just the 10th commandment about covetousness, but all of them.

"They have eyes full of adultery. They can't cease from sin, beguiling unstable souls. They had a heart that they had exercised with covetous practices."



You know what? I think it all starts there. I think it all starts with the violation of the Tenth Commandment with covetousness, and out of that, flows all the rest.

Peter says, "They are accursed children, they have forsaken the right way, they have gone astray, following the way of Balaam the son of Bosor, who loved the wages of unrighteousness."

He harkens back to an Old Testament story, that is legendary, about the prophet, who wasn't going to go, but they offered him so much money he just couldn't turn it down. They made him an offer he couldn't refuse.

It says, he loved the wages of unrighteousness.

Then he went on to say, {16} "He was rebuked for his iniquity, because as he went on his way." He was riding on his ass, and his ass saw an angel standing in the road ahead of him and fell down under him. Balaam gets up and beats the animal because he can't see the angel. This happens about three times and finally God who obviously has a great sense of irony, opened the mouth of the ass to speak to the prophet, and Balaam standing there like a fool, carrying on a conversation with his own jackass, just couldn't understand what had happened to him, but it was covetousness.

Paul wrote to the Thessalonians and said in 1 Thessalonians 2 verse 4, "You know, as we are allowed of God be put in trust with the gospel. So, we speak, not pleasing men, but God who tries our hearts, {5} For neither at any time, did we use flattering words, as you know, nor a cloak of covetousness, God is witness."

"Never in all my work with you," said Paul, "Did I put on some kind of a cloak to cover up covetousness. I didn't pretend, I did not lie to you, I did not send you a letter raising money for one thing, when I intended to use it for something else.

### **The Cure for Covetousness**

Writing to the Hebrews, the writer said in Hebrew 13 verse 5, "Let your conduct be without covetousness, and be content with the things that you have, for he has said, "I will never leave you, I will never forsake you. {6} So that we can boldly say, "The Lord is my helper, I'll not fear what man can do to me."

Be content and let your conduct be without covetousness, I wish I could offer you an easy cure for a covetous heart, but I can't. The desire for things, the desire to acquire, is very, very deep in the human soul.

But there is a cure. It involves the giving of yourself to God. When you've done that, giving to other people becomes a great deal easier. When it comes to the place to where you believe that everything you have, everything you own, actually belongs to God, it doesn't belong to you anyway, giving some of it to another person doesn't hurt nearly so much.

The cure for covetousness is in the generous heart and giving to others.

-----

*The late Ronald L. Dart was a Christian evangelist whose teachings still inspire thousands of people around the world. His legacy spans decades. For more information about the teachings of Ronald L. Dart, visit [RLDEA.com](http://RLDEA.com) where you will find booklets, articles, sermons, Bible studies, and books by Mr. Dart.*

---

### **Discussion Questions**

1. Do you think that coveting is the entry level sin that starts all sins?
2. Is coveting the first sin that ever was committed?
3. What are some temptations around us that can cause us to stumble and covet?
4. What do you think about the point that Mr. Dart makes that coveting starts in our minds?
5. How does this make it a very subtle weed, yet powerful in its destructive capabilities?
6. Can you expound further about how generosity cures covetousness?
7. Are there other character traits that can help thwart the temptation to covet?
8. What certain characteristic or characteristics have you found that content people have?
9. Paul says that covetousness is idolatry (Colossians 3:5), can you explain why that is so?
10. Do you think this is Satan's favorite sin to try to get us to stumble in?