

Ten Rules for Life | Tenth Commandment: You Shall Not Covet | Exodus 20:17

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Preaching Draft | March 22, 2026

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This morning, we come to the Tenth and final of the Ten Commandment. The culminating law of this foundational revelation of God's will and ways.

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

This command may strike modern ears as odd and unfair: can you police desire? You can catch someone stealing or lying. You can observe them dishonoring their mother or father. But how can you legislate desire? Can you fault someone for lusting or craving or coveting?

But as we will see, this command is a masterpiece in behavioral psychology and spiritual vitality.

Behaviorally, God here goes after the root underlying the breaking of all other commands—a first link in the causal chain of human acting. The tenth commandment follows sin back into its lair: *the human heart*.

Spiritually, however, this command also reveals how deeply God's plans to form his people: he doesn't want pharisees—whitewashed on the outside but filthy on the inside. He plans to make us holy, from the inside out.

This command, then, lays bare how far reaching the moral vision of the Bible is: God wants pure hearts, not just clean hands. Disordered desires—of which covetousness is a species—threaten both the integrity of our actions *and* distort the trajectory of our lives.

The tenth commandment calls us all to consider just how serious are our desires, how to think about them biblically, and what God asks us to do with them.

We'll examine and apply this commandment today in two parts. First, I hope to help us feel the prick and danger of the *poisonous thorn of covetousness*. And, second, to draw us toward the beauty of rest of the *rare jewel of Christian contentment*.

The thorn of covetousness. The jewel of contentment.

I. The Thorn of Covetousness

What exactly is covetousness?

Covetousness may look small at first, even ignorable—especially when compared to the commands against murder, adultery and lying under oath. That is what makes it dangerous.

It's like a thorn. Not a broken leg. Not a deep wound. Just a thorn.

At first you think you can ignore it. But it irritates. It festers. And if it is left there long enough, it becomes infected.

That's how covetousness works. It does not look dramatic. It does not look scandalous. It looks respectable. Quiet. Almost harmless.

But Scripture treats it as something deadly. Consider just a few things Scripture says about it.

1. Covetousness is disordered desire:

While desire can be good or bad in scripture, covetousness is a distorted form of it. It is desire *misdirected, disordered, desire without knowledge*.

Humans have taken different views of our desires. **Buddhism** teaches—with nuance—that desire is at the root of all suffering. Nirvana is to exist free from the pangs of desire—where desire is almost *extinguished*.

In Jesus' day, the **Stoics** taught that desire needed to be brought under the discipline of reason—controlled and sublimated by a strong will.

Our **modern world** takes a more optimistic approach. We celebrate desire—as something to be entertained, indulged, even a key to our identity. To suggest that someone's desires could be wrong, is almost dehumanizing.

The Bible takes a different view from all these: because man was created good, in the image of God, there is goodness to our desiring faculties. Much goodness—the trees of Eden our “desirable to the eyes” (Gen 2:9); the word of God is “more desirable than much fine gold” (Ps 19:10); Jesus “earnestly desired” to eat the Passover supper with his disciples (Lk 22:15).

But because humans are also fallen and infected by sin, our desires get twisted, out of proportion, and dangerous. Scripture warns of:

“desires of the flesh” (Gal 5:16; Eph 2:3), “deceitful desires” (Eph 4:22), “evil desires” (Col 3:5), “youthful passions” (2 Tim 2:22), “worldly passions” (Titus 2:12), “passions of our former ignorance” (1 Peter 1:14).

Therefore, Christianity teaches both that we are designed to desire greatly and that our present experience of desiring needs to be cautiously weighed against God's word. “Desire,” writes the author of Proverbs, “without knowledge is not good” (Prov 19:2).

So Christians neither deny nor indulge their desires—they seek their transformation and perfecting. This happens by bringing them to the Cross and asking to be guided by the Holy Spirit.

Coveting, then, is an example of desire gone wrong.

And far from a small thorn to be ignored, the tenth commandment tells us that this disordered desiring is actually the **first step in sin**.

David *coveted*, or lusted after, Bathsheba before he took actions that lead to breaking the seventh commandment (do not commit adultery) and sixth (you shall not murder). Israel, in

days to come, will covet the pleasure and ease of other gods and idols, or the riches of their neighbors, which will lead to breaking the first, second and third commandments (have not gods before me, make no idols, do not take the Lord's name in vain). A son or daughter who covets their own way, eventually may break the fifth commandment (honor your father and mother).¹

Apply: where might you be experiencing disordered desire? Can you see how this may be the first step in an act of sin?

(2) Coveting is desire for what rightfully belongs to another:

The passage says more than “you shall not covet.” It specifies, *you shall not covet what is your neighbors—his house, wife, male servant, female servant, ox, donkey, or anything that is your neighbor's.* (Exod 20.17).

The verse summarizes everything that belongs to your neighbor—meaning, the life of those you observe and live around. This introduced a new dynamic to coveting:

we often desire things not merely for themselves. We desire them because other people have them, and we don't.

Philosophers sometimes differentiate between a **simple desire**, “I want that” and the more **complex phenomena** of *envy* or *covetousness* as, “I want that *because you have it.*”

This is a strange bug in our fallen nature: a child can be entirely indifferent about a toy, but as soon as another kid shows interest in it, they now want it. One can be completely happy about their house, and as soon as their neighbors start a renovation, their house feels cramped.

We rarely covet in isolation. We covet by comparison.

And here, the thorn of covetousness poisons love of neighbor. The second table of the law is about how we love our neighbor. We cannot love our neighbor while we are coveting who they are or what they have. To want what someone else has, is the opposite of loving them: “**The heart, then, in so far as it harbors covetousness,**” writes Calvin, “**must be empty of love.**”²

(3) Coveting is powerful:

A third feature of covetousness: *it is deceptively powerful.* A person may covet something—riches, lust, respect, success—and never tell a soul about it. Their coveting may be completely invisible to a passerby. And yet, this disordered desire can end up controlling and determining the very direction of their lives. We can be “**slaves,**” Paul writes, “**to passions and pleasures**” (Titus 3:3).

¹ One commentator writes, “The tenth commandment thus functions as a kind of summary commandment, the violation of which is the first step that can lead to the violation of any one of all the rest of the commandments.” “Exodus,” in *World Biblical Commentary: Vol 03*, p 298.

² John Calvin, *Book II.VIII.50*

Undealt with, unchecked, unconfessed covetousness can lead us with far more power than a leash does a dog.

This is as true for a society as it is for an individual: As my seminary Old Testament professor, Dr. Stuart, writes: “What people wish for has a major role to play in what kind of society they will create.”³

Is it not the case that our culture has successfully monetized coveting—that it is at the very heart of advertising and materialism? Advertising and entertainment don’t simply sell products and airtime—they train our desires; they play on our covetousness.

(4) Coveting is unsatisfying: Yet another feature of covetousness to be aware of: *it doesn’t satisfy*.

The desire of the sluggard kills him, for his hands refuse to labor. All day long he craves and craves (Prov 21:25–26).

Sheol and Abaddon are never satisfied and never satisfied are the eyes of man (Prov 27:20).⁴

Disordered desiring, misguided craving, are pictured in Proverbs like the **grave** (Sheol), they consume but are never filled. They are pictured by Jeremiah as “**broken cisterns**” (Jer 2:13), you fill and fill but they never fill up.

This inability to satisfy our longings exposes a wide difference between the modern worldview and the biblical one.

Humanism is a worldview that emerged in the Renaissance and underlies how we think about life today. Humanism is a progressive, non-religious view of life emphasizing that our natural reason, morality and ability are the key to achieving peace and happiness. We need neither God nor an afterlife to fulfilled.

A few years ago, I read a book about this with a few friends: *Why We Are Restless: On the Modern Quest for Contentment*, by Benjamin and Jenna Storey. They write:

Behind its philology, its antiquarianism and novel artistic techniques, the daring assertion that gives Renaissance humanism its immense vitality is that the human world, the natural world can be *enough*: an area adequate to the satisfaction of our longings, a world less fallen than the biblical story suggests.⁵

This worldview is pervasive today and, even for Christians, so easy to imbibe. A proper Christian worldview begins by recognizing that the human soul has a hole in it that only God can fill; and the human belly an appetite designed not merely for a few decades but everlasting life.

³ Doug Stuart, *Exodus*, 467

⁴ “For my people have committed two evils: they have forsaken me, the fountain of living waters, and hewed out cisterns for themselves, broken cisterns that can hold no water.” (Jer 2:13).

⁵ Benjamin Storey and Jenna Stoery, *Why We Are Restless: On the Modern Quest for Contentment*, 13-14.

Christians value earthly joys, but in eternal perspective. Our desires recognize a much bigger horizon than the eyes of natural (and fallen) man can see.

Sum: Covetousness is no small thorn to be ignored. Left unremoved, it is a disordering of our desires that will taint our loves, distort our lives, and leave us ultimately unsatisfied.

What, then, is the remedy to this?

If we consider these forty-year season that Israel is in, we discover that coveting often shows up not as envy — but as a **grumbling discontent**. It is an expression of discontent with God's plans for us, as we compare them to how things might otherwise be.

Remember how grumbling discontent marked Israel's wilderness days: They grumbled about food,

"Would that we had died by the hand of the LORD in the land of Egypt, when we sat by the meat pots and ate bread to the full (Exod 16:2-3).

Then water,

Why did you bring us up out of Egypt, to kill us and our children and our livestock with thirst? (Exod 17:1, 3).

And finally, about God himself:

When the people saw that Moses delayed to come down from the mountain, the people gathered themselves together to Aaron and said to him, "Up, make us gods who shall go before us. (Exod 32:1).

This tells us that the antidote to coveting and disordered desire will not merely mean *not wanting* other things. Rather, it must reach to the point of *contentment* with God: contentment with what God is doing in our lives, and who God is for us.

So, for an antidote to the thorn of covetousness, we turn now to the *rare jewel of Christian contentment*.

II. The Rare Jewel of Contentment

In 1648, puritan pastor Jeremiah Burrough's published a book titled, *The Rare Jewel of Christian Contentment*. He's reflecting on passages such as:

But godliness with contentment is great gain (1 Tim 6:6). I have learned in whatever situation I am to be content. (Phil 4:11).

And Burroughs gives a most beautiful definition of contentment:

"Christian contentment is that sweet, inward, quiet, gracious frame of spirit, which freely submits to and delights in God's wise and fatherly disposal in every condition."⁶

⁶ Jeremiah Burroughs, *The Rare Jewel of Christian Contentment* (Banner of Truth Trust: Carlisle, PA: 2025), 4.

I believe godly contentment is the antidote to the thorn of covetousness—and the secret to much peace and faithfulness. Using much of Burroughs insights, we close by making a few observations about godly contentment.

(1) Contentment is not denial:

Burroughs is clear at the start: Christian contentment is not opposed to (1) a due sense of affliction, or (2) making in an orderly manner our moan and complaint to God and to our friends, or (3) an appropriate seeking for help or deliverance. It is not opposed to (4) grieving when we must grieve.

But it is opposed to a non-Christian defeatism rooted in a lack of faith, and a lack of trust that God is at work in our lives.

(2) Contentment is learned and active, where covetousness is passive.

The unruly desires of craving just come upon us. But contentment is a learned Christian discipline that blossoms into a sweet experience. Paul writes, **“I have learned in whatever situation I am to be content”** (Phil 4:11).

Contentment is learned slowly, not quickly. It is learned not in seasons of plenty but of want—not in ease but affliction. It is learned progressively not all at once. And this is because Christian contentment is not about getting more things or needing more things—it is about closeness to Christ; it is about experiencing the comfort and goodness of Christ precisely *because* the worldly comforts have given away.

(3) Contentment is practiced by humble surrender.

We Humbly surrender to His Sovereignty over our circumstances and His Will for us. Burroughs writes,

I know I am where God would have me. Nothing in the world will quiet the heart so much as this: when I meet with any cross, I Know I am where God would have me, in my place and calling.⁷

When the Christian looks and sees the blessings that others have, and wants them, they need to trust in God in that moment: Burroughs explains,

Exercise faith by often resigning yourself to God, by giving yourself up to God and his ways. The more you, in a believing way surrender up yourself to God, the more quiet and peace you will have.⁸

How might Christian friendship help with contentment here? How can we encourage our friends to believe?

(4) Contentment is practiced by valuing inward formation over outward successes

⁷ Jeremiah Burroughs, *The Rare Jewel of Christian Contentment*, 258

⁸ Jeremiah Burroughs, *The Rare Jewel of Christian Contentment*, 261-262

“But godliness with contentment is great gain” (1 Tim 6:6) writes Paul. “Godliness,” here, means an awesome respect for God, devotion to God, personal holiness, Christlike character. In any and circumstances, Christians can know that God is forming spiritual character in them—the virtues of the people of God.

And there is a sweetness in holiness and purity—for it increases closeness to God: “Blessed are the pure in heart, for they shall see God” (Matt 5:8).

You are discontent because your career is going nowhere. You are tempted to covet those whose careers are going somewhere. Painful as this is: practice valuing the spirit growth God may be doing in you *because of the fires of these circumstances*.

(5) Contentment is not about the things I have, but who I have.

Contentment is about who God is to me. If I have God, I am never without comfort, or friendship, or hope, in any circumstances.

Ultimately, the opposite of coveting is not merely discipline — it is trusting that in Christ we already have what our hearts most need.

The antidote to the poisons of covetousness, are the sweet delights of godly contentment—to rest in the will and purposes of my God; to trust in His care, provision and plans for me.

It strikes me as worth noting, as we close this sermon and this series on the Ten Commandments, that God gives his law in the midst of the wilderness. A place where—by its very nature—the people would be prone to covet the easier lives of the Egyptians behind them or the Canaanites before them. Why would he do this?

Perhaps because he wants them to learn a lesson they can only learn in the wilderness: a lesson that drives down to where the commandments end—the human heart.

God’s people must discover the joy of their salvation—even in a disordered and difficult world. Biblical morality is first and foremost about closeness with God, not changing the world around us—even if that is another part of it. Biblical morality is about bringing our hearts into alignment with what they ultimately want—God.

And the good news of the gospel is that Christ does not only forgive sinful actions — he redeems our desires

“You shall not covet,” the commandments end. But hear the call of the Gospel, calling us out of the land of discontent to the riches of abundance—to feast on the *love of God*:

Come, everyone who thirsts, come to the waters; and he who has no money, come, buy and eat! Come, buy wine and milk without money and without price.² Why do you spend your money for that which is not bread, and your labor for that which does not satisfy? Listen diligently to me, and eat what is good, and delight yourselves in rich food.³ Incline your ear, and come to me; hear, that your soul may live; and I will make with you an everlasting covenant, my steadfast, sure love for David” (Isa 55:1-3).

Let’s Pray.

Small Group Questions for Tenth Commandment

1. The tenth commandment drills down into our hearts, our desires. Can you identify a time when a sinful action in your life was preceded by a disordered desire? What does this reveal about how seriously we should take our inner thoughts and longings?
2. Covetousness is wanting what others have. We “rarely covet in isolation—we covet by comparison.” In what areas of life are you most tempted to compare yourself to others (home, career, family, success, etc.)? How does that comparison affect your ability to genuinely love and rejoice in your neighbor?
3. Coveting is deceptively powerful—it can direct our lives. It is also unsatisfying—it never fills us. Where do you see this pattern—in your own life or in our culture? Why do you think desires that promise so much often deliver so little? How does a Christian worldview see desiring and fulfillment differently?
4. Contentment is the antidote to coveting. But it is something that must be learned and practiced. Which of the practices mentioned (humble surrender, faith, learning contentment over time, valuing inner formation) do you most need to grow in right now? What is one concrete way this group could help each other cultivate contentment this week?