

*The following is an edited transcript of a sermon entitled, "You Shall Not Covet," preached on Sunday, February 9, 2025. From Psalm 73:25-26, based on Heidelberg 113.*

In 2020, I decided to plant a garden. I had not really done that before. With all the time on our hands because of the lockdowns, I thought we could plant some vegetables like tomatoes and snow peas, and to really have a go at it. I didn't want to just throw some seed down, but to find out how to do it well. What must we do to ensure that we have a good harvest later on in August, September before the frost hits? I learned a lot of very obvious lessons— perhaps you know these already! It's not just a matter of monitoring the actual tomatoes. You should do that and that's important. And you have to monitor what they're connected to, the stems and branches. And you must also make sure that the roots of your tomatoes are good, that there's enough ventilation at the bottom of the plant by the root systems. But most basically, before you even start planting your first seed of tomatoes and all through the months of growing, you have to ensure that the soil from which your tomatoes are growing is good, is rich in nutrients, and is getting sunlight. It's not just a matter of looking at the fruit, its stems, or roots— you must consider the soil from which everything is growing.

And that's the question before us today. We can look at our character, we can look at our actions, our thoughts, the words we say, and all throughout the 10 commandments, we've been doing just that. But you see, this Tenth Commandment is different because it's more penetrating. Our heart with all its desires is the soil from which everything will grow. And so you not only have to monitor and take stock of your thoughts, your words, your actions, your motivation: you have to take stock of your heart's desire, the soil of your life. That's the focus of this commandment. I want to, in a kind of Bible study way, look at three points with you today. First, I want to look at what coveting is. Second, I want to look at your life and mine. Third, I want to return to Psalm 73:25-26 and look at the Lord Jesus Christ.

First, what is coveting? This commandment prohibiting coveting is similar to the First Commandment. They're not the same; they're more like bookends dealing with the same issue from slightly angles. The First Commandment asks, what are you worshipping? The focus is God and his worship and our faithfulness to God, analogous to the faithfulness a husband or wife is to have to their spouse. Do you worship God alone? Are you faithful to Him alone?

The Tenth Commandment returns to that same issue, but from a different angle. The focus here is not the worship of God. It's you: what do you desire? What do you love? What do you truly want in life? Another translation of Exodus 20:17 where this commandment is first recorded as part of the Decalogue is this: "You shall not set your desire on anything contrary to what God has commanded, contrary to what God has given you." The focus is your love. What do you love? It's not a matter of whether you actually stole or took possession of something. The issue simply is, what have you desired? What have you lusted after? What have you set your heart upon?

This is why James 1:13-15 draws attention to the heart of man. You are to take stock not only of the fruit of your life, or its stems and root— you are to consider the very soil of your life. *Let no one say when he is tempted, I am being tempted by God, for God cannot be tempted with evil, and he himself tempts no one.* It is so common for us to always see our problem as something or someone outside of us. How many times do we do this? "He made me do it." "She made me do it." "That thing made me do it." "He provoked me to sin." "I'm a peaceful person, but this thing, this circumstance provoked me to anger." The issue, somehow, is never you. In our minds, we're never the sinner. The problem is always out here. And that's how we approach God. We say, "it's God who tempted me." And James says, No, he did not. Do not blame God for your temptation. Rather, where does temptation come from? James 1:14 tells us: *but each person is tempted when he is lured and enticed by his own desire. Then desire, when it has conceived, gives birth to sin, and sin, when it is fully grown, brings forth death.* You are enticed by your own desire, by your own soil, by your heart's desire, and then that gives birth to a plant, and then that plant gives birth to a fruit, to sin when it is fully grown. Before you commit any sinful action, say any sinful word, before you think any sinful

thought, you have a heart that is corrupted. You have a heart within you that is not attracted to Christ and to the obedience of Christ and to His Word, but attracted to self, to sin, to the world. And James says, you must know this about your heart. You would be a fool to go through your whole life and not know that that your heart is the cause of your sin.

So in other words, coveting is not simply desire, but *corrupted* desire. It is the fallen, twisted, perverted desire inside every person who's ever lived. Coveting is not simply a yearning, but a yearning for what is evil. It is a discontentment and a frustration with God in our hearts that few, if any, can ever see. And yet it lurks within. It's a frustration with God's Word, a discontentment with how He has called us to live, with how He has created the world, with His provision for us, a discontentment and a frustration with others. This is the lesson I learned in planting my garden in 2020 and it's the lesson we all must learn in guarding our hearts and cultivating Christ-like habits, Christ-like character, Christ-like desire, and Christ-like fruits. You must just pay attention to your heart, the very soil from which your character and habit will grow. This is what sets the Tenth Commandment apart— it's summarizing the previous nine commandments, and it's telling us that all throughout each of the commandments God has revealed to His people, He doesn't want mere behavior modification. He has always wanted the same thing— your heart, your desire, your love.

Yet, what is inside of man is a sinful desire, or, to use the more theological word, *concupiscence*. This is a very good word that we need to recover as Reformed Christians. If you grew up with the Spanish translation of the Bible, La Reina Valera— and excuse this momentary digression— you may remember that the Spanish word, *concupiscencia*, occurs repeatedly. Unfortunately, it does not appear in our ESV translation. But if you look at the King James Version, the English word, *concupiscence*, appears repeatedly. Concupiscence means that our desire is twisted and perverted. There are some today who might say, "Your desire is fine as long as you don't act on it." No, the Bible says your desire *is* the problem. It's not just your actions do that are the problem. The heart of your problem is your heart, your desire, which is corrupted. It's your *concupiscence*. Consider this thought experiment: If, after the fall of man into sin and disobedience, and under God's condemnation and his just judgment, man had never again sinned (I know, an impossibility!), would man be liable to eternal wrath and hell? Yes, because his very nature is corrupted. Because inside of him lies an enemy, concupiscence, a sinful, warped, twisted, perverted desire. And that is enough to destine man to hell.

As Christians, we know we have been made born again by the Spirit. We have entered into this kingdom that requires a renewal of heart, mind, and soul. So within your life as a Christian, you not only have this enemy within, but you have been given a new heart, a new mind, new desire. And yet even as Christians, we need God to speak to us at the level of our desire. Why? Because if we were to be honest, who here loves God fervently without fail at all times? Who here yearns and desires to do God's will perfectly without fail? Beloved, our love for God is so tepid, it's so weak and frail. If salvation depended on the fervency of our love for God, we would be truly hopeless. We so easily disregard God's commandments. We so quickly downplay how exhaustive and comprehensive His will is for our lives. All of us, at different times, check out of the Christian life, we have greater interests than God's will, we more fervently desire something or someone else. How often do you believe that that thing or that person or that event or that action or that lifestyle or that decision is what will give you true joy, satisfaction, fulfillment, peace, and goodness? If you have escaped God's other commandments and have patted yourself on the back, God does not let any of us escape *this* commandment. It is here that our righteousness is exposed to be what it is: not righteous at all.

I want to show you from two passages in God's Word how God exposes our covetous hearts, our concupiscence, which lurks underneath the surface of our righteousness. Mark 10:17-22 records the story of the rich young ruler. He runs up and kneels before Jesus. He has the right bodily posture before God. He calls Jesus, "good teacher," which seems like a compliment but Jesus points out that He may not be reduced to a mere rabbi. Jesus is not saying that He's not God but that if Jesus is merely a human

teacher, then this young man may not call Him good since only God is good. Beware how you're thinking of Jesus!

The rich young ruler asks, *what must I do to inherit eternal life?* And Jesus tells him that perfect obedience is how a person enters into heaven. He lists the commandments of the second table of the law, which the young man knows already: *You know the commandments, do not murder, do not commit adultery, do not steal, do not bear false witness, do not defraud, honor your father and mother.* Jesus is absolutely right. Perfect obedience is absolutely necessary to enter heaven.

The young man responds, *Teacher, all these I have kept from my youth.* Here is an exemplary young man: a ruler of the synagogue, and, possibly, a ruler of the Sanhedrin, which was the ruling body of the Jews at the time. They were like the Jewish Supreme Court which had final authority over all matters of Jewish life and doctrine. We would look at this man and say he was morally upright, the kind of person we would want to be around. And he tells us as much!

But there's one commandment Jesus has left out. It's the Tenth Commandment. *You shall not covet.* And why does He leave it out? Jesus knew what was in this young man. And so, Jesus says to him, *You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me.* It's not that he lacked one thing in the sense of one *little* thing, one *insignificant* thing. The one thing this young man lacked was the most *central* thing. Jesus says, You lack the most important thing, rich young ruler man who have come to me with your righteousness. You lack a desire for God. You lack a true love for God. And as a result, you have missed the point of the Christian life. Rich young ruler: you see your earthly treasures as your greatest treasure. And the way to deal with a concupiscent heart, with this twisted desire, is to be rid of that which you would treasure and follow Jesus.

All seemed well in the life of this young Pharisee until Christ gets underneath the surface of his righteousness and points out his covetous heart. The young man could point to his outward life, the fruits and branches, and it all seemed fine. But what about the soil of his heart? His desire was all poisoned because his treasure was something other than Jesus Christ.

Romans 7:7-9 is a second passage which exposes the human heart. Covetousness is not always tied to the love of money. This is a common association. Where one appears and the other often appears. But that's not always the case. Paul here reflects on his life as a Pharisee, as Saul of Tarsus, before he comes to Christ (in case you're wondering, Paul will go on to talk about the conflict that still lives within the Christian in a moment). Paul tells us in Galatians a few autobiographical details. He says that he was advancing in Judaism. Among those of his age, he was way ahead of everyone. He was at the very top of his class, the very top 1% of the top 1% of the top 1% of Pharisees. He was so extremely zealous for the traditions of his fathers. (Galatians 1:13-14). If you had you looked at Saul of Tarsus, you would have seen a Pharisee of Pharisees. You would have seen an example in the Jewish community of obedience to God, of righteousness, of conformity to God's law, an example of all the sorts things we would look at and say, Wow, that's an extremely moral and upright person (see Philippians 3:4-6).

And in this, Paul was strikingly similar to the rich young ruler. In fact, there has been in recent years in scholarship, a greater openness to saying that the rich young ruler was Saul of Tarsus (I'm not going to preach this so don't hold me to it). Saul was that young 20-something-year-old who was so impressed with this Rabbi of Nazareth who knew way more than he did and so he came to Jesus to speak with him. *I've done everything, Jesus. What else must I do to inherit eternal life?*

The parallels are striking, aren't they? Notice what Paul says in Romans 7:7. We want to be careful that we don't ever say that there's something wrong with the Law of God. No, Paul later on in verse 12 says, the Law is *holy, righteous, and good.* The problem is not the Law. The problem is *you.* One of the functions of the Law is to show you your sin. Paul says, If there were no law, I would not think of myself as a sinner. I would not have known sin. I would not have been confronted by my corrupt desire if the Law had said, *do not covet.* In verse 8, Paul says, until the Law of God came, until the Tenth Commandment came, until the Lord and in His law pierced through to my heart, I was fine. My sin was

dormant. But when the spotlight of the Tenth Commandment shone upon my sinful heart, my sin started thrashing about like a monster. And my sin, not the Law, produced in me all kinds of covetousness (all manner of *concupiscence*, in the King James Version). I thought I was fine. In verse 9, Paul says, I was once alive apart from the law. I thought I was good. I'd kept all the law of God, but when confronted with this commandment, *you shall not covet*, when confronted with my corrupt heart, with my true treasure, then my sin became alive and I died. And all of a sudden I became so acutely aware not that I was great or a good or morally righteous person, but that I was a sinner. I became acutely aware of all those inclinations and desires that live in me. What Jesus said to the rich young ruler, he says to Paul: *one thing you lack*. Not an insignificant thing, not a little thing of no consequence, but the *central* thing, the most significant thing—you lack a love for Christ. You've missed the boat, Saul, Saul of Tarsus, because your heart is without love for Christ and has rejected Christ. And Jesus here, Paul tells us, puts his finger on his heart that was contrary to God's commandments. It may have been a love for money. He may have been the rich young ruler. We don't know. But we know that he had a covetous heart. He had a desire to be better than Stephen the deacon. We're told in Acts, he had a desire to rage against the church. He loathed Christ. He loathed all those early Christians. And he wanted to put them to death. He co-signed the death warrant of Stephen. Such was his corrupted heart.

And it wasn't until the Lord confronted him with *this* commandment—*you shall not covet*—that Saul then began to know that he was not well. Our corrupted desire neglects the one central thing.

But secondly, what about you? The Tenth Commandment, when it's first given and recorded in Exodus 20, lists a number of examples of what a corrupted desire wants and lusts after. And these examples apply to that original audience of ancient Israel which was an agricultural people. So the commandment goes on to say, you shall not covet your neighbor's wife (who was the co-worker and co-laborer in the household economy). Don't covet your neighbor's house, his property, his land, his farm. Don't covet his male and female servants, his ox, his donkey, or anything that belongs to your neighbor.

To be sure, many of these examples don't resonate with us. We're not an agricultural people. There's not a lot of farmlands around us. It's not quite the Garden State up here in North Jersey. And even if we were surrounded by many farms, how many of us are tempted to desire farms above Christ himself? How many of us covet an ox, a donkey, or a beast of burden?

Okay, those examples don't resonate with you. But you fill in the blank of what your heart's desire is. What do you covet? What do you love? What do you treasure? What do you put above Christ? Where is your heart? Where do you neglect God and his commandments for your desire, for your will? Is it something about marriage? Is it your work? Is it your family? Is it children? Is it parents? Is it your home? Is it something about your neighbors? Is it something about this country? About your age in life? Is it something about your schedule and time? About your resources? About your money? Is your great desire to have stability in life? Is it to have a certain kind of education and set of credentials? Is your great desire to always get your own way in life no matter? That's your desire, and no one knows that? Search your heart, search your desire, inspect the soil of your life.

Thirdly, what is the way forward in Christ? God comes to you as His beloved people, not as unregenerate unbelievers, but as his people, renewed by his grace, renewed in your desire and in your hear. He tells you, by the power of His Holy Spirit in union with Christ, to do two things.

First, from the words of Heidelberg Catechism, reflecting God's word: you must put off anything, as small as it may be, as small as *the slightest desire or thought, that may be contrary to any one of God's commandments*. Those motions, those flutterings of the heart that are invisible and imperceptible to everyone else but which are inside of you—you are to put them off. You are to starve that concupiscence. You are to starve and to strangle your desire that strays from God's will, and wants to do your will.

And this strangling of your concupiscence requires you to recognize that there is in you as a Christian, as a member of the body of Christ, a conflict. This conflict doesn't exist in the life of the unbeliever. I know you know this. This is a conflict between good and evil, between wanting to serve and love the Lord, on the one hand, and on the other hand, to do your sinful desire. There's no such conflict or battle or spiritual warfare in the life of the unbeliever. The unbeliever is blind, settled and at peace in his sin. Because of this, the unbeliever seems to live an untortured life. But your life as Christian is tortured because you not only have an enemy within, but you have the Spirit of God within. This conflict inside of you doesn't make you less of a Christian. That is what the Christian is: the one who has a corrupted desire for sin given to him because of the first Adam's disobedience and sin, *and* a new heart for God given to Him by the Second Adam, the Lord Jesus Christ. Heidelberg 114 goes on to say that *even the holiest have only a small beginning of this obedience. Nevertheless, with all seriousness of purpose, they do begin to live according to all, not only some, of God's commandments.* This is the conflict that lived inside even the great Apostle Paul, the paragon of piety and love for God. In Romans 7:15, the regenerate, Christ-loving, saved-by-the-power-and-grace-of-the-Spirit-apostle confesses: *For I do not understand my own actions. For I do not do what I want, but I do the very thing I hate.* In verse 19 he confesses: *For I do not do the good I want, but the evil I do not want is what I keep on doing.*

Not only must you starve your concupiscence, your evil desire, and not let yourself do what you want. Secondly, as Heidelberg 113 says, you must *always hate sin and delight in all righteousness.* Part of starving and strangling your concupiscence is *delighting in all righteousness.* That is, feeding your renewed heart and desire for Christ. And how do you do this? Psalm 73:25-26 tells us.

Asaph was a man who knew what this inner conflict in Romans 7 was like and how torturous it had been in his soul. He says, *Whom have I in heaven but you? And there is nothing on earth that I desire besides you. O God, You are my desire.* This is what the Holy Spirit of God invites you today to say and to believe and to be convinced of. Asaph is saying, Take this world, take the silver, take the gold, take all the riches, take all the things a man can hope for and can desire. All I desire is you, O Christ. You are my true love. You are my true life. Your word is my nourishment.

Asaph continues in verse 26: *My flesh and my heart may fail, but God is the strength of my heart and my portion forever.* He says, when I look out at this world, I grow weak and frail. When I look at this world, I am tempted. My resolve just melts away because I see what the wicked have. He says in verse three, *I was envious of the arrogant when I saw the prosperity of the wicked.*

Asaph then goes on to describe the wicked in verses 4-12. They have no pain. They're always prospering. They're rich, they're wealthy, and very healthy. Their lives seem to be elongated, whether organically or artificially. I see how evil they are, and yet they're prospering. How can this be? I serve you, God. Is the Christian faith not profitable, not advantageous to me as a person, to my health, to my wealth, to my bank account, to my pension, to my status in life, to my education, to my credentials? And I became envious of the wicked. My heart and my flesh failed.

Asaph says in verses 13-14 that he realized, as he was looking at the world and tempted by the world and envious of their riches and their prosperity, he had become neglectful of God. He thought, This whole Christian life of loving and serving God doesn't pan out. It's not worth it. It's so vain. It's of no worth. It doesn't pay me anything.

But then, in verses 16-17, Asaph comes into the sanctuary of God. He says, *By faith I saw You, in Your sanctuary, O Yahweh. I worshiped You, and my heart was once more renewed and turned to You.* And then I saw not only the end of the wicked and what becomes of their lives. In verses 18-20, all that the wicked have is a mirage. All the prosperity and peace is swept away like a flood, it vanishes like a dream. They're utterly destroyed in a moment. God sets them in slippery places. I saw what becomes of all this that I envy. And then, I saw you, O God, once more. My soul was embittered. I was brutish and ignorant like a beast toward you until I saw what is of true worth: You are. You are my treasure. You are my life. You are my delight. You are my true love.

And this is what we are called to say, to believe, to be convinced of. This is what is to be the soil of our hearts. When I have everything, but I don't have You, O God, I'm a pauper. I'm the poorest of men. But when I have You, Jesus Christ, I may not have a lot— and you know that's not true! The Lord provides you with so much. The Lord has never abandoned any of you. So this idea that you have to make it out on your own without God's blessing is nonsense, that you have to worship your riches and your money and your work and your wealth is nonsense! God has never abandoned you. —But even if you had nothing and all you had was Jesus Christ, you would be the wealthiest person on earth because you would have the true treasure of treasures. This is what Asaph says, and this is what you are to say, to believe, and to be convinced of. That you are loved by the God of heaven and earth, who is your Father through Jesus Christ, your Savior, and He is your portion and your inheritance forever. You strangle and starve your evil desire, your concupiscence, by feeding your heart with the reality of Christ's salvation and love of you, by feeding your heart the fact that there is no reason to ever be discontented with God, by feeding your heart the fact that you owe everything you have to God. *What do you have that you have not been given?* And now, having been given not just Jesus Christ, but graciously all things in Him, you are to live for God. You are to love God. You are to serve Him and serve others around you in the love of Christ for you.

*Gracious God and Heavenly Father, You are so good to us, but do help us, Lord, and recalibrate our priority in our hearts this day and this week, that, Lord, we would be rich with You, and, Father, seek first the kingdom of heaven, and put You, Father, in the place that You belong— our supreme desire, our true love. And that in the love of Christ, Father, You would rightly order all our subordinate loves— our love of our family, our desire for self-preservation, our wanting to be materially stable in this world, not just us, but also our children and our progeny after us.*

*But Father, it all begins with our hearts. Help us, Lord, and forgive us where we have gone astray and where we have loved things and people more than you, where we have loved money and wealth, Father, which is a root of all manner of evil. Forgive us, cleanse us, renew us, that Father, the enemy within, would be weakened and that our inner man in Christ would be strengthened as we feed off Christ and His love for us and his work on the cross for us in His death, but also in His resurrection. We thank You, Lord, that You have never abandoned us and that you are with us to the end of the age. Help us now to live in love for You and in gratitude, for You are the God of our salvation. We pray in Jesus' name. Amen.*