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No Coveting

The 10th in the Live the Ten Series at Lazy Mountain Bible Church
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Introduction

In 1999, for the first time in 47 years, local fishermen discovered that tuna were running only thirty miles off Cape Cod, Massachusetts. And they were biting! You didn't have to be a professional to catch them; all you needed was a sharp hook and some bait. And the rewards for doing so were substantial. Rumor had it that Japanese buyers were willing to pay \$50,000 for a large blue-fin. As a result, many ignored Coast Guard warnings and headed out to sea in small, unequipped boats. What these new fishermen didn't realize was that the problem is not catching a tuna—it's getting them into the boat.

On September 23, the *Christi Anne*, a 19-foot boat, capsized while doing battle with a tuna. That same day, the 27-foot boat *Basic Instinct* suffered the same fate, while *Official Business*, a 28-footer, was swamped after it hooked onto a 600-pound tuna. The tuna simply pulled it underwater.

These fishermen underestimated the power of the fish they were trying to catch.

Likewise, coveting something just out of your reach can blindside you. Coveting can seem such a small indiscretion. After all, it's all in the mind, and didn't God put it last?

But, as with a hooked tuna, only after we hook into coveting, do we discover its true strength. We might discover, God saved the toughest of the 10 for last.

Harold Myra and Marshall Shelley, The Leadership Secrets of Billy Graham (Zondervan, 2005), pp. 59-60; submitted by Marti Pieper, Charleston, South Carolina.

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The 10th Commandment says:

Deuteronomy 5:21 (NIV)

“You shall not covet your neighbor’s wife. You shall not set your desire on your neighbor’s house or land, his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor.”

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What is Coveting?

Coveting is the uncontrolled desire to acquire.

And when unrestrained, Coveting can ruin a marriage, destroy a friendship, trigger jealousy, drag us into financial ruin, depression, and destitution.

Like a good doctor, let's look first at the source, and then consider the solution.

What does it mean to Covet.

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חָמַד (hā-măḏ): which means: **covet**, lust, desire, i.e., strongly desire another's possessions.

In the Tenth Commandments is warning to each of us: What ever you do, you must resist the temptation of giving in to an inordinate, ungoverned, selfish desire, (Ex 20:17, Dt 5:18)

Now because this word, Coveting, makes us uncomfortable, God makes sure we get it by restating the meaning of the word in the same command only using additional Hebrew Word:

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: □ ā-wā(h) רָצָה **crave**, desire, want, i.e., to have a strong yearning or desire

Now coveting is not really talked about in our Culture. In fact out of 86800 words most commonly used in English, Covet is way down at number 44950.¹ To give you a comparison, other key words in the 10 Commandments: Murder is near the top at number 1729, Adultery, Lie, 1953, steal, 7569, Adultery 15756. All of these in the top 20% of words used in English. While Coveting is the forgotten word at number 44950. Indeed, Coveting is the forgotten commandment.

And if that isn't enough,

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In our culture, Coveting is not discouraged but often encouraged.

In fact, Coveting is the engine behind our whole economy. We measure the strength of economy based on Consumer Confidence.

How do we know? Well, remember, King David counted troops to discover the strength of his country. We count sales.

In our country entire industries revolve around trying to boost sales by arousing coveting desire. Indeed arousing desire is the goal of all advertising, and marketing is developing a plan to get in our hands the object of our desire. Listen to this quote from a marketing text used in our institutions of higher learning.

¹ www.wordcount.org

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Marketing texts state: **“Marketing is used to create the customer, to keep the customer and to satisfy the customer.”**

In fact companies know how strong the coveting desire is in us, that they will literally give things away for free, just for the opportunity to try and raise covetousness and desire in us so that they can profit.

One example of this was the evolution of Television. They found that Television could pay for itself if they were allowed segments, called commercials, where companies' could tap into our inner Covetousness. It is so powerful, that whole Magazines and web sites are completely paid for through advertising.

Now where has this bombardment of encouragement to covet gotten us?

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Where has ignoring the 10th Commandment landed us?

Debt. Mountains of debt--both as a nation and as individuals.

I checked on Friday, National Debt

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U.S. NATIONAL DEBT CLOCK

The Outstanding Public Debt as of 20 Nov 2009 at 08:46:08 PM GMT is:



\$12,037,739,704,338.50

The estimated population of the United States is **307,323,098**
so each citizen's share of this debt is **\$39,169.64**.

The National Debt has continued to increase an average of
\$3.87 billion per day since September 28, 2007!

Now to give you an idea how much a trillion is, consider this: if we went back in time just one trillion seconds we would arrive in the year, 38947 BC.

If we went back in time 12 trillion seconds, we would arrive back in the year: 387,000 BC.

So now you get an idea of how large a 12 Trillion Dollar Debt is. And it is projected to grow by 2 Trillion dollars each of the next six years.

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What is the root cause of our national debt?

Covetousness: we have desired to have a nation that we cannot pay for so we have charged it.

We have charged out bridges, we have charged our highways, we have charged our wars, we have charged our government services. In fact we have been so biblically foolish that we actually paid our neighbors to bring their cars to the lots, call them clunkers, and helped take on even more debt to buy new ones.

Now what happens when we ignor the 10th of 10, and give in to Covetousness? We borrow, and borrow and borrow.

And when that happens, we enslave ourselves.

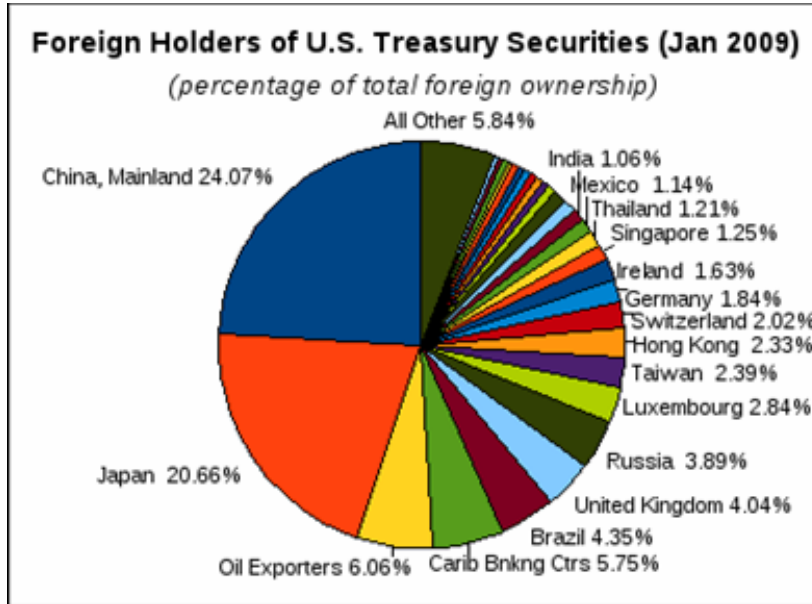
Proverbs 22:7 (ESV)

⁷ The rich rules over the poor, and the borrower is the slave of the lender.

In the 10th Commandment God gave us all the information we needed to avoid slavery. We have to reign in, control, our strong desire to consume and acquire, or we will enslave ourselves.

And so who have we become slaves to as a result ignoring this commandment.

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Foreign owners of US Treasury Securities (July 2009)

Nation	billions of dollars	percentage
People's Republic of China	800.5	23.35%
Japan	724.5	21.13%
United Kingdom	220.2	6.42%
Caribbean banking centers	193.3	5.64%
Oil exporters	189.2	5.52%
Brazil	138.1	4.03%
Russia	118.0	3.44%

So how does it feel to be the slave of China, Japan, England, Caribbean Banks, Oil Exporters, Brazil and Russia?

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All for one reason, we could not as a nation obey the 10th Commandment. We couldn't say no to our desires. We couldn't say not to Covetousness.

Well, that might all seem like, "Washington's Problem." So let's take the log out and examine it.

We have already established that the entire economy is structured to get us to give into our desires, ignore Covetousness, and buy, buy, buy. I mean, you only go around once in life right?

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So just like there is a national debt clock, so there is a monthly personal Covetousness check up mailed right to your mailbox every month.

And that is the credit card statement.

The credit card statement month it tells exactly how covetousness we are in great detail--Down to the penny. Because it shows us what our desires prompted us to buy, that we could not, or chose not to pay for. Sure there are some necessary expenses on credit cards—groceries, gas, medicine—but my guess the vast majority of expenses on our statements are choices not necessities: Latte's, dinners, clothing, hobbies, vacations, etc.?

So why is the credit card statement an exact report on personal covetousness—remember the Hebrew word God chose for Covetousness means over whelming desire.

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So let's see how credit cards are a mainline to Covetousness.

1. There are roughly 1.2 billion credit cards in use in the United States.
2. About 60% of active credit card accounts are not paid off monthly.
3. Average card debt among people who have at least one card is \$9,205.
4. A typical American family today pays about \$1,200 annually in credit card interest.
5. The average graduate student has 6 credit cards and 1 in 7 owes more than \$15,000.
6. People using credit cards in fast food restaurants spend up to 50% more than when they pay cash.

But so that this isn't a sermon just about Covetousness, let's take a look at my Covetousness report.

I owe \$2700 to Bank of America on Credit Cards. Now it is true that some of it is Electricity, Telephone, Newspaper, Covenant Eyes, necessities, but the rest \$1234.58 was things my eyes desired, but I had not saved to pay for. And while I will pay off the monthly balance on time and without interest, the point is right now, I am slave to Bank of America.

They are my china!

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Who are you slave to?

Who is your china?

Yes, I could pay it off today without waiting until the end of the month, but just barely. What was the problem? What got me into this condition? My covetousness! I gave into my desire to acquire!

Well you ask, "But aren't there positive uses of a credit card? Like rebates and airline miles?"

Great question. As you answer this for yourself, consider this: Credit card companies when they came up with the idea to give you miles, didn't do it out of the generosity of their hearts. It is a marketing plan. They didn't think, "What great gift can I give these consumers?" They did a marketing study and found,

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You and I will spend more if you use credit cards. 8-12 % more even by paying the bills on time

so they thought they will happily give you a few miles if they can get an extra 10% of your budget, a tithe of your budget.

A study of credit card use at McDonald's found that **people spent 47% more** when using credit instead of cash. This is money you could have saved! ²When you pay cash, you can "feel" the money leaving you. This is not true with credit cards. Flipping a credit card up on a counter registers nothing emotionally.

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What is the only good name for these cards? Not credit cards, but Covet cards.

Let me ask you? What did you "get" for Christmas last year?!? What did you give? Do you remember? But are you still paying for it at 18% interest.

² The Truth About Credit Card Debt from daveramsey.com on 04 Aug 2009

Next week we begin advent. The 4 Sundays before we celebrate the birth of Jesus our Messiah, our Savior, our Lord.

What you do now, with this truth, will largely determine how Christmas goes for you.

If you let your desires run wild, your spending unrestrained, your covetousness, unchecked, then you will be very, very likely be like most people in America in January when the monthly Covetousness report comes in from American Excess, or Bank America.

But if you put this into action. If you live the 10! Your life could be different beginning today.

Yesterday I was at the Mayor's prayer breakfast. The speaker said something that really put it all in perspective.

If you know the truth, but don't live the truth, you don't know the truth.

SLIDE 19 - Live the 10 slide

How about you? Will you live the 10th of the 10?

Well you say, how do I stop?

James gives the answer. You ask.

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James 4:1-3 (NIV)

Submit Yourselves to God

4 What causes fights and quarrels among you? Don't they come from your desires that battle within you? ²You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. ³When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.

The antidote for a severe case of Coveting, is to come into relationship with God. Where you ask. And if he gives you the money in advance, then enjoy. But if you don't get it, it is a motive check.

God wants you to enter heaven with treasure.

That is the bank you want.

The Bank of Heaven. Stored there where thieves can't break in and steal.

Do I have a log to remove. You bet I do.

Let me close with this story about myself. (story of Heart Reach Pregnancy Center).

Will you rise as we say together the Ten Commandments.

Exodus 20:1-27 (NIV)

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The Ten Commandments

20 And God spoke all these words:

² “I am the LORD your God, who brought you out of Egypt, out of the land of slavery.

³ “You shall have no other gods before me.

⁴ “You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below. ⁵ You shall not bow down to them or worship them; for I, the LORD your God, am a jealous God, punishing the children for the sin of the fathers to the third and fourth generation of those who hate me, ⁶ but showing love to a thousand generations of those who love me and keep my commandments.

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⁷ “You shall not misuse the name of the LORD your God, for the LORD will not hold anyone guiltless who misuses his name.

⁸ “Remember the Sabbath day by keeping it holy. ⁹ Six days you shall labor and do all your work, ¹⁰ but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your animals, nor the alien within your gates. ¹¹ For in six days the LORD made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the LORD blessed the Sabbath day and made it holy.

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¹² “Honor your father and your mother, so that you may live long in the land the LORD your God is giving you.

¹³ “You shall not murder.

¹⁴ “You shall not commit adultery.

¹⁵ “You shall not steal.

¹⁶ “You shall not give false testimony against your neighbor.

¹⁷ “You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor.”

²² Then the LORD said to Moses, “Tell the Israelites this: ‘You have seen for yourselves that I have spoken to you from heaven: ²³ Do not make any gods to be alongside me; do not make for yourselves gods of silver or gods of gold.

²⁴ “ ‘Make an altar of earth for me and sacrifice on it your burnt offerings and fellowship offerings, your sheep and goats and your cattle. Wherever I cause my name to be honored, I will come to you and bless you. ²⁵ If you make an altar of stones for me, do not build it with dressed stones, for you will defile it if you use a tool on it. ²⁶ And do not go up to my altar on steps, lest your nakedness be exposed on it.’

