

**A Systematic Study of Bible Teachings (Dogmatics)**

**Lesson 18.4.3.9 – The Doctrine of Law and Gospel**

**The Moral Law: The Ninth and Tenth Commandments**

When God spoke the Ten Commandments from Mt. Sinai, He concluded with two similar commandments that many consider to be one commandment. Of all the commandments, the ninth and tenth commandments condemn us most deeply because they show that it is not only the outward actions but the thoughts and intents of the heart that are sin. These commandments go beyond any human commandments, for they speak of the sins of our thoughts and inmost desires. God said from Mt. Sinai: **“You shall not covet your neighbor’s house; you shall not covet your neighbor’s wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbor’s”** (Exodus 20:17). When Moses repeated God’s commandments as the Israelites were about to cross the Jordan River and enter Canaan, he reversed the order of these two commandments. He said: **“You shall not covet your neighbor’s wife; and you shall not desire your neighbor’s house, his field, his male servant, his female servant, his ox, his donkey, or anything that is your neighbor’s”** (Deuteronomy 5:21). Moses then continued: **“These words the LORD spoke to all your assembly, in the mountain from the midst of the fire, the cloud, and the thick darkness, with a loud voice; and He added no more. And He wrote them on two tablets of stone and gave them to me”** (Deuteronomy 5:22).

We shall consider these two commandments together because they deal with the same sin, the sin of coveting or sinful desiring. In the New Testament Paul simply speaks of one commandment: **“You shall not covet”** (Romans 13:9). This commandment is certainly part of God’s moral law because it is repeated in the New Testament. Jesus said: **“Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses”** (Luke 12:15). He also said: **“What comes out of a man, that defiles a man. For from within, out of the heart of men, proceed evil thoughts, adulteries, fornications, murders, thefts, covetousness, wickedness, deceit, lewdness, an evil eye, blasphemy, pride, foolishness. All these evil things come from within and defile a man”** (Mark 7:20-23).

The apostle Paul warned the Christians in Corinth: **“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”** (1 Corinthians 6:9-10). When a member was excommunicated as an impenitent sinner, Paul gave these instructions: **“I have written to you not to keep company with anyone named a brother, who is sexually immoral, or covetous, or an idolater, or a reviler, or a drunkard, or an extortioner – not even to eat with such a person”** (1 Corinthians 5:11). Such persons were not to think that they could call themselves Christians and still live openly unchristian lives.

It is true that not all desire is sinful. The apostle Paul uses the word “desire” in a good sense also. He says, for example: **“Earnestly desire the best gifts”** when he is speaking of the gifts of the Holy Spirit (1 Corinthians 12:31). He says: **“Pursue love, and desire spiritual gifts”** (1 Corinthians 14:1). One such gift they should desire is the gift of prophecy. **“Therefore, brethren, desire earnestly to prophesy”** (1 Corinthians 14:39). Paul wrote to Timothy: **“If a man desires the position of a bishop, he desires a good work”** (1 Timothy 3:1). It is good for Christians to desire a position or an office in which they can serve the Lord and His Church.

Thus, the Ninth and Tenth Commandments do not forbid all desiring, but they forbid sinful desiring – desiring something forbidden by God or desiring something that is not wrong in itself, but desiring it with an excessive desire that becomes idolatry because it replaces God as that which is supremely important.

Martin Luther explained these commandments in this way in his *Small Catechism (Book of Concord, Kolb-Wengert Edition, pp. 353-354)*:

#### The Ninth Commandment

You are not to covet your neighbor's house.

What is this? Answer:

We are to fear and love God, so that we do not try to trick our neighbors out of their inheritance or property or try to get it for ourselves by claiming to have a legal right to it and the like, but instead be of help and service to them in keeping what is theirs.

#### The Tenth Commandment

You are not to covet your neighbor's wife, male or female servant, cattle, or whatever is his.

What is this? Answer:

We are to fear and love God, so that we do not entice, force, or steal away from our neighbors their spouses, household workers, or livestock, but instead urge them to stay and fulfill their responsibilities to our neighbors.

The Old Testament provides some examples of sinful desiring. When the Israelites captured the city of Jericho, God warned them before the battle that all the goods of the city were to belong to the Lord, and that none of them should take anything in the city for themselves. But a man named Achan disobeyed this command and finally confessed his sin to Joshua: **"I have sinned against the LORD God of Israel, and this is what I have done: When I saw among the spoils a beautiful Babylonian garment, two hundred shekels of silver, and a wedge of gold weighing fifty shekels, I coveted them and took them. And there they are, hidden in the earth in the midst of my tent, with the silver under it"** (Joshua 7:20-21). The sin of theft and outright disobedience to God's command began with the sin of coveting.

When King David stayed home from battle and was walking on the roof of his house, **"he saw a woman bathing, and the woman was very beautiful to behold."** After learning that she was the wife of Uzziah, one of his soldiers, he should have thought about the commandment against coveting his neighbor's wife. But at that point in time his desire for the woman was greater than his love for the Lord, and so he **"took her; and she came to him, and he lay with her"** (2 Samuel 11:2-4). The sin of coveting in this case led to stealing, deceit, and finally even murder. But the coveting itself was already a sin.

Then there was King Ahab of Israel, who wanted Naboth, his neighbor, to sell him his vineyard. This desire to buy his neighbor's vineyard was not a sin in itself, but when Naboth refused to sell it, **"Ahab went into his house sullen and displeased. ... And he lay down on his bed, and turned away his face, and would eat no food"** (1 Kings 21:1-4). Ahab's desire for that vineyard was becoming idolatry, loving something more than God, and so he did not object when his wife Jezebel wickedly schemed to get that vineyard for him. His sin of coveting led to false witness, murder, and theft.

In many cases those who are guilty of coveting are already rich in the goods of this world, but they are not satisfied. They want more. God's prophet Micah had this to say about such persons: **"They 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 2:2). They do not love their neighbors as themselves. They want to get rich at their neighbor's expense.

The Pharisees in Jesus' time liked to pretend they were holier than others. But Jesus knew their hearts, and He said to them: "**Woe to you, scribes and Pharisees, hypocrites! For you devour widows' houses, and for a pretense make long prayers**" (Matthew 23:14). The apostle Paul wrote to Timothy: "**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 6:9-10).

Notice that in the above passage the problem begins in the heart with desire, lusts, the love of money, and greed. These are things that cannot always be seen by human observers, but God knows the heart, and He can rightly punish sins of the heart, even though these sins are hidden to others. The Lord revealed to Ezekiel the hypocrisy of his listeners: "**They hear your words, but they do not do them; for with their mouth they show much love, but their hearts pursue their own gain**" (Ezekiel 33:31).

The same thing was true of the Pharisees, for when Jesus said to them: "**You cannot serve God and mammon. The Pharisees, who were lovers of money, also heard all these things, and they derided Him. And He said to them, 'You are those who justify yourselves before men, but God knows your hearts. For what is highly esteemed among men is an abomination in the sight of God'**" (Luke 16:13-15).

God's commandment against coveting shows us that God is concerned not only with sinful words and deeds but also sinful thoughts. Sinful thoughts are the roots and causes of all other sins. James says: "**Each one is tempted when he is drawn away by his own desires and enticed. Then, when desire has conceived, it gives birth to sin; and sin, when it is full-grown, brings forth death**" (James 1:14-15).

Where does murder begin? The root of murder is hatred in the heart. The apostle John wrote: "**We should love one another, not as Cain who was of the wicked one and murdered his brother. And why did he murder him? Because his works were evil and his brother's righteous. ... He who does not love his brother abides in death. Whoever hates his brother is a murderer, and you know that no murderer has eternal life abiding in him**" (1 John 3:11-15).

Where does adultery begin? The root of adultery is lust in the heart. Jesus said: "**I say to you that whoever looks at a woman to lust for her has already committed adultery with her in his heart**" (Matthew 5:28).

Where does theft begin? The root of theft is greed in the heart. "**Those who desire to be rich fall into temptation and a snare. ... The love of money is a root of all kinds of evil**" (1 Timothy 6:9-10).

Where does false witness begin? The root of false witness is malice in the heart. The prophet Zechariah wrote: "**Let none of you think evil in your heart against your neighbor**" (Zechariah 8:17).

Although natural man has the law of God written in his heart, he still has a hard time believing that God hates even his sinful thoughts when he does not act on them. When he was a Pharisee the apostle Paul did not want to think of sinful desires as sinful, but God's commandment convinced him otherwise. He confessed about himself: "**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). For this very reason God concluded His address from Mt. Sinai with this commandment. God wanted His people to know that God's law demands of us absolute perfection and purity in thought, word, and deed. God's standard is thus much, much higher than most people realize.

God's standard for us is His own holiness. "**You shall be holy, for I the LORD your God am holy**" (Leviticus 19:2). Jesus told His disciples: "**You shall be perfect, just as your Father in heaven is perfect**" (Matthew 5:48). Perfection equals perfect love for God and neighbor. The apostle Paul said: "**Love is the fulfillment of the law**" (Romans 13:10). The love and holiness of God is shown to us in the thoughts, words, and deeds of our Lord Jesus. Paul therefore says: "**Let this mind be in you which was**

**also in Christ Jesus”** (Philippians 2:5). For this reason, it is important for us to struggle against the evil thoughts that enter our minds. Peter says: **“Beloved, I beg you as sojourners and pilgrims, abstain from fleshly lusts which war against the soul”** (1 Peter 2:11).

Martin Luther therefore wrote in his *Large Catechism* explanation of the commandment against coveting: *“Above all, He wants the heart to be pure, even though, as long as we live here, we cannot accomplish that. So this commandment remains, like all the rest, one that constantly accuses us and shows just how upright we really are in God’s sight”* (*Book of Concord*, Kolb-Wengert Edition, p. 427). In other words, we are not upright at all.

The Ninth and Tenth Commandments require of us a God-centered attitude with respect to the things of this world. God wants us to be perfectly satisfied and content with what He has given us: our spouse, servants, property, cattle, etc. Dissatisfaction, discontent, and envy of others are in essence identical with coveting. We need to realize that elements of the media and other human organizations thrive on creating human discontent. But as God’s children we are not to let our hearts be captured by worldly dissatisfaction, like the Israelites on their wilderness journey, who were always grumbling and complaining about how God was treating them.

There are two psalms that warn us against envy when we see others having it so much better in this world than ourselves. David says in Psalm 37: **“Do not fret because of evildoers, nor be envious of the workers of iniquity. ... Rest in the LORD, and wait patiently for Him; do not fret because of him who prospers in the way. ... A little that a righteous man has is better than the riches of many wicked. ... I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread”** (Psalm 37:1, 7, 16, 25). Asaph admitted that he was envious, saying in Psalm 73: **“I was envious of the boastful, when I saw the prosperity of the wicked. ... When I thought how to understand this, it was too painful for me – until I went into the sanctuary of God; then I understood their end”** (Psalm 73:3, 16-17). In other words, God’s judgment is awaiting all the wicked at the end, for God is a just God.

As believers in Christ we have the assurance of eternal life through Jesus’ death and resurrection. Therefore we should be fully satisfied and content with whatever our loving God has given us in this life. The apostle Paul wrote: **“I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound”** (Philippians 4:11-12). He told Timothy: **“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”** (1 Timothy 6:6-8). It is written: **“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).

Consider these examples of believers in Christ who have kept the commandment not to covet: Abraham gave his nephew Lot the first choice in choosing pastureland for his flocks and herds. Later, after he had rescued Lot and others from their enemies, he refused to take for himself any of the spoils of the victory, saying to the king of Sodom: **“I will take nothing, from a thread to a sandal strap, and ... I will not take anything that is yours, lest you should say, ‘I have made Abram rich’”** (Genesis 14:23). Joseph was satisfied with his lot as Potiphar’s trusted slave and did not take advantage of the opportunity provided by Potiphar’s wife to have her as his lover (Genesis 39). When Paul was a prisoner, he met Onesimus, a runaway slave, and brought him to Christ. Onesimus then proved to be his faithful servant. But as soon as he had opportunity, he sent Onesimus back to his master, Philemon, not wanting to deprive Philemon of the service of his slave (Philemon).

Not even Abraham, Joseph, or the apostle Paul could say that they had kept the Ninth and Tenth Commandments perfectly, however. The Bible reminds us again and again that we have all sinned against all of the commandments by thought, word, and deed. Only our Lord Jesus kept these commandments perfectly. We are saved alone by His obedience, for His obedience even to the point of death covers all of our disobedient deeds, words, thoughts, and desires. **“For as by one man’s**

**disobedience many were made sinners, so also by one Man's obedience many will be made righteous. Moreover the law entered that the offense might abound. But where sin abounded, grace abounded much more" (Romans 5:19-20). We are saved alone through trust in Him who lived, died, and rose again for us.**

Only by faith in Jesus can we begin to keep these commandments against coveting, but every moment we again need Christ's forgiveness for our continued failures to keep our thoughts clean and pure. "**He is pure**" and only He (1 John 3:3). "**In Him there is no sin**" (1 John 3:5). Peter encourages us: "**Since you have purified your souls in obeying the truth through the Spirit in sincere love of the brethren, love one another fervently with a pure heart, having been born again, not of corruptible seed, but incorruptible, through the word of God which lives and abides forever**" (1 Peter 1:22-23).

### **Questions**

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1. What does God forbid in the Ninth and Tenth Commandments?
2. Why can we be sure that these commandments are part of God's moral law?
3. What are some of the things that are good for us to "covet"?
4. How did Achan, David, and Ahab sin against these commandments?
5. How did the Pharisees try to cover up their greed?
6. Why is it difficult for people to think of coveting as a sin?
7. Where do the sins of murder, adultery, theft, and false witness begin?
8. How high is God's standard in His law?
9. What do Psalms 37 and 73 teach us about envy?
10. Why can Christians be content with what they have?
11. Why can we not be saved by the Ninth and Tenth Commandments?
12. Who has obeyed the Ninth and Tenth Commandments perfectly?
13. What is our only hope for salvation?