

Covetousness: A Vice to Cast Off (Hebrews 13:5–6)

Hebrews 13, beginning at verse 1:

- 1 Let love of the brethren continue.
- 2 Do not neglect to show hospitality to strangers, for by this some have entertained angels without knowing it.
- 3 Remember the prisoners, as though in prison with them, and those who are ill-treated, since you yourselves also are in the body.
- 4 Marriage is to be held in honor among all, and the marriage bed is to be undefiled; for fornicators and adulterers God will judge.
- 5 Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, “I will never desert you, nor will I ever forsake you,”
- 6 so that we confidently say, “The Lord is my helper, I will not be afraid. What will man do to me?” (Heb. 13:1–6 NASB)

Well, there is no vice that ought to be more foreign to a Christian than the vice of covetousness. And there is no virtue that ought to be easier for the Christian to cultivate than the virtue of contentment. And yet, Scripture continually reminds us to not be covetous and instead to be content. And that is because the love of money, covetousness, is a universal threat and a universal sin inside the heart of almost every person. No, let me correct that. Not almost every person. Inside of every person. Whether we recognize it or not, whatever that degree is, the various manifestations of it, covetousness, like pride, can be present within us without us even realizing that it is there or even realizing what forms it has taken.

It manifests itself in many ways. It robs us of our joys. It distracts our hearts from the settled peace and comfort and contentment which ought to be the lot and the enjoyment of every single believer. And so we are here warned about this in this next subject that the author takes up in Hebrews 13 as he is applying the truth of our kingdom citizenship to our hearts and our lives. In chapter 12:28–29, he says, “Therefore, since we receive a kingdom which cannot be shaken, let us show gratitude, by which we may offer to God an acceptable service with reverence and awe; for our God is a consuming fire.” And then he begins to apply the truth of the first twelve

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chapters in this thirteenth chapter as he addresses the various loves and affections that we have or ought to have, and corrects some of the love and affections that we ought not to have.

So we're told in 13:1 that we are to love the brethren; in 13:2 that we are to love strangers; in 13:3 that we are to love prisoners; in 13:4 that we are to love our spouses and honor our marriage and we ought to be corrected against the inordinate or lustful love or affections that ought not to have any place in our hearts, like sexual immorality, which would defile the marriage bed. And then he encourages us to examine our hearts for covetousness and to be content in all things. These are the qualities that should mark kingdom citizens.

And there is a connection between verse 4 and verse 5. Verse 4 deals with sex and the role of it, and verse 5 deals with money. These things, both of them, reveal the inordinate desires and lustful affections of the human heart. The defilement that we are warned against in verse 4 has to do with affections that are driven by physical lusts, lust for physical things, and the covetousness that is corrected in verse 5 deals with the love of money. Both of these are disordered desires or affections. The author here is addressing two things that cause tremendous damage in the lives of God's people. It is difficult to think of two things that have wrought more destruction in ministries, churches, families, lives, and souls than an inordinate lustful desire for flesh and an inordinate lustful desire for things that we do not have. Covetousness and sexual immorality poison and destroy everything that they touch. Everything. It is not possible to host these two sins and these two lusts within the human heart without it utterly ruining everything inside of our lives.

First Timothy 6:10 says, "For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs." It is the love of money which itself is a cause of men piercing themselves through with many griefs and, of course, an apostasy which the author in Hebrews has warned us against time and again.

Both of these vices are often found together in Scripture. It is not difficult to find passages where sexual immorality and covetousness are addressed side by side, because they come from the same heart issue, which is a discontentment and a dissatisfaction with what God has provided. God, in His grace, has given something to us, and even if that is singleness, which means celibacy and sexual purity, or whether that means a spouse and a right outlet for that God-given desire, God provides

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something and we corrupt it. And the same thing with physical things. God provides the things that we need in our lives. He gives to us the things that we need for our sustenance. And it is an inordinate desire which takes those good things and desires something more. Something on top of it.

So Ephesians 5:3–5:

3 But immorality or any impurity or greed must not even be named among you, as is proper among saints;

4 and there must be no filthiness or silly talk, or coarse jesting, which are not fitting, but rather giving of thanks.

5 For this you know with certainty, that no immoral or impure person or covetous man, who is an idolater, has an inheritance in the kingdom of Christ and God. (NASB)

In the passage that we read earlier, Colossians 3: “Therefore consider the members of your earthly body as dead to immorality, impurity, passion, evil desire, and greed, which amounts to idolatry” (v. 5). Do you see how these things, the sexual immorality and the greed—they are found together in Scripture. It is because they are often found together in the same heart. These sins, both of them, can be hidden from others. And that's scary, simply because of how destructive they are in the lives of God's people.

And then both of these sins destroy the testimony of Christ and wreak havoc wherever they are found. And therefore, it should not be surprising to see these two things, sexual immorality and covetousness, addressed in close proximity to one another.

And it's somewhat humbling to have to read in a passage of Scripture a warning against covetousness. Because as I said at the beginning, there is no virtue which ought to be more easily cultivated in the life of a believer than the virtue of contentment. When you think about what contentment is and what we have been given, this should come naturally to us, but it doesn't. And there's no vice which should be more absent from the life of a believer than covetousness. And yet we are warned time and again about this virtue and this vice.

Spurgeon said this, and I have—I counted it up—four quotations from Spurgeon. There was part of me that wanted to get up here today and just read the passage and say, “Now, go read Spurgeon's sermon on this text because it is better than anything I could

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give you.” And then I could just close in prayer and we could all leave here forty-five minutes ahead of schedule. But I have four quotations here from Spurgeon. Some of them are a little long, but they're worth listening to. Here's the first. Spurgeon says this:

Is it not deeply humiliating, beloved friends, that the best of Christians should need to be cautioned against the worst of sins? May the consecrated become covetous? Is it possible that the regenerate may drivel into misers? Alas, what perils surround us, what tendencies are within us! Although a man may be a sincere believer in the self-sacrificing Jesus, yet it is necessary to say to him, ‘Let your [character be free from the love of money].’ Covetousness is a vice of a very degrading kind, and it is therefore the more surprising that those who have a renewed nature, and in whom the Spirit of God dwells, should require to be warned against bowing down their souls before it. And yet such is the necessity that once and again the saints are warned against ‘covetousness, which is idolatry.’

Of all the sins that you and I might be prone to, covetousness is the one that seems quite odd and out of place in the life of a believer. Let me give you a few reasons why. First, because our life consists in another world. This is Colossians chapter 3: set your mind on the things of heaven (v. 2). Our life consists in another world. Our Savior is not here, physically. Our inheritance is not here. Our destiny is not here. Our reward is not here. Our glory is not here. The people that we love and we're going to spend eternity with are not here—well, I mean, other than the people who are here are here—but I mean all the saints that have gone before, they have all gone on ahead, and then we're going to get to spend eternity with them. And our life consists in another world. We are waiting for a kingdom that is to come, a city that is going to come whose maker and architect and builder is God, a city that has foundations. Everything here is a shadow of what is to come.

And we know the end of this world, that everything that we possess and everything that we touch and everything that we handle and everything that we work for ultimately in this world is going to be burned up. That is, the physical things here. The rewards and the things that we earn and that are of a spiritual significance, those go ahead of us to eternity. And so those aren't even here. And everything in this creation is going to be consumed in a fiery judgment. We can take nothing with us. And we know that this life is short. It is uncertain. Any one of us could die today or tomorrow or this week. We have no guarantee that any one of us is going to be here a week from now. And yet as

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fallen creatures, we plan as if we are going to be here and rule this little patch of turf for all of eternity in this life.

And we know the nature of wealth and riches in this world, for we are warned in Proverbs 23:4–5, “Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens.” So our entire faith is premised upon the principle that everything that is of value to us is in the world that is to come. That is as fundamental to the Christian view of reality as anything else that we believe.

The hunger for this world, materially, since this is all we know, can easily grip our hearts. And so we have to be warned against the love of money and against covetousness. Because you and I can be tricked into thinking that the shadows of this life are actually better than the reality of the life that is to come. Because we live in a culture and in a world where everyone around us is grasping at this world, trying to get as much as they possibly can. And as Spurgeon said, “It is hard to live [in a place] where greed grasps all, and not [be tempted to clutch] a little for ourselves.” In other words, when everyone around you is rapidly collecting everything that they can and storing up treasures here, it is difficult for us to resist the temptation to join in the game. Because covetousness and greed is like a gravity force that draws the hearts of all people toward it. And then when everyone around you is accumulating things and they are working for this life, it is easy for us to get distracted and to think that we ought to join in with them.

So thus we need this warning about the love of money and covetousness, which we find in verses 5 and 6. And I'm gonna give you an outline here for these two verses. We notice three things here in these two verses, verse 5 and verse 6. First, there is a vice that we are to cast off that is covetousness, a vice that we are to cast off. “Make sure that your character is free from the love of money,” the text says (v. 5). Second, there is a virtue that we are to cultivate, namely contentment: “being content with what you have” (v. 5). And then third, there is a verity that we are to cherish, which is God's companionship. A vice that we are to cast off (covetousness), a virtue that we are to cultivate (contentment), and a verity that we are to cherish, which is God's companionship. And you know how this works. With an outline that good, there's no way I'm spending all three of those points in one Sunday. So we'll just see how far we get with that today. Sorry, *you* will see how far we get with that today. I already know how far we're going to get with that today.

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Notice two things. First, in verses 5 and 6, there are two quotations from two different Old Testament texts. Verse 5 says, “I will never desert you, nor will I ever forsake you.” And verse 6 is the result of that truth, that verity of God's continual companionship: “So that we confidently say, ‘The Lord is my helper, I will not be afraid. What will man do to me?’”

And second, I want you to notice that there is language here that is similar to the language we used last week with putting off and putting on. There is a conduct, a behavior, a lifestyle that we are to cast off, to put off—that is covetousness. And then there is conduct that we are to take up—that is contentment, which should be there. So we are to stop being covetous. We are to start being content. And then there is a truth that is to inform our minds in that process, and that's the quotation in verses 5 and 6, the truth that God is with us continually. And therefore we can say that we have the confidence that we need to fear absolutely nothing.

So let's look first of all now at this vice that we are to cast off, which is covetousness. It says in verse 5, “Make sure that your character is free from the love of money.” The King James has a bit of a different translation. And if you're in one of the older translations, King James—and I think the New King James renders it the same—“Let your conversation be without covetousness.” That's a little bit different than “Let your character be free from the love of money.” You can see the overlap between love of money and covetousness, but it might be a little more difficult for you to see the connection between conversation and character. The word that is translated as “character” in the NASB or “conversation” in the King James is the word *tropos*. And it has kind of a wide range of meaning. All of these meanings kind of overlap one another. They're very similar. It can refer to your way of life, your manner of life, your course or the path of your life. It can refer to the way you conduct yourself, your turn, your mode, your deportment, your way of speech, your way of behavior, your means of living, the path that you choose, your way, your customs, your routines, your modus operandi. And you can see why the translation of character would fit in well with this, because your character kind of defines or describes and sort of sets the course for the rest of your life.

But this word describes more than just one's character. It describes, also, our way of thinking and our affections, our speech and our language, our day-to-day living. A better translation would be: “Make sure your entire manner of living is free from the love of money.” Not just your conversation, the words that you say, and not just the way that

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you think, but make sure that your entire way of living is free from the love of money. Far-reaching implications of this. This describes, then, our use of our time, our view of work, the way we approach leisure, the way we approach rest, our savings, our spending, our investing, our buying, and our selling. It's all incorporated under that.

And let me make application here to something that probably you've never heard this applied to before. It also applies to our voting. If it is covetous for me to take my neighbor's stuff and use it as my own, it is covetousness that motivates me to vote for someone to take my neighbor's stuff and give it to me. Do with that what you will. But the entire reparations movement is built upon nothing but covetousness. "I want his stuff, so I will elect somebody to take his stuff and give it to me." That's covetousness. And therefore I never, ever, ever vote for somebody who would promise me to do that.

The love of money, the word "love of money" here is the word *aphilargyros*. You hear three different words in there, *a-*, *phileo* for "love," and *argyros*, which is the word for "silver." It literally means "without (*a-*) the love of silver." We've seen the word *phileo* used with the love of strangers, the love of the brethren, the love of prisoners, etc. We talked about that love. Here we have an inordinate or a disordered desire, and that is the love of money or the love of silver. It's used twice in the New Testament, this word. In 1 Timothy 3:3, where it is used to describe an elder who must be free from the love of money, the same word is used there. The phrase "lovers of money" is used as a description twice in the New Testament, once of the Pharisees in Luke 16:14, and once of what will characterize men in the end times. Second Timothy 3:2: "For men will be lovers of self, lovers of money, boastful, arrogant, revilers, disobedient to parents, ungrateful, unholy," etc. So it is a character flaw. It is an inordinate love or lust or desire for other things that will characterize people in the end times. And it is something that we are, here, warned against.

Now, loving money is only one form of covetousness. In fact, when you read the word *covetousness* in other places in the New Testament, it is a different word that is used than the word that is used here. There is overlap between loving money and covetousness. Covetousness is the heart desire or attitude that manifests itself in a love of money. It desires something that it does not have, but money is not the only way that covetousness can manifest itself. There are other things that can be the objects of this disordered desire, this perverse heart passion which we call covetousness. So I'm going to use covetousness and the love of money somewhat synonymously this morning, because there is overlap here, but I'm going to expand this because I really want to

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diagnose, beyond just the love of money, the heart attitude which motivates the love of money and a hundred other ways that we spend our passions and give our passions to things that are not appropriate.

So for the sake of our purpose here, we can deal with these two together. So let me define covetousness, generally speaking, and you can see how this describes the love of money. Covetousness is the disordered desire of the heart that manifests itself in endeavoring to acquire and possess more than God is pleased to give us, right? It is the attitude of the heart which desires to possess and enjoy more than God has been pleased to give us. In other words, God has circumscribed the parameters of my life, and I have and enjoy all of this, and then I say, "But I want more, something that is outside of that." That is the heart attitude of covetousness. It is an attitude of discontent, a desire for things, a longing for them, and it is the setting of our hearts and affections on them, whether we possess them or not. It is possible to be covetous of what other people have, and it is also possible for you to have a strong, inordinate, sinful passion for the things that you actually possess. Because just because you possess them does not make covetousness go away. Something has to happen to the heart for the covetousness to be cast out.

And money is not the problem, but it is the love of money. It is the love of money. Money is a tool. It can be used, it can be abused, it can be misused, but when money becomes the object of our affections and our desires and we have an inordinate desire for it or a strong lust after it, that is when covetousness reigns in our hearts. You know that there are some believers in both the Old and New Testament who were very wealthy, wealthy beyond the imagination of many of us. Abraham, Isaac, Jacob, Joseph, David, Solomon, etc. In the New Testament it is the same. Joseph of Arimathea was a wealthy man. There are wealthy people in both Testaments. The problem is not money. That is not the issue. "It is the blessing of the Lord that makes rich, and He adds no sorrow to it," Proverbs [10:22] says. If you have things that God has given to you, then that is God's blessing upon you. We recognize the hand that has given us those blessings.

But is the love of money, is the love of those things, in our heart? This is a little bit more difficult to diagnose and to answer. Coveting is so sinister and so secret that it can reside in the heart of a person and that person not even know it. To quote Spurgeon again, Spurgeon tells a story of somebody that he had this conversation with, and here's what he says. Spurgeon says,

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I asked a question, some years ago, of a person whom I believed to be one of the most covetous individuals in my acquaintance, and I received from him a singular reply. I said, "How was it that St. Francis de Sales, who was an eminent confessor, to whom persons went in the Romish church to confess their sins, found that persons confessed to him, in private, all sorts of horrible sins, such as adultery, drunkenness, and murder; but never had one person confessed the sin of covetousness?" I asked this friend whether he could tell me why it was, and he made me this answer, which certainly did take me rather aback. He said, "I suppose it is because the sin is so extremely rare." [Spurgeon says] "Blind soul! I told him that, on the other hand, I feared the sin was so very common that people did not know when they were covetous, and that the man who was most covetous of all was the last person to suspect himself of it. I feel persuaded that it is so. [And then Spurgeon goes on to say] Covetousness breeds an insensibility in the heart, a mortification [or a deadening] in the conscience, a blindness in the mind. It is as hard to convict a man of it as to make a deaf ear hear of its own deficiencies.

It's so common. I think that's an insightful diagnosis. It can exist, and sometimes in the most powerful and passionate ways, without the person in whose heart it exists even realizing that it is there. It is universal, covetousness is, and there are none that are immune to it, none that are exempt from its temptations. It can reside in the heart of the rich and the poor alike. Some people think that only the rich are greedy, only the rich are covetous. "He's got a lot of money. He's got a successful business. He has lots of things. Therefore, he must be greedy and he must be covetous." And that is a lie. You can love money in a mansion and you can love money in a cardboard box because that heart desire can be there in the heart of the person who has a 20,000 sq. ft. mansion on the beach of California and has it filled with all of the luxuries that this life can give. Covetousness can reside in that heart, and covetousness can reside in the heart of a person who just lives in a ramshackle house with a leaky roof who has none of this world's goods. Both of those people can be consumed with avarice. It has nothing to do with what you possess or how much of it you possess. You can love money with a house full of this world's luxuries and you can love money with barely anything to your name, because that desire, that passionate lust, can exist in the heart of both of those people. Someone who lives paycheck to paycheck can be covetous, and somebody who has millions of dollars a month in income to spare can also be covetous. It's universal, it has nothing to do with how much you possess. It's an attitude of the heart, a desire of the

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heart. Because one person can have everything and another person can have nothing and yet both of them can be consumed with avarice.

And by the way, the flip side of that is you can't look at somebody and tell whether or not they are really covetous. You can look at somebody and say, "He just went out and bought himself a new truck, a new car," or "He just bought his second home. That guy must be consumed with covetousness." Not necessarily. You don't know that. It's a heart's desire. It's a heart's passion. Somebody might have this world's goods and yet not care about any of it. I've known people who are loaded with things; blessings just fall into their lap, and they have all kinds of stuff. And somebody looking at them from the outside might say, "That's the sure sign that that person is consumed with greed every waking hour of his life." No, because that same person I happen to know doesn't care about any of those things. He's very generous. He gives. Those things don't have any hold on him whatsoever. So you can't tell whether somebody is greedy or not by how much they have or by necessarily what they spend their money on because it is a subtle sin.

And changing the possessions doesn't change the heart. Another lie we often believe is if I just had a little bit more, then I would be able to be satisfied with that. That is never true. Ecclesiastes 5:10 says, "He who loves money will not be satisfied with money, nor he who loves abundance with its income." Now take that from somebody who, in his day, silver was accounted as worth nothing because it was so common. That's Solomon. You love money; you'll never be satisfied with money. You can have all the possessions in the world and it does not satiate greed because the very nature of covetousness is that it is a lust that consumes us from the inside out, and it is a lust that can never be satisfied. Never be satisfied.

Spurgeon said this,

It is so very easy a thing to be covetous that no class of society is free from it. A man may be very poor and also covetous, and a man may be exceedingly rich and still may think that he is not half rich enough. It is not possible to satisfy the greedy. If God gave them one whole world to themselves, they would cry for another, and if it were possible for them to possess heaven as they are now, they would feel themselves in hell, because others were in heaven too, for their greed is such that they must have everything or else they have nothing. Unless they can have all things theirs, they are as miserable as Haman, who, although all

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[Susa] bowed before him, was not content, because one poor Jew who sat at the gate would not pay him homage.

That is tremendously insightful, which is why you should read Spurgeon's sermons and not mine.

Contentment is not a matter of your possessions, it is a matter of the attitude of your heart. And the manifestations of it are just as varied as the amount of people or the number of people or the kind of people that can fall prey to covetousness. Somebody who hoards things, hoards things because they're covetous. And somebody who has nothing but hoards money and buys nothing, that same person is covetous. See, the covetous person will take all their money and buy things so that they can stack them up in their house and hoard all of these things. And a covetous person may spend maybe—what my grandpa used to call a skinflint—and never spend any money whatsoever and live like a miser so that their bank account will swell. Both of those are the love of money, the hoarder as well as the person who lives like a miser.

You can have nothing and love money; you can buy everything and love money. Saving every penny and living a meager existence is covetousness. And spending everything so that you have all kinds of stuff is covetousness. Both meager spending and lavish spending are expressions of greed. It's just a matter of what you are greedy for. One person loves things, and so he spends his money to accumulate the things, and the other person loves money, and so he saves his money and keeps his money so that he can accumulate his money. One person loves money because he likes it in his bank account; the other person loves money because it gives him access to all the things that are the idols of his heart. And both of those are motivated by covetousness.

Wanting to take from others, wanting what belongs to others, wanting to possess it, being willing to take it, and yes, being willing to vote for somebody who will take it for you on your behalf, those are all expressions of covetousness. Envy and jealousy and the number of objects that we have to covet is almost as endless as this world is big. We can envy somebody's money, their house, the security that they enjoy, financial or physical, the situation that they find themselves in life, their job, their reputation, the honor that men give them, the possessions that they have, one's health—we can envy other people's health. We can covet other people's stage of life that they're in, or their ministry, or the praise that they receive from others. We can covet other people's families, the ease that they enjoy, the abilities that they have, the talents that God has given to them, the spiritual gifts that they have by which they serve the church, the

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recognition that they get from others. We can covet their wife or their husband or their kids or their grandkids or their strengths or their knowledge or the grace that they have received. All of those can be the objects of covetousness.

I have another quote from Spurgeon—but I'm running out of time—where he describes the pastors and the ministers of his day, and he addresses the pastors, and he says, “Have you ever been in a situation where somebody else has a better giftedness than you, and you covet their giftedness?” That is one of the things that plagues people who are in ministry. They look at somebody else's success or their platform or their giftedness and think, “Man, I wish I had that.” And they secretly begin to resent, at least just a little bit, what God has given to that other person. I wish I could preach like Spurgeon. I mean, I'm not covetous in the sense that I would take his gift for my own (but I might if I could), but I do find myself coveting. It is possible to covet other men's giftedness. And I think, “Man, if I could just teach like that. If I could just come up with a preaching outline like that that I could do in one Sunday instead of three. Man, if I only had that ability. If I only had his intellect. If only I could read Greek and Hebrew like that guy can. If only I could exegete the Scripture like that guy can. If only I could write like Phil Johnson could write. If only I could preach like Mike Riccardi could preach. If only I had the temperament and the demeanor of Justin Peters.”

See, there's just no limit to the things we can covet. That is why it is such an insidious and evil sin. The danger of covetousness is that it is a mother of many other sins, including worry. We worry over the future. “If I only had more stuff, more money, more this, more that, then I would be secure.” It causes us to neglect our family and our home because we want to work more to get more and then to secure more what we worked more to get. It causes perpetual craving for more because covetousness is an insatiable hunger, because there is always something there, something else that we want, something else that we can fill, another void that we want to put something or someone into. It causes us to complain. “Why can't I have this? Why doesn't God do that for me? Now God gave that person that thing and He has not given that to me.” That is a covetous heart.

It leads to bitterness and resentment, animosity, jealousy, envy, strife, division, schism in the church, in families, between believers. It causes us to complain against God and to think that He is not wise in His bestowment of His gifts. That God has given to that man that thing—whether it is a talent, a skill, an ability, a platform, recognition, honor, whatever it is, or his family or his job or his ministry or his things. God has given that to

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him, and He hasn't given it to me. And if only God knew better, then He would do with that man's things what I would do with that man's things. In other words, I would distribute them more evenly and give me a little piece of that. That's a heart of covetousness.

It suggests that God has failed us, that He owes us something that He has not given to us, that He has not kept His Word, that He has not dealt with us appropriately, that He in His infinite benevolence and infinite wisdom *has not done right by me*. That's covetousness. God in His infinite wisdom has not done right by me. And you and I don't want to see what it would look like if God did right by us, if God gave us justice. Everything we get is grace. And really covetousness is idolatry because it sets the heart on the things that God provides rather than the Provider Himself.

Money becomes a path by which we secure and satiate all of the idols of our heart. Whether that is a desire for security, or things, or attention, or reputation, or leisure, or friends, or the approval of men, power, status, pleasure, ease, comfort, influence, or the lusts of the flesh, all of those are idols of the heart that money gives us the ability to satiate. If we have the ability to satiate those idols and we do so and we give in to that sin, then we will find that those idols can never be satiated. They will always cry for more. They will always long for more.

And then loving money, another danger of it—it is particularly alluring during times of persecution, because this is what the first-century Christians were facing. And it is understandable why he would say to them here, “Make sure that your character is free from the love of money” (Heb 13:5), because we read back in 10:34, “For you showed sympathy to the prisoners and accepted joyfully the seizure of your property, knowing that you have for yourselves a better possession and a lasting one.” And there in 10:34, the author tries to take their eyes off the property that they had, the things that they had that had been seized, and put their eyes and focus on the reward that is to come, the blessings of what God has in store for them. And here he is telling them, “In times of persecution, you're going to feel the pinch, but make sure that your character is totally free from the love of money.”

The temptation in times of persecution is always then to fixate upon replacing the things we have lost. And here's the insidious evil of covetousness in times of persecution: if you love money, and your commitment to Christ costs you financially, then when the pressure comes for you to abandon your profession of faith in Christ and blaspheme Him or lose your stuff, if you love your stuff, the temptation is to walk away from the

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faith and pierce yourself through with many griefs for abandoning your confession to Christ for the sake of your things.

So therefore, this early church that had suffered the loss of some of their property and the loss of some of their members, as some had already been imprisoned, we have reason to believe that they had every expectation that even severer persecution was on the horizon. The author reminds them, “Make sure that your character is free from the love of money” (Heb. 13:5). Why? Because when somebody comes in and wants to take all your stuff, if you love it, you will do foolish, stupid, and sinful things to keep it and even begin to get distracted from the things that are really important just so you can hoard up more security. There's the belief that we have that if we have more things, it would make us more secure. This is the whole premise behind sort of the prepper mentality. “If I just hoard up enough stuff, then I'll be secure when everything comes crashing down.” I hate to burst your bubble, but if God makes you a target and wills for all of your stuff to be plundered, it doesn't matter how far up you live in the mountains or how deep of a hole you have buried your stuff in, God knows where it's at and He will take it from you. But there's the belief that if I only have more stuff, I can be more secure. That is not true. It can't be true. And when you believe that, then you love your stuff.

And then persecution comes, and I have to keep my stuff. And then you would be tempted to disobey all of the expectations that the author has given us here in the first part of chapter 13. Love the brethren (v. 1). “Wow, what if that costs me my stuff? I love my stuff too.” Love strangers (v. 2). “Well, not if it costs me my stuff.” Love the prisoners (v. 3). “Not if it means I give them my stuff.” Do you see how the love of stuff, the love of things, the covetous desire, ends up making you disobedient in all the other areas, as well as setting us up in times of suffering to make compromises that we should never compromise?

This is a sin that we have to mortify. It's just another lust. We talked last week about how we mortify lust. Covetousness is another example of that. And this is a tough one because—and here's where I have to sort of switch gears a little bit—this is a tough one because money is a legitimate pursuit in some ways. It is legitimate to go to work and to work so that you can provide for your family. Because money, as I said, can be used—and it can be misused—but money can be used, and it is a measure or a thermometer of the heart, but money is something that we have to have to live in this world. That's the reality of it. As someone once said, I could be fine without money. It's because

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everybody else wants it that I have to have some of it. That's true. If the electric company wasn't calling me up, saying, "Hey, give me your money"—not that they ever call me up; my wife pays them before they call—but if the electric company didn't want my money and the sewer company and the water company and the tax company and every other company, if all of them weren't crying for my money, I wouldn't have to worry about earning any. But we live in a world where the pursuit of economy and savings and investing and buying a home and being a wise steward of what God has given to us, all of those are realities. Working hard so that we have something to save up and pass on to our children and our grandchildren, that is a legitimate pursuit. Money can be a legitimate pursuit, and improving our station in life is a legitimate pursuit. Pursuing a better job, owning your own business, trying to position yourself well, none of that needs to be sinful.

And that is why examining our own hearts for covetousness is so difficult because the sin of covetousness can cover itself up. Because we make excuses for covetousness, and we can disguise it as something else. I'm a hard worker not because I love stuff but because I want to provide for my family. Well, providing for your family is a legitimate thing, isn't it? And working hard is a legitimate thing. Those are good things. I want to save up for a rainy day. I want to save up for the future so that I'm not caught if something unforeseen happens. That can be a good thing. But covetousness can use all of those excuses to mask a heart that just can never be satisfied. So self-examination is hard, but it is necessary.

We can excuse covetousness by saying, "Well, I could be worse. I mean, I'm not trying to be the richest person in the world. I'm not Bill Gates. I'm not as bad as him. So yeah, I may want a lot more stuff, but I know people who want more stuff than I want. Therefore, I'm not as bad as that person. There are other sins worse than this. I mean, I haven't killed anybody. I just want stuff. I'm not hurting anybody by lusting after those things. At least I'm not a thief. I'm willing to earn it and accumulate it legitimately and legally. I'm not taking it from anybody else. I'm not a politician." And we can deceive ourselves into thinking that we are immune to covetousness. "The only reason I want more is so that I can give more." That is never true. If you want to give, you give. If you want to be generous, you're generous. Having more stuff doesn't change the position or the posture of your heart. And if suddenly you were given everything, guess what you would do with everything? If you're covetous, it wouldn't change the covetous heart; it would just make you want to secure what you have and to want it and love it even

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more. And then you would say, “Oh, but there's everything plus that. And I have to have that.”

Jesus said in Luke 12:15, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” That was the warning. Want to build bigger barns that you can have more, plan for more, get more, acquire more, enjoy more, possess more? Jesus said even if you have all of it, your soul is still going to be required of you. And even if you have everything, your life doesn't consist in those things. Because we are children of another world waiting for another kingdom, for the world that is to come. Therefore, we set our minds on heavenly things and cast off this vice of covetousness.

Next week, we will look at what it means to cultivate the virtue of contentment. What is contentment, and how do we cultivate it?

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