Beware of Covetousness

SABBATH AFTERNOON

Read for This Week’s Study: Isa. 14:12–14, Eph. 5:5, Joshua 7, John 12:1–8, Acts 5:1–11, 1 Cor. 10:13.

Memory Text: “‘Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses’” (Luke 12:15, NKJV).

Covetousness has been defined as an inordinate desire for wealth or possessions that really don’t belong to you. Covetousness is a big deal, big enough, in fact, to be right up there with not lying, stealing, or murder. It’s so damaging that God chose to warn against it in His great moral law. “Thou shalt not covet thy neighbour’s house, thou shalt not covet thy neighbour’s wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour’s” (Exod. 20:17).

Covetousness is frequently listed with heinous sins that will keep one out of the kingdom of God. “Know ye not that the unrighteous shall not inherit the kingdom of God? Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God” (1 Cor. 6:9, 10).

Covetousness, right up there with extortion, idolatry, fornication, and adultery? That’s what the texts say, and this week we will look at examples of just how bad it is and what we can do to overcome it.

* Study this week’s lesson to prepare for Sabbath, March 4.
The Ultimate Original Sin?

The question often arises, and understandably so, about how sin arose in God’s universe. We understand how, at least somewhat. And at its heart, it was because of covetousness. Perhaps covetousness, then, is the ultimate original sin.

Read Isaiah 14:12–14. What hints are given there about the fall of Lucifer? How did covetousness play a crucial role in that fall?

“Not content with his position, though honored above the heavenly host, he ventured to covet homage due alone to the Creator. Instead of seeking to make God supreme in the affections and allegiance of all created beings, it was his endeavor to secure their service and loyalty to himself. And coveting the glory with which the infinite Father had invested His Son, this prince of angels aspired to power that was the prerogative of Christ alone.”—Ellen G. White, Patriarchs and Prophets, p. 35.

Read Ephesians 5:5 and Colossians 3:5. With what does Paul equate covetousness, and why?

How fascinating that twice Paul would equate covetousness with idolatry. People practice idolatry when they worship—that is, dedicate their lives to—something other than God, something created rather than the Creator (Rom. 1:25). Could covetousness be, then, wanting something that we shouldn’t have, and wanting it so badly that our desire for it, rather than the Lord, becomes the focus of our heart?

No doubt, Lucifer at first didn’t know where his wrong desires were to lead him. It can be the same with us. The commandment against covetousness, the one commandment that deals only with thoughts, can stop us from acts that will lead to the violation of other commandments, as well. (See, for instance, 2 Samuel 11.)

Read 1 Timothy 6:6, 7. How can focusing on what Paul writes here help protect us from covetousness?
An Accursed Thing in the Camp

It was arguably one of the grandest times in the history of Israel. After 40 years of wandering in the wilderness, they were finally entering the Promised Land. Through a dramatic miracle, the children of Israel crossed the Jordan River at its flood stage—on dry land. This dry-land crossing was so impressive that the hearts of the heathen kings in Canaan melted, and they had no spirit to fight (Josh. 5:1).

The first real challenge in the conquest of Canaan was the walled and fortified city of Jericho. No one knew what to do to defeat the inhabitants of Jericho—not even Joshua. In answer to Joshua’s prayer, God revealed the plan for the destruction of the city, which they followed. But then things took a decidedly bad turn.

Read Joshua 7. What happened after the powerful victory at Jericho, and what message should we take from this story for ourselves?

Once confronted, Achan admitted what he did, saying that he had “coveted” those goods. The Hebrew word here translated “coveted,” chmd, has been used in some places in the Bible in a very positive sense. The same root appears in Daniel 9:23, for instance, when Gabriel told Daniel that he was a man “greatly beloved.”

In this case, however, this chmd was bad news. Despite the clear command not to pillage from the captured cities (Josh. 6:18, 19), Achan did just that, bringing disrepute upon the whole nation. In fact, after the defeat at Ai, Joshua feared that “‘the Canaanites and all the inhabitants of the land will hear it, and surround us, and cut off our name from the earth. Then what will You do for Your great name?’” (Josh. 7:9, NKJV). In other words, the Lord wanted to use these great victories as part of letting the surrounding nations know of His power and His work among His own people. Their conquests were to be (in a different sort of way) a witness to the nations of Yahweh’s power. Of course, after the fiasco at Ai, besides the loss of human life, that witness had been compromised.

Think about how easily Achan could have justified his actions:
Well, it’s such a small amount compared to all the rest of the booty. No one will know, and what can it hurt? Besides, my family needs the money. How can we protect ourselves from this kind of dangerous rationalization?
The Heart of Judas

One of the most tragic stories in the Bible is that of Judas Iscariot. This man had a privilege that only 11 other people in all the history of the world have had: to have been with Jesus all that time and to have learned eternal truths directly from the Master Himself. How sad that many people who never had anything remotely like the opportunities that Judas had will be saved, while Judas, we know, is now destined for eternal destruction.

What happened? The answer can be found in one word: covetousness, the desires of his heart.

Read John 12:1–8. What did Mary do that attracted so much attention during the feast? How did Judas react? Why? What was Jesus’ response?

The Savior’s gentle rebuke to Judas’s covetous remark led him to leave the feast and go directly to the palace of the high priest, where Jesus’ enemies were gathered. He offered to betray Jesus into their hands for a sum much smaller than Mary’s gift. (See Matt. 26:14–16.)

What happened to Judas? Having had so many wonderful opportunities, so many rare privileges, why would he do something so evil? According to Ellen G. White, Judas “loved the Great Teacher, and desired to be with Him. He felt a desire to be changed in character and life, and he hoped to experience this through connecting himself with Jesus. The Saviour did not repulse Judas. He gave him a place among the twelve. He trusted him to do the work of an evangelist. He endowed him with power to heal the sick and to cast out devils. But Judas did not come to the point of surrendering himself fully to Christ.”—The Desire of Ages, p. 716.

In the end, we all have character defects that, if surrendered, can be overcome through the power of God working in us. But Judas did not fully surrender to Christ, and the sin of covetousness, which he could have overcome in the power of Christ, overcame him instead, with tragic results.

Who among us doesn’t struggle with covetousness over one thing or another? In this case, what he coveted was money, and that covetousness, a problem of the heart, led him to stealing (John 12:6), which ultimately led him to betray Jesus.

What a frightful lesson for all of us about the danger that covetousness can bring. What seems like a small thing, a simple desire of the heart, can lead to calamity and to eternal loss.
Ananias and Sapphira

It was an exciting time to be a member of the church. Following the great outpouring of the Holy Spirit on the Day of Pentecost, the apostles were preaching the gospel with power, and thousands were joining the church.

“And when they had prayed, the place was shaken where they were assembled together; and they were all filled with the Holy Ghost, and they spake the word of God with boldness. And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own; but they had all things common” (Acts 4:31, 32).

What a privilege Ananias and Sapphira had, being part of the early church, seeing it grow, and seeing the manifestation of the Holy Spirit in such a marked manner. “Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, and laid them at the apostles’ feet; and they distributed to each as anyone had need” (Acts 4:34, 35, NKJV).

It was in this setting that Ananias and Sapphira, obviously impressed by what was happening and wanting to be part of it, decided to sell some property and contribute the proceeds to the church. So far, so good.

Read Acts 5:1–11. What do you think was worse, holding back part of the money or lying about it? Why such a harsh punishment?

At first, it seemed as if they were sincere in their desire to give toward the work. However, “afterward, Ananias and Sapphira grieved the Holy Spirit by yielding to feelings of covetousness. They began to regret their promise and soon lost the sweet influence of the blessing that had warmed their hearts with a desire to do large things in behalf of the cause of Christ.”—Ellen G. White, The Acts of the Apostles, p. 72. In other words, though they had started out with the best of motives, their covetousness caused them to put on a front and pretend to be what they really weren’t.

“So great fear came upon all the church and upon all who heard these things” (Acts 5:11, NKJV). After this incident, people surely must have been more careful in returning their tithe. But this sad account was not included in the Bible as a warning about faithfulness in tithing. Instead, what does it teach us about where covetousness can lead?
Overcoming Covetousness

Covetousness is a matter of the heart and, like pride and selfishness, often goes unnoticed, which is why it can be so deadly and deceiving. It’s hard enough overcoming sins that are obvious: lying, adultery, stealing, idolatry, Sabbath breaking. But these are outward acts, things that we have to think about before we do them. But to overcome wrong thoughts themselves? That gets tough.

Read 1 Corinthians 10:13. What promise is given here, and why is this so important to understand in the context of covetousness?

How then, in God’s power, can we be protected against this dangerously deceptive sin?

1. Make a decision to serve and depend on God and to be a part of His family. “Choose you this day whom ye will serve; . . . but as for me and my house, we will serve the Lord” (Josh. 24:15).

2. Be daily in prayer and include Matthew 6:13, “Lead us not into temptation, but deliver us from evil: For thine is the kingdom, and the power, and the glory, for ever.” When feeling covetous of something that you know you should not have, pray over it, claiming promises in the Bible for victory, such as 1 Corinthians 10:13.

3. Be regular in Bible study. “Your word I have hidden in my heart, that I might not sin against You” (Ps. 119:11, NKJV).

Jesus tackled the human/sin problem. He was tempted on every point that we are tempted on. And for power to resist, He spent whole nights in prayerful communion with His Father. And Jesus didn’t leave this earth until He had both forged the way by example and then promised power to make it possible for every person to live a life of faith and obedience—to develop a Christlike character.

“Seek the Lord while He may be found, call upon Him while He is near. Let the wicked forsake his way, and the unrighteous man his thoughts; let him return to the Lord, and He will have mercy on him; and to our God, for He will abundantly pardon” (Isa. 55:6, 7, NKJV).

What, if any, have been the consequences in your own life from covetousness? What lessons have you learned? What might you still need to learn from them?
Further Thought: In the conquest of Jericho, Achan was not the only man carrying silver and gold back to the camp of Israel. Joshua had told the men to bring back the silver and gold and vessels of brass and iron to the treasury of the house of God (Josh. 6:19, 24). Everything else was to be burned. Achan, however, was the only man to keep something for himself. “Of the millions of Israel there was but one man who, in that solemn hour of triumph and of judgment, had dared to transgress the command of God. Achan’s covetousness was excited by the sight of that costly robe of Shinar; even when it had brought him face to face with death he called it ‘a goodly Babylonish garment.’ One sin had led to another, and he appropriated the gold and silver devoted to the treasury of the Lord—he robbed God of the first fruits of the land of Canaan.”—Ellen G. White, Patriarchs and Prophets, p. 496.

In Paul’s list of signs of the last days, the first two items involve our attitude toward money and possessions. “But know this, that in the last days perilous times will come: For men will be lovers of themselves, lovers of money [covetous]” (2 Tim. 3:1, 2, NKJV). Selfishness and love of money are significant descriptions of humanity in the last days—our day.

Discussion Questions:

1. Read 1 Timothy 6:6–10: “Now 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. But 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” (NKJV). In class, talk about examples of those who, because of the love of money, have “pierced themselves [and others] through with many sorrows.” There are lots of examples, aren’t there? How can we find the right balance, knowing that we need money to get by but not falling into the trap Paul warns about here?

2. What are other things, besides money, that we can covet?

3. What is the difference between a legitimate desire for something and covetousness? When might a legitimate desire for something turn into covetousness?
Boldly Sharing Jesus

By Andrew McChesney

On an Easter Sunday, retired pastor Simo Vehkavuori stood in a packed train traveling home to the capital, Helsinki, from evangelistic meetings that he had conducted in central Finland. A 24-year-old university student boarded the train and looked around for a seat.

“Even though the train looks full, why don’t you walk through the cars and see whether you can find an empty seat?” Simo said to her.

She returned, smiling. “I found two free seats,” she said. “One for me and one for you. Come with me!” The two sat opposite each other. “Excuse me, but do you mind if I ask you how you feel about religion?” Simo asked.

“I’m quite far from spiritual things right now,” she said.

“Would you like to know how I became a believer?” Simo asked.

She did, and Simo told her. As the train approached Helsinki, he said, “Would you mind if I remembered you in my prayers?”

The student burst into tears. The tears flowed down her cheeks, and she said, loudly, “That would be really great! Please do that.”

Before parting ways, Simo said something that he often tells new friends: “May you be encouraged to know that, even though you are very busy, you can serve a risen Jesus Christ, the One who atoned for our sins on the cross of Calvary. And that’s not all. This same Jesus has promised to come back and will take us to a heavenly home where eternity will start. So, dear friend, let us stay on the heaven-bound journey under the Father’s loving hand until we reach our destination. May the Lord bless you through His grace.”

On another train trip, Simo was surprised when a woman greeted him and even shook his hand as he boarded. “Hello, I’m a retired Seventh-day Adventist pastor,” he replied. “That’s interesting,” the woman said. “I have never heard about Adventists. I want to hear all about your church on this 500-kilometer [300-mile] trip. Here were two empty seats. Let’s sit together.”

Simo spoke about the Adventist Church for the whole trip. As they left the train, a man walked up behind them. “Thank you for the interesting train ride,” he said, eagerly grabbing Simo’s hand with both of his hands. “Thank you for being so brave to share God so loudly that all of us could hear.”

At 84, Simo seeks divine appointments on every train. “The older I get, the bolder I get in sharing Jesus,” he said.

This mission story illustrates Spiritual Growth Objective No. 5 of the Seventh-day Adventist Church’s “I Will Go” strategic plan, “To disciple individuals and families into Spirit-filled lives.” Read more: IWillGo2020.org. Read more about Simo next week.
Part I: Overview

Lust, a form of covetousness, brings forth sin, resulting in death (James 1:15, see also Jude 1:18). Covetousness is a transgression against the law of selfless love (1 Cor. 13:5). On the other hand, a godly life with contentment is great gain (1 Tim. 6:6–10).

Covetousness knows no bounds, not even when it concerns what is sacred, as the lives of men and angels demonstrate all too often in the Bible. In heaven, Lucifer desired to exalt himself (Isa. 14:12–14). Today, on earth, humanity continues to covet what belongs only to God. During the fall of Jericho, Achan coveted part of what was consecrated to the treasury of the Lord (Josh. 6:19, 24; Josh. 7:20, 21). Judas was a thief and used to steal from the money box (John 12:4–6). Under the manifestation of the Spirit in the church, Ananias and Sapphira lied because they coveted part of what had been promised (Acts 5:1–10). Even the chosen people robbed God after being delivered from their exile (Mal. 3:8–10).

The solution to this greed and lust is to walk in the Spirit, not the flesh (Gal. 5:22, Rom. 8:4–9). Those who don’t know God walk in the passion of lust or concupiscence (1 Thess. 4:5). However, those who follow Jesus deny themselves and take up their cross (Luke 9:23), escaping the corruption that is in the world through lust (2 Pet. 1:4).

By imitating God, the Giver of all things—including the things that we give Him (1 Chron. 29:14)—we walk in love, just as Jesus walked. Love for sinners inspired Jesus to give Himself selflessly for us as an offering and a sacrifice (Eph. 5:1, 2). A life led by the grace of Jesus, who is the Word made flesh, and by prayer, will confirm the Bible truths that “it is more blessed to give than to receive” (Acts 20:35) and that “God loveth a cheerful giver” (2 Cor. 9:7).

Part II: Commentary

Desire and Covetousness

1. A word used in the New Testament for desire is epithymia (Greek), which can have the meaning of “lust,” “desire,” or “lust of the flesh” (James 1:14; 1 John 2:16, 17). Before our conversion, we walked in the lust (epithymia) of the flesh (Eph. 2:3). Not knowing God, humans follow the lusts (epithymia) of their own hearts (Rom. 1:21–24). On the other hand, Paul desires (epithymia) to see his brethren (Rom. 15:23) and desires (epithymia) to be with Christ (Phil. 1:23).
According to the meaning above, desire can be good or bad. As such, the apostle Paul counsels us to mortify the members of sin, among which are evil desires (kakós epithymia) that are harmful and unhealthy, as well as covetousness (pleoneksia), which is idolatry (Col. 3:5).

2. In contrast, covetousness is especially marked by an inordinate desire for wealth or possessions—or for another's possessions.

The apostle Paul uses the word “covetous” (Greek: pleoneksia) in the sense of being eager for gain (Eph. 5:5). Jesus likewise links covetousness to the abundance of material possessions (Luke 12:15). Covetousness also can be applied to the excessive, or unlawful, desire for something.

Lust (pleoneksia) or evil desire (kakós epithymia) distorts the sinner’s perception because it is desire without self-control (Gal. 5:22), leading to idolatry (Eph. 5:5) through the exaltation of material things (possessions) in place of the Creator.

**Warning Examples**

1. Lucifer intended to seize the position (throne) of God (Isa. 14:12–14) and the right to be worshiped (Matt. 4:9), thereby exalting himself and placing a creature in the place of the Creator. However, having failed in heaven, Lucifer shifted his evil attention to humanity, fostering sin and concupiscence to destroy the Lord’s treasure on earth (Mal. 3:8–10).

   But the Lord appeals to the faithful that they may turn to Him (Mal. 3:7, 8), promising immeasurable blessings (Mal. 3:10–12), which are better than the gains derived from concupiscence.

2. Achan acknowledged that he coveted (in Hebrew: hamad) sacred items of the Lord’s treasure (Josh. 6:18, 19; Josh. 7:21). Hamad means desire and also “covet,” “lust,” “beauty,” “delectable thing,” “delight,” “pleasant,” and “precious thing.” This word is used in the tenth commandment to forbid covetousness (Exod. 20:17). As such, sin also may begin with the desire for good but forbidden things.

Both the Greek version of the Old Testament rendered by the Jews (LXX) and the writings of the apostle Paul, translate hamad (Hebrew) in the tenth commandment as epithymia (Greek), which also means desire (Rom. 7:7, Rom. 13:9). But this desire or attraction (hamad) for forbidden beauty and pleasure may be overcome by watching and praying (Matt. 26:41). If God is not first in one’s life (Matt. 6:33), the desire, even if initially innocent and lawful, will be satisfied without self-control (Gal. 5:22), leading to sin.

In Achan’s case, his desire was for the forbidden. After his sin was exposed, Achan, blinded by covetousness (hamad), continued to describe the stolen garment as “good” or “beautiful” (Josh. 7:21). But beauty and something’s worth do not justify or diminish the guilt of sin.
3. Eve (Gen. 3:6) understood that the tree was good, pleasant, and desirable \( \text{(hamad)} \), and she ate the forbidden fruit. She violated in Eden the principle of the tenth commandment. Once again, the lesson is that something beautiful, good, and desirable \( \text{(hamad and epithymia)} \), which led to sin in Eden, continues to do so after the Fall \( \text{(James 1:14; 1 John 2:16, 17)} \).

4. The experience of Judas (John 12:1–8) is a warning that leadership positions and miraculous events, in and of themselves, do not restrain covetousness within the human heart. As one of the 12 disciples, Judas had heard the Master firsthand, participated in amazing miracles, and served as the Lord’s treasurer. However, Judas stole from the offerings given to Christ’s work \( \text{(John 12:5, 6)} \) and begrudged the costly gift bestowed upon Him by a grateful and penitent heart. Judas, and a few others, did not approve of Mary’s tribute to the Savior because they felt the anointing of Jesus was a waste of offering money. They felt that this money could have been put to better use by being given to the poor \( \text{(Mark 14:4, 5)} \). Or, maybe, Judas wanted it for himself.

In addition to providing for the Lord’s work \( \text{(Mal. 3:10)} \), tithes and offerings have further spiritual significance to the loyal worshiper, such as exalting the Lord’s name \( \text{(Mal. 1:11)} \), bringing the giver closer to Him \( \text{(Mal. 3:7, 8)} \), honoring Him \( \text{(Prov. 3:9)} \), and worshiping Him \( \text{(Ps. 66:13)} \). As such, Mary’s reward \( \text{(John 12:3–8)} \) will not be taken away. For her, washing Jesus’ feet with a perfume worth more than three hundred days of work was too little. Kneeling and drying the Lord’s feet with her hair, Mary also gave herself as an offering. In this spirit, the reward of the faithful giver will never be taken away:

“Those self-sacrificing, consecrated ones who render back to God the things that are His, as He requires of them, will be rewarded according to their works. Even though the means thus consecrated be misapplied, so that it does not accomplish the object which the donor had in view,—the glory of God and the salvation of souls,—those who made the sacrifice in sincerity of soul, with an eye single to the glory of God, will not lose their reward.”—Ellen G. White, Testimonies for the Church, vol. 2, p. 519.

5. Ananias and Sapphira serve as an example \( \text{(Acts 5:1–11)} \). The book of Leviticus establishes that the money from the sale of property should be given as an offering to the storehouse in the sanctuary \( \text{(Lev. 27:8–33)} \). The tithe also is included in the list of sacred things \( \text{(Lev. 27:31–33, Mal. 3:10)} \). However, Leviticus 27 points out that all which was to be consecrated to the Lord should first be appraised by the priest before being sold or redeemed, according to the law of redemption \( \text{(Lev. 27:8, 11–13, 25, 27, 31, 32)} \).

This appraisal by the priest may suggest the intention to prevent covetousness from arising because of the undervaluation of the item
given or to be redeemed. Or the priest’s appraisal could have been instituted to prevent the retention by the worshiper of part of the revenue.

Because priests no longer oversaw the estimations of property to be sold or the disbursement afterward of the amount given as an offering, the determination of the price of the asset sold relied solely on the conscience of Ananias and Sapphira. But Ananias and Sapphira lied to keep for themselves a portion of what they promised.

However, in the New Testament, tithes and offerings remain holy and untouchable, as in the Old Testament. In support of this precept, we have direct revelation from the Lord Himself (Heb. 2:1–4) and the Holy Spirit (Acts 5:1–11).

Whenever there was spiritual reform, the liberality of the people resumed in a clear sign of revival (Exod. 35:20–29, 2 Chron. 31:1–12, Mal. 3:6–12, Acts 4:34–37). But Ananias and Sapphira were not sufficiently impressed by the outpouring of the Holy Spirit, and they reaped the consequences. If Ananias and Sapphira had been successful in their fraud, the credibility of the apostles and the divine legitimacy of the church would have been corrupted from the start. Although the same immediate judgment does not occur today, a day will come when all shall give an exact account to the Lord for everything they have done, whether good or bad (Eccles. 12:13, 14).

“Not to the early church only, but to all future generations, this example of God’s hatred of covetousness, fraud, and hypocrisy, was given as a danger-signal. It was covetousness that Ananias and Sapphira had first cherished. . . . Voluntary offerings and the tithe constitute the revenue of the Lord’s work.”—Ellen G. White, The Acts of the Apostles, p. 74.

**Part III: Life Application**

Ask a class member to read aloud the quotations below. Then discuss with your class the questions that follow.

**Remedy for Covetousness**

“Constant, self-denying benevolence is God’s remedy for the cankering sins of selfishness and covetousness. . . . He has ordained that giving should become a habit, that it may counteract the dangerous and deceitful sin of covetousness. Continual giving starves covetousness to death.”—Ellen G. White, The Adventist Home, p. 370.

1. **Self-denying benevolence may feel alien to the unregenerate human heart. How can we cultivate the habit of self-denying benevolence and take pleasure in being generous, thereby freeing ourselves from covetousness?**
2. How do we involve people in campaigns to strengthen faithfulness in tithes, offerings, and regular donations for charitable and missionary needs?

Liberality and the Holy Spirit

“This liberality on the part of the believers was the result of the outpouring of the Spirit. The converts to the gospel were ‘of one heart and of one soul.’ One common interest controlled them—the success of the mission entrusted to them; and covetousness had no place in their lives.”—Ellen G. White, *The Acts of the Apostles*, pp. 70, 71.


Christian liberality is the result of allowing the Spirit to work in our lives. Covetousness is the opposite. What would your spiritual self-assessment reveal if you were to consider the faithfulness, frequency, and generosity with which you contribute to the church’s charitable and missionary projects? (*Also read 2 Cor. 13:5.*)