

Ten Commandments

10: If Only I Had ...

Exodus 20:17

Robert Morris ---- August 3, 2025

All right, well, good morning, Grace! Hi, my name is Robert and I'm one of the pastors here, and I am so excited about our time in the Word today.

In 1992 I was in middle school, and I loved playing basketball. And no one dominated basketball back in those days quite like Michael Jordan and the Chicago Bulls. And if you were a young man, and maybe even if you're a young man today, there's only one shoe that mattered—the 1992 Air Jordans.



I don't know how to tell you this with the appropriate amount of emphasis: I wanted those shoes badly... really bad, like lay-my-head-on-the-pillow bad, not-always-thinking-positive-thoughts-about-how-to-get-them bad. I wanted them so badly, just imagining all the

sweet dunks I would be able to do, all the fadeaway jumpers, all the switch the ball in my hands and do reverse layups. I know ...

But you see, there was a problem. And I know what you're thinking. It isn't that the Morris genetics weren't going to allow me to be 6'4". (I did realize later that was going to be a problem.) The problem was that I just didn't come from a family that had a lot of disposable resources. And those shoes were expensive. We always had enough, we always had food to eat, we always had a roof over our heads. But we didn't know any different. Our idea of vacation in the Morris family as we were kids was that we got to go to Six Flags a couple of days, stay in the Motel 6, the one with the pool. And I don't think I was a grumbling kind of kid. You'd have to confirm that with my parents to see if that was true, but we just didn't know any different until this moment. This was the moment where something switched in me, and I realized that all the things I didn't have and that I might never have.

You see, in my family we didn't get shoes designed by MJ; we got XJ900s. And I'll never forget those letters and numbers combined, because they left this deep scar in me, all this insecurity, all this deep longing for all the things I didn't have.

You see, XJ900s were knockoff sneakers, and you bought these at a place called Payless Shoe Source. If you're under thirty, the title was apropos. This was a place where you could "pay less" for something. I know ...



Now, all this came to a head my seventh-grade year. And I begged and begged my dad rather unsuccessfully for a pair of Air Jordans. “Dad, you know how many points I could score if I just had these shoes. Some of my buddies have them ...” And he kindly and patiently described, “Hey, bud, it’s just not going to be in the budget. We don’t have that kind of money around.” And when I laid my head on that pillow that night I dreamed of all the “if onlys” ... *If only I had those shoes.*

Now I quickly found out that the shoes were not what was causing the problem. And here’s how I found out. A few months later my dad found some base level Nike high tops, and he bought them for me. He sacrificed because he wanted to surprise me, because I had made the seventh-grade basketball team. And friends, I felt like a million bucks. For the first time ever in my life I had brand name shoes. Surely this would fix all those deep insecurities. Surely this would satisfy that longing, that desire, within me, those insecurities of a young man.

And I hate to tell you, it did not fix the “if only” heart within me. Because for the last thirty-ish years, that “if only” thought creeps its ugly head into my mind, and I find myself sometimes restless, not really satisfied for some reason, maybe jealous of what others have, insecure, ungrateful ... “What if?” “If only ...if only I had this ...”

Now maybe you resonate with me. I don't know what your version of that story is today. Maybe your "if only" is "If only I had that person in my life." "If only I had that person's looks or her figure." "If only I had that job, that one would satisfy me like this one doesn't." "If only I had their possessions or their intelligence." "If only I had a normal family without the baggage and dysfunction of mine." "If only I had their resources or their abilities or that car." "If only I had those sweet Air Jordans instead of the XJ900s." "If only ... if only..."

And that leads us this morning to our tenth and final commandment. We get to number ten and it's going to address this human problem of having this seemingly incurable case of the "if only's"—this symptom of a heart and soul that is not well.

And I want to remind you, if you haven't been with us all summer, this series we're now finishing up is on the Ten Commandments. And the way we've been describing this is that, yes, these are rules from God. But they're rules that are intended for our freedom. God says, *I am the Lord your God. I've saved you out of slavery. Now live and act in this way. This is what it's going to mean to be 'us' in this community.* And we get to commandment ten, one of the final keys of living in this freedom, to live a life as free people.

And it says this in [Exodus 20:17](#): "You shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's."

Here's what I'm hoping to accomplish with us today. I'll tell you where we're headed. First, I want to look at this tenth commandment and try to help us define what this word "covet" means. I want to look at it both in this commandment, and also other places in Scripture, so that we can diagnose how to know when this is happening in our lives. And then we're going to ask why this command? What is God after? What is He trying to help me avoid by not coveting? And then we'll contrast those dangers with the freedom that we get with a life that's avoiding coveting. And finally, we'll ask, *So what do I do? If want to avoid this, if I want to live like a free person, what can I do in my life to try and apply this message? Because I want this incurable "if only's" to go away.*

What Does It Mean to Covet?

So, let's look at the tenth commandment. It says, we are told, that "you shall not covet" your neighbor's wife, property, or anything that belongs to your neighbor. And I love that God

includes the “anything” part, because I would probably do that thing where you say, “I don’t have donkeys and oxen.” He just says “anything.” Anything is on the table. You can literally covet anything that is your neighbor’s. He says, “You shall not covet.”

Now this Hebrew word for “covet” is interesting, because if you take the two places where the Ten Commandments are written in the Old Testament, in Exodus 20 and in Deuteronomy 5, in that, if you’re looking at the original languages, you would see two different words for that same English word that we have, “covet.”

And there is some scholarly disagreement about what those two words mean in those two places and what it might mean for this commandment. You see, one of the words implies that it’s not just the desire, but it’s the action taken with that desire. So, you are so desirous of this that of course you would take an action. And the other word is more just a word for a thought or a desire that comes to our mind.

So many have asked about coveting, is it only the desire? Or do I not break the commandment until I do something about that desire? Can I think about it? Can I daydream about it, even if I don’t do anything about it?

Where I’ve landed is that I think these commands use both words, so I’m going to say that it’s safe to assume that we’re being told to avoid both. Neither one of them is good for us. Whether we take the action or not, the heart within us that is coveting is not good for our souls. Why play with that fire?

One of the problems I’ve had all week is that I’ve tried to do my best to figure out how to share with our people what this idea of coveting is. How do you know when it crosses that line? And so, I started asking myself some questions. One of the problems that we run into is we have these natural and, I think sometimes, God-given desires. So, when does it go too far? It’s somewhere between *Oh, that looks nice* and *I’ve got to have that, and I’ll stop at nothing to get it*. Somewhere along that continuum or spectrum is where coveting starts to take in.

The simplest two-word definition I could describe for “coveting” is an “inordinate desire.” It’s a desire gone rogue. It’s a desire at too high or too different of a level. But I think it’s a little more complex than that because of what we see in the New Testament as well.

We get some clues as the disciples of Jesus Christ from the New Testament. In [Luke 12](#) Jesus talks about this. He tells His disciples, “[Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.](#)” He’s trying to

warn his disciples ... *Danger... danger... danger. You've got to be on your guard. You've got to be on the lookout for this.* Because it's tied to this misunderstanding of possessions and how we tend to view them.

Later in the epistles Paul is going to give us some insight to early believers in both Ephesians 5 and Colossians 3. Paul is going to directly connect this idea of coveting to idolatry. I am putting something as a more important thing. I am placing something at a level that it does not belong at. It's too high of a pedestal for this desire, and that desire is beginning to impact the way I look at the world and maybe even the way I look at God. And it's leading me, perhaps, to some actions.

James, the brother of Jesus, talks about this power of desire in James 1. He talks about how these desires within us, and when those have conceived, they will give birth to sin, and eventually that will lead to our destruction. So, there's another example of how these too-high desires can cause us to sin. There's a way that the desire grows in our heart that eventually leads to our destruction. Eventually, bad desires will bear bad fruit in our lives. It's only a matter of time. So, where I've landed in our area of coveting is "How do I help Grace Covenant Church know what coveting is?"

So, I thought of some questions to ask. Is your life dominated by this craving? Are your thoughts fixated on this thing? How often are you thinking about it? When pastor Tim Keller wrote about coveting, he said, "Are you investing the main part of your hopes and satisfaction on a thing?"

Maybe you're making that thing too important of a thing. Maybe it's lessening your satisfaction with God. Pastor John Piper, talking about coveting, said, that coveting goes up as desire and satisfaction with God go down. So, as I have less and less desire for God and what He's given me, there's more opportunity for this inordinate desire to creep its ugly head, whether it's for my neighbor's wife, ox, donkey, or anything else.

So, this isn't some safe little thing, and it's probably not just daydreaming. The implications of the tenth commandment are that if you harbor this kind of thought in your life: one, it may lead you to actions that aren't good; and two, even if it stays internal and nothing is ever done about that action, it still reveals a soul that is not well.

So, here is the definition I want to give you, Grace Covenant Church. I'm just stealing it because people are smarter than me. It's from a guy named [Jon Bloom](#). He wrote about coveting,

and this is how he defined it: “... the faithless desire to possess something that doesn’t belong to us, fueled by an idolatrous belief that it will satisfy us.”

That’s a lot there. It’s an inordinate, over-the-top, faithless desire for something that doesn’t belong to us, fueled by a belief that it will satisfy us. And we’re all capable of it, friends. And so, God, in His love, in the last of His Ten Commandments, the last thing He gives these people on the verge of the Promised Land is the warning that they’re not going to want to live this way. It won’t work. You won’t be living like the free people that I made you to be. You’ll be going back to slavery in this way.

Why Have We Been Given This Command? What Are the Dangers of Not Following It?

So, why this command? Why is this such a big deal for God? What are the consequences and the dangers of it? I landed on two very specific dangers, two things that this changes, two sets of relationships that are drastically altered by a life that’s fueled by coveting.

The first is that it changes the way we view our neighbor. We talked a little about this last week. This is right in the section of commands. It’s talking about how to live horizontally with my community around me.

And what’s ironic right now in Exodus 20 is that these people only have in their possession what was given them by the Egyptians on the way out, which is a God miracle; or something that God provided along the way. They don’t yet have an abundance or lots of possessions. But they’re about to enter a land that’s described as flowing with milk and honey. They’re about to be in a land of abundance and possessions and a lot. And if they go there and they still have this coveting heart within them, it’s not going to go well. Because they’re going to look across the valley and see that his land is greener. They’re going to look across the valley and see that he has more oxen or donkeys. So, He’s trying to get them to see, *Look, you can’t take this with you to the Promised Land. You can’t be a kind of people who covet what your neighbor has.*

It just changes the way I view my neighbor, you see. It’s not just that I want a new car or a new job or maybe a different spouse. It’s that I want his job. *That guy doesn’t belong in the corner office. I want her husband. I want their house. I want his life. I want their stuff to be my*

stuff. I want her popularity and social media following. I want that kitchen. I want what he has. And why didn't I get that? Because I would like that. And I'm a little angry that you seem so happy that you've got this great blessing. And I'd be happier and more satisfied if I had what you have.

It's not treating my neighbor well. And we envy them. It's not a great foundation for relationships to flourish. We can't be happy for them in their success or blessing. We'll resent them. We'll silently wonder, *Why did they get those blessings and I didn't? Why is their business succeeding and mine's not in the same way? Why do they have that spouse that seems to be able to communicate well with them, and I struggle in my relationship? Why do they get this and I don't?*

It impacts the way we look at our neighbor. It causes us to look at others differently. That desire, that inordinate desire, will eventually govern our relationship with those around us. It will affect the way we view them.

There's a selfishness and love-lessness that looks at others and says, *I want that. Why did he get to have it?* And eventually, if that's unaccounted for and undealt with in our hearts, it will lead a person sooner or later to take some kind of action that would hurt his neighbor when we're told to love our neighbor.

Ultimately, it's just too hard to love your neighbor when you silently resent them and wish you had their life and their set of circumstances and their blessing from God.

So, what's the danger? The danger is that it really does impact the way you view your neighbor. But maybe more importantly is that **it changes the way you view God.**

Ultimately, coveting is this growing dissatisfaction with what God has already given you. When we covet, we are functionally believing that God has not given us enough to be satisfied.

Maybe He's shortchanged me. Maybe He hasn't given me my due. Often, my friends, that's a dangerous place to be spiritually. You begin to look at Him as the one who's withholding something from you rather than the one who has graciously provided all things.

So, God is no longer this great satisfaction and the source of all I need. And one of the really ironic parts of this is that, in breaking the tenth commandment, we're destroying the first one as well. Because that thing that we covet, whatever that thing is, many times, that "If only... if only...if only"—however you'd fill in that blink—is functioning like a substitute god, a

substitute messiah, a functional replacement god. You begin to think that that will satisfy you and deliver something that God can't.

It reveals a heart and a soul that's not well, friends. Friends, the hard part of this coveting thing for me is that it changes the way you view God. You stop seeing Him as this gracious provider, and you start seeing Him as this great withholder, and so it negatively impacts our view of God, and our view of our neighbor.

The Freedom We Can Find by Avoiding Coveting

And in contrast, God says, *Hey, what if you were free?* All series long we've been trying to point out that, yes, this prohibition is keeping me from something, but it's also freeing me up for something way better. We've learned that His commands are not burdensome. We know from God's Word that following His law is our delight and leads to great reward. So, what's the reward? What's the benefit to living a life free of coveting?

I think there are a couple of things. One, frankly, is contentment and satisfaction, a content and satisfied heart. What if people who were free from slavery said, *You know what? I'm good. I've got enough. It doesn't mean that I won't work hard as if I'm working for the Lord, and maybe the Lord will bless me with more resources. Maybe like Ecclesiastes says, I'll get to enjoy some of the finer things under the sun. But I'm not going to go down that road thinking that this is what satisfies me. I won't go to that place where I say, "If only I had this." I don't want to be a slave to more anymore. I'm trying to kick this nasty habit of "if only's."*

So, I think you get contentment and satisfaction. I think you get a life free of comparison, free of the comparison game. One of the cruel ironies that was pointed out to me this week is by an author named [Melissa Kruger](#), who says *"We usually covet in the areas where we compare ourselves to others the most."* Coveting is attacking our weakest spots, the places where we are most vulnerable, most insecure.

So, what if I was free from the comparison game? What if I had open hands? This coveting heart that always wants more tends to also be a heart that grips the things you already have too tightly with this great fear that they'll go away too. But what if I lived with open hands?

What about love of neighbor? I might get to say to my neighbor, *Man, I'm really glad you got to have that. I'm glad you get to experience that.* I look at my neighbor who might have

something that I might like, and I get to say, *You know what, that looks good to me. I hope it is as good to them as it looks to me.*

So, **freedom looks like the opposite of coveting. It looks like contentment and satisfaction, avoiding the comparison game, open hands, and a genuine love of neighbor.**

And that sounds like a lot like freedom, my friends. That sounds a lot like a better and more abundant way.

Application: How to Avoid a Life of Coveting

So, what do I do? We've seen the danger of a coveting life. We've seen maybe what some of the freedom is. I want to lessen the impact. I want to cure this "If only" in my heart. And as I was preparing for our time, I thought of three applications for me, and I'll just share them with you in hope that they would help you as well.

The first is to learn contentment. And I use that word "learn" very specifically. Because in [Philippians 4](#) the Apostle Paul says, "[I have learned to be content in all circumstances.](#)" It's a muscle that I've had to learn how to flex. It's a thing I've had to learn over time.

And if I want to covet anything, I want to covet contentment. If I want to have an inordinate, over-the-top desire for something in my life, I want it to be contentment. Because, again, Paul says, "[With godliness and contentment there is great gain.](#)" I want great gain.

And so, in order to build or learn contentment you're probably going to need to take some practical steps. And I think one of those big steps, the thing I landed on for me, is that I'm going to need to lessen or limit my exposure to the desire-enhancing sources. Those may be different for you—I don't know what they are for you. But I thought and brainstormed a few examples.

Some of you may need to turn off HGTV. Those old reruns of *Fixer Upper* are only reminding you of how awesome your life would be if you had a husband who is handy like Chip Gaines. The whole network is built on coveting.

Now, friends, we live in this world where there are billion-dollar industries with marketing and research departments and data, and they've got one desire for you, and that's to increase your amount of desire for the thing that they're selling. They specialize in trying to take a desire and make it an inordinate desire.

What about the doom scroll of social media? I don't know if you get in this loop very often where you're not even sure how you spent forty-five minutes on it, but you did. When this tenth commandment was written, the circle referred to as "neighbor" was pretty small. But now because of a rectangle in my pocket I can literally covet my neighbor all over the world. There's not limit to whom I can cover. I'm trying to limit the circle of people whose lives I covet. I've been trying to remind myself this week, *Okay, Robert, when something is "free," you're the product.* And as the product, it's probably not treating me the right way. And I keep coming back for more, and it's making this "if only" a lot worse.

So, I don't know what feeds your coveting. What are your desire-enhancing sources? You might need to fast from those. You might need to cut it off at the source. You might need to turn off the TV or set a time limit on social media on your phone or throw away the sporting goods catalog.

I don't know what yours is, but I know that whatever your particular thing is, in order to learn contentment, I'm going to need ways to starve the appetite that constantly puts me in this place of ingratitude and dissatisfaction with what I currently have in my hands.

So, learn contentment, Grace Covenant Church. Figure out how to limit those desire-enhancing sources.

The second application I came to for myself is just to **practice extreme gratitude**. I'm only using that word "extreme" because you will look so weird when you do this, so abnormal in our day and age. As a disciple of Jesus Christ, if you walked around and said things like this: "Everything I have, everything I will eventually have, is a total gift from God rather than something I earned myself," people will think you're so weird. But you'll be free.

Now friends, I am not talking about not being diligent or faithful or a good steward with what you've been entrusted with when it comes to skills and abilities and resources. Please, please do that. And that might lead you to have a few more things than someone else does. But a wise disciple knows that every gift, everything given, comes from the Father above.

So, in a world based on earning and merit and striving and getting yours, a disciple knows that it's all by grace.

And so, I want to figure out a way to increase the gratitude quotient in my life. How do I do that? I thought of a couple of things that I'm going to start doing. I'm going to set a couple of reminders on my phone. Maybe you need two or a dozen—I don't know how many you need.

But it's just going to say to stop and thank God for something. And I'm going to look at my phone randomly through the day, maybe between a meeting or on the way home, and it will remind me, *Oh, okay, stop and thank God for something.*

One of the things we've done at our house, a phrase we've picked up on in the last year or two, is this. We say this a lot. I try to sneak it into prayers subversively because I'm raising some suburban kids who have more than I ever had. In those prayers it sounds something like this: "God, thank You for how much You've blessed us. You've given us everything we need and so much of what we want. You've given me far beyond what I deserve."

So, how do you, how do I, live a life of so much gratitude that I'm rarely focused on what I lack?

So, learn contentment, practice extreme gratitude, and finally, the third application I came to is to **nail down your belief in God's sovereignty**. Come to peace with this or come to a belief in God's sovereignty. If you're going to have any chance of ridding your heart of coveting and the deadly "if only's," you're going to need to wrestle this down.

And here at Grace we define that word "sovereignty" as the belief that God has a plan and He has the power to pull off that plan. And so, if He wanted me to have it or the resources to have it, I'd have it. The Bible says He owns the cattle on a thousand hills. This is not a resource problem for God. And those of who pray, "Give us this day our daily bread" and we mean it, we also can't be dissatisfied with what He's currently giving us.

The Puritan author [Jeremiah Burroughs](#) wrote a book called *The Rare Jewel of Christian Contentment*. And in it he defines contentment in this way, and the back half of this arrested me this week. It says that contentment is "that sweet, inward, quiet, gracious frame of spirit, which freely submits to and delights in God's wise and fatherly disposal in every condition." That last clause hit me this week—to freely submit and delight in how God disposes of the resources He said He owns anyway. He knows how to order things. He knows the heart of the person. He sees fit to give some things, and other things He refrains from giving. And how He disposes of His resources is, frankly, His decision. And I can assume that if I don't have it, in God's great "make Robert like Christ" project, I either don't need it, or it would be in the way. Because He's after that goal in my life. He wants to make me become like Christ in all of life. So, if I don't have it, it's currently not part of the things I need to get me to the destination that God wants to get me to.

And this one's hard for me, friends. I told you how I grew up. Because we didn't have a lot, I grew up striving. I grew up trying to make sure I made the good grades and got all the scholarships, trying to succeed, trying to be diligent, trying to make the right choices. And I'll just tell you, there are times in my life where God and I have had some very—not difficult for Him, but difficult for me—conversations where I say something like this: “Why couldn't I have had that other person's path? They seem to have gotten such a better deal. God, You know what I could have done with those resources, or those abilities, or that talent.” And friends, I'll tell you that's my pride. That is my pride that says, “God, why don't You get on Robert's plan for Robert's life?”

Friends, I'll tell you, some of us—and I'll include myself in this—some of you have never grown out of the “It's not fair” stage of life. Even as adults we walk around constantly looking at what other people have and why they have it and why we should have it. And the dangerous part is when we begin to look at God that way—*He's not being fair to me.*

And one of the hardest truths of being a disciple of Jesus Christ, I think, is the frank truth that there is nothing I'm owed by God other than the immediate consequences of my sin. And instead, look at all that I have. Look at all the things I've been blessed with. Look at how much grace He's bestowed on me.

And so, friends, this is for all those times you might look across a room or a street or an office or into a little rectangle in your pocket or even at a church gathering like this and say, “If only ... If only I had ...”

God's on a mission, friends, to renovate that “if only” heart and turn it into a heart that trusts Him implicitly, a heart that's content and grateful. So, no more “if only's.” Don't settle for the “if only” in your heart, Grace Covenant Church. When you sense that dissatisfaction, that inordinate desire creeping in on you, if you let that hang around in your heart and life, the tenth commandment would say that you're acting like a slave. That's not how free people act. Don't throw away this greater thing you've been given of a life filled with contentment and gratitude and trust in the sovereignty of God. That is a firm and better foundation. That's a more abundant way. So, no more “if only's.” No more “If only I had ...” I already have everything I need and so much of what I want.

Now friends, as we wrap up this series on the Ten Commandments, as free people, our God says, *Look, there are ten things. And if you do them and if you consider the heart*

motivations behind those things, if you'll live inside the loving boundaries that I've given to you, you'll live a life of freedom and blessing, not slavery. And you'll demonstrate to the world around you a much better way.

You're a free people, Grace Covenant Church. If you've trusted in Christ, if you're one of His disciples, you're free. So, let's live like the free people we are, inside these loving and generous boundaries that are our saving out of slavery God has provided for us. Let's not go back to the old way. Let's not go back to the chains of slavery. We're free.

And I love that today we're going to get to celebrate that freedom. We're about to go to the Lord's table here in just a moment, and we're going to remind ourselves of how this freedom was purchased for us. But before we do that, let's pray.

Father, we come before You today with a heart of gratitude for Your Word, that instructs us and its loving instruction and commands that a life free of coveting is a life of freedom.

Would You help us, God? We're going to confess to You today, Lord, that many of us still have a long way to go to free our lives of the chains of coveting. God, I ask right now that Your Holy Spirit would take these truths and that You would help us to become men and women of contentment and gratitude and trust in You as our King.

And Father, as we come to the Lord's table today, would You remind us once again just how good You've been to us and how You've graciously provided a way for us to have relationship with a God who created us, loves us, and gives us everything we need and so much of what we want.

We ask these things in the name of Your Son, Jesus Christ. Amen.