



*The Envy of Eve* truly is a wonderful book – with a deeply biblical perspective into the sinful human heart and with practical guidance towards a life of godliness and holiness. I found myself underlining the manuscript as I went along! In her book, Melissa Kruger uncovers the deepest machinations of the human heart, revealing how covetousness, lust, and greed are tempting doors of departure from the path of godliness. By focusing on Biblical truths and examples, Kruger opens our eyes to the scope and depth of covetousness in our lives, while also drawing us into the path of holiness and a life honoring and glorifying God. The questions at the end of each of the chapters make this a perfect tool for personal as well as group Bible study.

Diana Severance

Author of *Feminine Threads* and Historian  
Spring, Texas

To read *The Envy of Eve* is to gaze into a mirror reflecting the covetousness latent in the human heart. With skill and insight Melissa Kruger exposes the fault lines that as Christian women we know are there but are all too often ashamed to admit. Yet we are not left to thrash around in helpless despair. Through biblical examples and sympathetic counsel we are pointed again and again to the delivering power of the Lord Jesus Christ.

Faith Cook

Author of *Troubled Journey*  
Derbyshire, England

With I've-been-there understanding and been-in-the-Word insight, Melissa Kruger helps us to look beneath the surface of our discontent, exposing our covetous hearts to the healing light of God's Word. The Bible-saturated study ably applies the gospel to an area many of us have never invited it to go to work.

Nancy Guthrie

Author of the *Seeing Jesus in the Old Testament Bible Study* series  
Nashville, Tennessee



We live in an age where governments are teetering because of a sinful, self-centred sense of entitlement by the populace. Furthermore, we live in an age when individuals, particularly in the West, are constantly comparing themselves with others, and there is a relentless pursuit of materialism, which, as we know, can never truly satisfy. In the midst of this veritable cauldron of lust and sinful desires, there is a need to go back to the simple understanding of what the Scriptures call 'covetousness'. I am thankful for this new book by my friend Melissa Kruger which not only helps us come to terms with this disease of the soul, but also, mercifully, offers a remedy. Mrs Kruger's insights are grounded in the Scriptures, the Reformed confessions, and her own wise diagnosis, reflections and helpful treatment of the diabolical maladies of our age. I commend this fine, new book by Melissa with a prayer that we all read and follow her Biblical counsel to fully understand the condition we are in and flee quickly to the One who truly satisfies our deepest longings and our true desires.

Michael A. Milton

Chancellor and Chief Executive Officer  
The James M. Baird Jr. Chair of Pastoral Theology  
Reformed Theological Seminary, USA

In an age and culture where we all tend to have an overdeveloped sense of entitlement, this book makes a brilliant diagnosis that goes right to the heart of the problem. It combines a well-structured, analytical approach worthy of the best of the Puritan writers with a fresh and well-illustrated understanding of the way contemporary women think. The applications of Biblical truth are completely fearless and absolutely spot-on.

Ann Benton

Wife to John Benton, Managing Editor of *Evangelicals Now*  
Guildford, England

*The Envy of Eve* gets to the root of our struggle for contentment. It's not our circumstances that need transformation – it's our hearts. With empathy and grounded biblical insight, Melissa Kruger shows us the path to abiding joy amidst life's varied 'ups' and 'downs'.

Lydia Brownback

Author of *Contentment*  
Wheaton, Illinois



# The Envy of Eve

*Finding Contentment in a Covetous World*

MELISSA B. KRUGER

CHRISTIAN  
**FOCUS**



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In his first letter to the Corinthians, Paul asks, ‘What do you have that you did not receive?’<sup>1</sup> In the writing of this book, I have been blessed to receive. It seems at every turn, God faithfully brought the right person, the right passage of Scripture or the perfect quote to spur me on in thinking, writing and endurance. Seeing His guiding hand and tender mercies were the greatest personal blessing for me as I wrote.

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1 1 Corinthians 4:7





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*To Mike*

*I am so thankful to share this journey with you.*

**'Where you go I will go, and where you stay I will stay'**

**(Ruth 1:16)**





*Happiness does not lie in abundance, but in the suitability of our mind to our estate (Luke 12:15). There is a twofold war in man: the war between a man and his conscience which breeds trouble of the mind, and a war between his affections and his condition which breeds murmuring and envious grumbling. So, pray for contentment also when you pray 'Give us this day our daily bread.'*

THOMAS MANTON

*Voices From the Past*, ed. Richard Rushing  
(Edinburgh: Banner of Truth Trust, 2009), p. 124.



# Introduction

When I look back over the past year, I'm not quite sure how this book got written. The fact that it is in your hands now amazes me more than anyone. In the midst of writing, I was busy being a mom to three children, ages two to eight. I began a new part-time job at our church helping with women's ministry. We packed up our home and moved internationally for four and a half months to Cambridge, England for my husband's sabbatical. The circumstances of my life were not favorable to beginning a new endeavor. However, it became clear through different opportunities that the Lord wanted me to write about the lessons He had been teaching me over the past fifteen years of life and ministry with my husband.

Most of what you'll find in this book comes from years of daily prayer and Bible study that began in my early teens. Throughout the years, the most important moments of my life have been spent with my Bible open and my journal before me for prayer. In those moments, the Lord has given life to my living and joy to my heart. At each stage along the way, He has also given me opportunities to study the



Bible with other women. A few years ago, I led a study on the book of Joshua. It was during this study that I first dealt with the story of Achan and the effects of his covetous behavior. The next fall, I had the opportunity to speak at our church's Women's Retreat, dealing with the topic of coveting and how it eats away at our joy and contentment. These opportunities laid the foundation that led to further study and consideration of how to find joy in the midst of life's unexpected twists and turns.

What I was studying in the Bible during those years was also colliding with the circumstances of my life. Slowly, I became aware of the fact that I was, in many ways, living the traditional 'American Dream'. I met and married my college boyfriend. After many years of school, he was teaching as a Professor of New Testament at Reformed Theological Seminary. It was a job and a city that we had both dreamed about for years. At this point, we had two healthy children – a girl and a boy (the third came along a couple of years later). We bought our first home and developed many close friendships. If one simply looked at the outside of my life, all looked well.

In reality, I faced struggles and hardships just like anyone else. Hurts and pain came into my life through relational struggles, sin struggles, physical ailments and unmet expectations. Also, at each stage of 'gaining' – a husband, children, job, home, and friends – I experienced the reality that acquiring more did not necessarily satisfy or give me contentment. Often, living the life for which I had hoped proved to be more difficult in reality than I imagined it in my dreams.

As I met and got to know other women, I realized that I was not alone in this experience. Our church is full of relatively wealthy, educated and attractive women who appear to have everything the world has to offer. Yet, as



## Introduction

I have met with woman after woman, and the masks have come off, I often find a very different reality underneath the outward picture of perfection. Inside each heart resides deep longings. Some long for more possessions, others long for healthy relationships, while still others long for a different season of life. Most are longing for good things, wondering deep within their hearts, 'Has God forgotten about me?' As they look over the fence into others' seemingly content lives, it can appear that the grass is greener and slowly, unbelief about God's goodness creeps into the heart.

Once this seed of unbelief takes root, the weed of covetousness sprouts. As it grows, the fruit of the spirit – love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control<sup>1</sup> – is often choked out. Covetousness leaves little room for anything healthy to grow and blooms into a life of discontentment. While much has been written about the various idols we worship, very little has been written about the covetous desires that lead us into idolatry. God's good gifts can become idols when the depth of our desire for them becomes inordinate. The hope of this book is to expose the sin of covetousness, showing the truth of Proverbs 14:30, 'A heart at peace gives life to the body, but envy rots the bones.'

The first section of the book, chapters 1-4, deals with understanding the sin of coveting. We will look at what coveting is (and what it is not), explore the reasons we covet, observe the pattern it takes in the stories of Eve and Achan, and finally, look to Christ for a new pattern to put on by His power at work in our hearts to fight our covetous tendencies. In the second section of the book, chapters 5–9, we will consider five particular areas in which we often tend to struggle with covetous desires. We will examine our longings for

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1 Galatians 5:22





## THE ENVY OF EVE

money and possessions, romantic relationships, friendships and familial relationships, seasons and circumstances, and giftedness and abilities. In each of these areas, we will study a Biblical character who struggled with that particular covetous desire. Hopefully, as we study their negative examples, we will learn the wisdom of Paul's warning to the church at Corinth: 'Now these things occurred as examples to keep us from setting our hearts on evil things as they did... These things happened to them as examples and were written down as warnings for us, on whom the fulfillment of the ages has come. So, if you think you are standing firm, be careful that you don't fall!'<sup>2</sup>

At the end of each chapter are questions that can be used for individual or group study and reflection. Many times, digging deep into our desires exposes the various ways we attempt to live life apart from abiding in Christ. As you observe and reflect upon these topics, I encourage you to seek out others with whom to pray through and discuss these issues. The goal is to expose the harmful results of this sin pattern in our lives. As we turn the light on and see the effects of this sin on our hearts, once again we realize our overwhelming need for Christ. We will not be able to let go of our affections for the world's goods until we grow in our affection for Christ. Psalm 119 offers an excellent prayer for each of us as we begin:

'Incline my heart to your testimonies,  
and not to selfish gain!  
Turn my eyes from looking at worthless things;  
and give me life in your ways.'<sup>3</sup>

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2 1 Corinthians 10:6 -12

3 Psalm 119: 36-37, ESV





# 1 *The Cry of the Covetous*





*O! beware, my lord, of jealousy;  
It is the green-eyed monster which doth mock  
The meat it feeds on;*

WILLIAM SHAKESPEARE

*Othello, Act 3, Scene 3.*





# 1

## The Cry of the Covetous:

### *'Life's Not Fair!'*

*'It's not fair!'* I often wonder how many times those words rolled off my tongue during childhood. I grew up with one brother, Rob, and as children often do, we spent much of our childhood comparing our situations. If one of us got a new toy, the other would also expect a new toy. If one of us got to go to a neighbor's house to play, the other wanted a friend to come over and play at our house. If he was allowed to jump on the neighbor's new trampoline, then it seemed fair that I should also be allowed to jump. He was three years older than me, so by virtue of his age, he naturally had more freedom. However, I was sometimes allowed to do things at an earlier age, because he was with me (and, as usually happens, I'm sure my parents relaxed more with the second child). He might claim it was unfair that I was allowed to watch a certain movie at age eleven, because he saw it for the first time when he was twelve. I might claim it was unfair that he got to spend the night at a friend's house, forgetting that he was three years older and most likely my parents would afford me the same privilege when I was older. I even remember comparing the chores we were required to do

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around the house. I was convinced vacuuming (of course, it was Rob's chore) was much more interesting and fun than dusting. It just seemed more exciting that he got to use something that had to be plugged into the wall and made so much noise.

As we compared situations, many days our frustrated response welled up into the cry, 'It's not fair!' I know we said it often enough, because I remember hearing many times my mother's succinct and apt reply, 'Life's not fair.' With those three simple words, she was faithful to teach us that everyone's circumstances and situations are different. Life might not always be fair, and the search for equality most likely would be a journey along a path of increasing discontentment.

Even as adults, we have all felt similar temptations come upon us. We may have been wandering through life quite content with what we were wearing, driving, or experiencing until, all of a sudden, we become aware that someone out there has something more. The blessing of our income level can turn sour the moment we hear that another friend works less and makes more. The home that seemed so wonderful two years ago begins to pale in comparison to our neighbor's new addition. We hear that a friend's husband sent flowers 'just because' and suddenly have the sinking feeling that we are missing out. While walking through the grocery store, we spot a well-dressed woman with the figure we would love to have and begin to grow discontent with our own shape and size.

The comparison trap can come upon us when we least expect it – the college dorm room, the workplace, the playground, the church nursery, the grocery store, and even the hospital waiting room. Everywhere we look, we are bombarded with the quest for more. This subtle comparison game, if allowed to ferment in our soul, can begin to take root and bloom into a life of discontentment and pain. The source of the problem is the sin of coveting – a sin that may



appear inconsequential in comparison to the rest of the Ten Commandments. However, it is like the drop of water that can find its way into the tiny crack of a rock. Once it freezes, it can cause a fissure that damages the rock and splits it to the core. The subtle nature of the sin can often hide its painful consequences.

Coveting, envy, jealousy – these words strike at the core of our beings, for they move beyond the outward actions of our lives and pierce the inward affections of our hearts. The aim of this chapter is to develop a deeper understanding of coveting. In order to comprehend it thoroughly, we will discuss the concept in three ways. To begin, we will seek to gain a thorough and Biblical definition of coveting. Next, we will observe three characteristics about coveting that make it such a dangerous sin if allowed to fester in our hearts. Finally, we will explore four clear distinctions between right desires and covetous desires, so we can understand the type of desire residing in our own hearts. Our goal is not to stop our longings altogether, but to refine our desires and align them with the Lord's will for our lives.

### A DEFINITION OF COVETING

In order to understand what something is, at times we must first begin with what it *is not*. Coveting *is not* simply having desires. Scripture is full of people who yearned for good things. The psalmists desired greatly as they cried out before the Lord. They longed for God's word,<sup>1</sup> to do His will,<sup>2</sup> for His salvation,<sup>3</sup> for truth and for wisdom.<sup>4</sup> Hannah prayed and asked the Lord for a child year after year.<sup>5</sup> The

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1 Psalm 119:40

2 Psalm 40:8

3 Psalm 119:174

4 Psalm 51:6; Proverbs 3:15-15

5 1 Samuel 1:7

writers of the New Testament also expressed their desires. Paul longed for the fellowship of other believers,<sup>6</sup> for the glory of Heaven,<sup>7</sup> the spiritual growth of the church<sup>8</sup> and the salvation of the Israelites,<sup>9</sup> and he encouraged his readers to eagerly desire spiritual gifts.<sup>10</sup> Jesus related our happiness with having good desires when he proclaimed, 'Blessed are those who hunger and thirst for righteousness, for they will be filled.'<sup>11</sup> Desiring greatly is not in opposition to contentment. In fact, Paul considered himself content in every and all circumstances<sup>12</sup>, yet still was filled with longings.

Moreover, Moses speaks of *God* having right desires. While commanding the Israelites not to worship other gods, Moses warns them that 'the LORD, whose name is Jealous, is a jealous God.' (Exod. 34:14). This concept of righteous jealousy is difficult to understand in our world, which is often filled with jealousy that is centered on personal gain. However, in contrast to our usual picture of jealousy, the Lord's desire to secure the affections of His people is a right and good longing. It is the desire of a faithful and loving husband towards His bride, the church. He wants her affection because He has set his love upon her, covenanted with her, and purchased her redemption with His own blood. He knows that His people will not find satisfaction or contentment outside a faithful relationship with Himself. God's jealousy for His people is a demonstration of His longing for their best good. He wants our hearts to be full of the most life-giving type of desire,

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6 Philippians 1:8; 1 Thessalonians 2:17; 2 Timothy 1:4

7 2 Corinthians 5:2; Philippians 1:23

8 Romans 1:11

9 Romans 10:1

10 1 Corinthians 12:31

11 Matthew 5:6

12 Philippians 4:12

summed up in the words of Asaph: 'Whom have I in heaven but you? And earth has nothing I desire besides you. My flesh and my heart may fail, but God is the strength of my heart and my portion forever.'<sup>13</sup> As we begin exploring this topic, we need to understand that our coveting is not simply a problem of having desires. It is a problem of not having the right desires in the right way.

In order to gain a correct understanding of what coveting actually is, we need to take a moment to observe the Biblical words that describe this type of desire. The Hebrew word for desire, *chamad*, is used in Scripture to describe right desires as well as inappropriate or covetous desires. In the positive sense, the word *chamad* is translated 'to desire, delight in or to be pleasant.'<sup>14</sup> For example, in Psalm 19, *chamad* is used to describe God's ordinances and precepts by stating, 'more to be desired are they than gold, even much fine gold.' It is right to desire God's precepts and long to know His word. Similarly, the Greek word for desire, *epithumeo*, has both positive and negative uses in Scripture. *Epithumeo* is translated, 'to greatly desire to do or have something – to long for, to desire very much.'<sup>15</sup> Jesus himself used this term when he spoke to his disciples, saying, 'I have earnestly desired to eat this Passover with you before I suffer.'<sup>16</sup>

While there are positive uses for each of these Hebrew and Greek words, in most cases they are used to describe a negative, ungoverned, idolatrous, and selfish desire to possess.<sup>17</sup> The word most used to translate this concept of

13 Psalm 73:25-26

14 R. Laird Harris, ed., *Theological Wordbook of the Old Testament* (Chicago: Moody, 1980), p. 673

15 Johannes P. Louw and Eugene A. Nida, eds., *Greek-English Lexicon of the New Testament* (New York: United Bible Societies, 1988).

16 Luke 22:15

17 Francis F. Brown, ed., *The Brown-Driver-Briggs Hebrew and English Lexicon* (Peabody, MA: Hendrickson, 1996).

misplaced envy and jealousy is 'coveting'. While God is at times described as jealous, He is never described as covetous. For this reason, as we discuss these concepts of misplaced desires or affections, most often I will use the term 'covet.' Every scriptural use of the word 'covet' describes an idolatrous or immoderate desire to possess. Thus, we can define coveting as: *an inordinate or culpable desire to possess, often that which belongs to another*. The term 'inordinate' speaks to desiring a good thing in a wrong or idolatrous manner, while the term 'culpable' speaks of desiring a wrong thing, clearly prohibited by Scripture.

#### **SPECIFIC TYPES OF COVETING**

At the end of this chapter, we will look at how to distinguish an inordinate desire from a right desire. For now, I will use the term 'covetous desire' to describe a sinful desire that has taken root in our heart. However, coveting is not the only term used to help explain our inappropriate desires. Coveting is such a problematic sin pattern that the Bible uses other words to help clarify types of wrong desires. Under the large umbrella of coveting are three specific subsets of coveting: envy, lust and greed. Envy describes a setting of our affections on that which specifically belongs to another. Lust describes coveting which is usually sexual in nature. Greed describes coveting which is primarily focused on the acquisition of money and possessions. Each of these specific types of coveting are aspects of the larger attitude that, if left unchecked, can consume our hearts and lead to lives of unsettled discontentment. A covetous heart pines away, never satisfied and always wanting more.

I live in the middle of a world right now that is filled with inordinate desire: I have a two-year-old. Like most two-year-olds, she is filled with many desires, and she is resentful when anyone possesses what she has decided she needs. As she plays with her other two-year-old friends, often she will notice a friend playing with one of her favorite toys. Rather



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than share well and join her friend in playing with the toy, she is more likely to snatch the toy away and say quite defiantly, 'mine.' Her heart, corrupted by the fall of Eden, is full of this desire to possess in an inordinate manner. It would be easy to consider this childish example and smile, thinking how far we have all come from snatching toys from one another. However, as I watch the way our world seems to run on the principle of always desiring more and doing anything to gain what we want, I wonder if the marketplace looks much different than the playground. While we may have matured in our ability to hide our displeasure, often our hearts are still full of resentment at what another has and we have decided we need.

#### **THREE CHARACTERISTICS OF COVETING**

In order to gain greater clarity on this topic, I want us to examine three characteristics of coveting that make it such a dangerous sin if allowed to fester in our hearts. Hopefully, as we examine these truths, we will continue to grow in our understanding of how coveting acts as a parasite on our hearts, leaving us malnourished and robbed of the nutrients we need.

#### **COVETING IS A SIN PATTERN, NOT A CIRCUMSTANCE**

As we seek to understand what coveting entails, it is important to recognize that it is a sin pattern of our hearts, not a set of circumstances we are facing. Coveting can so blind our minds that we come to believe that if we could just attain the longed for item (a job, a baby, a spouse, healing), then we would be able to be content in life. However, our inordinate desires are never solved by attainment. Today we may covet one item, but once it is given, we will soon begin to desire something else.

In fact, rather than quenching the fire of coveting, often attaining an item gives us a greater desire to possess more. The more we have, the more we want. A reporter once asked



Nelson Rockefeller, 'How much money does it take to be happy?' He replied, 'Just a little bit more.' The sin of coveting eats away at our hearts and is insatiable in its appetite. Our greatest malady is not our set of circumstances, but the blindness and hardness that overtakes our hearts. We spend our time, resources and energies all in an attempt to gain more and then once the item is attained we soon will find ourselves chasing the next desire in an inappropriate manner. It is a pattern that works in our hearts, and it always leaves us empty.

Solomon, the wealthiest and wisest king in Israel's history, looked back over his life and lamented, 'I denied myself nothing my eyes desired; I refused my heart no pleasure. My heart took delight in all my work, and this was the reward for all my labor. Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun.'<sup>18</sup> Solomon realized that gaining all the pleasures and riches of this world did not satisfy his soul.

In contrast, God invites us to come to His table saying, 'Listen, listen to me, and eat what is good, and your soul will delight in the richest of fare.'<sup>19</sup> Our difficult circumstances and places of longing are not cause to covet, but are God's invitation to come and find life in Him alone. If we want to avoid the regret of Solomon, we must accept that our covetous desires arise because of our sin, not our situations. Gaining all the world has to offer will be meaningless if our hearts fail to find satisfaction in the Lord.

I experienced the reality of this heart problem when my husband and I lived overseas in Edinburgh, Scotland for a couple of years while he worked on his Ph.D. The initial move was a difficult one for me. In our first (and very tiny) flat, we lived without some of our American niceties.

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18 Ecclesiastes 2:10-11

19 Isaiah 55:2



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Our washer and dryer were located three floors down in a shared space. Our only transportation was the bus or our feet since we were without a car. Our dorm-size refrigerator required multiple shopping trips per week, and the lack of a dishwasher made for a much longer clean-up after dinner. More importantly, I was often lonely, missing dear friends and family. It was painful to consider that they were all still sharing life together, while I was alone in a new place. I spent many early days there coveting items that had over time become expectations in my heart. Quietly, I would say to myself, 'Well, I'd be a lot more joyful if I wasn't so exhausted from walking everywhere.' Or complain inwardly, 'Laundry wouldn't be so difficult if I didn't have to haul it down all these stairs and then wait to put it in the dryer.' On evenings alone, I would sit and wonder what my friends were doing, believing that they must all be having so much fun just being together.

Now that I am back living in the States, I drive everywhere instead of walking. Often, I find myself tired of being in the car shuttling my children to and fro. Currently, I own my own washer and dryer. In fact, I have a laundry room. Our life is full of friends, family and social activities. Have these favorable changes of circumstances made me a more joyful and contented person? No, these favorable circumstances have not led to my personal satisfaction. Changes of circumstances can lead to temporary delight, but without God's grace at work, my desire for my own washer and dryer can quickly turn into the new covetous thought, 'Wouldn't it be nice if I had a maid to do all this laundry for me?' My problem was never about where my washer and dryer were located or whether or not we owned a car. My problem was in accepting the Lord's will for my life, which involved these very trivial items that I grumbled and complained about in my heart. I can say that by God's grace He is changing my heart to trust and rejoice in him, regardless of my circumstances. However, my heart is the thing that needs changing, not my



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circumstances. If my heart is not freed from this sin pattern, then I will go from initial coveting to more coveting, with attainment gaining me only temporary happiness.

I know that the example I share focuses on the relatively mundane areas of life. Many of you are dealing with much deeper, heart-felt longings. Some of the things you are longing for seem to be the gateway to all your other longings. However, coveting often takes hold in these everyday areas of our lives. Disappointments fester in our hearts and grumbling and complaining become our habit. As thankfulness decreases, we find ourselves increasingly discontent, regardless of the significance of our struggle. Any type of covetous desire, from the insignificant to the complex, is an offense before God. Therefore, as we unpack coveting, the first thing to grasp is that it is an inward sin pattern, not an outward circumstance.



**COVETING IS MARKED BY COMPARISON AND ENTITLEMENT**  
The second characteristic we need to understand about coveting is that it is marked by comparison with and entitlement towards our neighbor and his possessions. If you are wondering where in your own life you are coveting, consider where you compare your life with others the most. Coveting is all about looking over the fence into another's life and desiring what that person has as we compare their circumstances with our own situation. It is not just a neutral observation: 'Oh, that is a great house'. Instead, it is an entitled, accusing desire: 'That is a great house. I should have a house like that. Why doesn't God give me a house like that? Why does God always seem to be blessing everyone but me?'



The tenth commandment warns us against this type of comparison and entitlement. Deuteronomy 5:21 states, 'You shall not covet your neighbor's wife. You shall not set your desire on your neighbor's house or land, his manservant or maidservant, his ox or donkey, or anything that belongs to





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your neighbor.’ It is most easy to covet that which is closest to us because that is where we begin the comparison game. As we play this dangerous game, we find ourselves determining exactly the kind of life that would be best. We would like one neighbor’s perfect home, another’s loving marriage, another’s income level and another’s helpful in-laws that always seem to be there at a moment’s notice. We begin by considering how much easier or better our life would be with the attainment of these items and slowly a sense of entitlement grows in our hearts.

The covetous desire speaks the following lie: ‘If God blesses any other woman in any way, then I have a right to that blessing as well.’ This type of picking and choosing is a kind of blindness. Perhaps our neighbor does have a wonderful home, but her marriage is falling apart. Perhaps the friend’s income comes at a great cost of working long hours and time away from family and friends. In every life, there are blessings and hardships. Coveting blinds us to the hardships of our neighbor and instead focuses in on the ways the Lord is blessing her with what we desire. Her hardships will seem light in your eyes – how can she have any significant struggle when she has the one thing you desire? Coveting is the antithesis of Christ’s command to ‘love your neighbor as yourself,’<sup>20</sup> because our neighbor becomes our enemy simply by possessing what we desire. We cannot love well those whose lives or belongings we covet.

To further help us understand how coveting is marked by comparison and entitlement, it is useful to study the writings of church leaders throughout time and gain wisdom from their insight. The Westminster Standards are a set of documents that were established in 1649 by men appointed by the British Parliament to study the Scriptures. The Westminster Catechism is a section of the Standards and is a wonderful document that uses a question and answer

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<sup>20</sup> Mark 12:31



format discussing various truths of the faith. It delves into each of the Ten Commandments with two questions: 'What are the sins forbidden in this commandment?' and 'What are the duties required of this commandment?' The response of the Westminster Catechism to the question of the sins forbidden in the commandment, 'Do not covet', is as follows:

Question 148: What are the sins forbidden in the tenth commandment?

Answer: The sins forbidden in the tenth commandment are, discontentment with our own estate; envying and grieving at the good of our neighbor, together with all inordinate motions and affections to anything that is his.

The Westminster Catechism describes three primary ways coveting expresses itself within our hearts. The first indication of coveting is discontentment with our own estate. Our dissatisfaction may grow because we compare our life with those around us, or because our present reality is quite different from our own personal hopes, dreams and expectations of life. Whatever the cause, discontentment is a sure sign that our heart is coveting something in an inordinate manner.

Secondly, the Catechism points out that if you are envying or grieving the good of your neighbor, you are coveting. If you find out about a good circumstance that has happened to your neighbor – an excellent test score, a fun experience, a positive medical diagnosis, a new job, a new possession of some sort, a proposal of marriage, a pregnancy, a ministry success, a long-sought answer to prayer – and your response is envy or grief at their good circumstance, you can be assured that you are struggling with the tenth commandment. Truly, our envy or grief at another's good shows forth the ugliness of this sin in our hearts. Our ability to 'rejoice with those who rejoice' is consumed by



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our own dissatisfaction with life. We find God's goodness to others a cause for grief because we wrongly believe that God has failed to be good to us. In this great failure to trust God, we rob both neighbor and ourselves the pleasure of sharing in joy.

Lastly, the Catechism speaks of having inordinate motions and affections towards anything that belongs to your neighbor. If you set your desires or affections on what belongs to your neighbor, you will never be able to love that person well. You will think of them only in terms of what they possess instead of who they are. It is important to clarify at this point that these affections are not just towards physical possessions. The Catechism speaks well in saying that we are wrong to set our affections on *anything* that belongs to our neighbor. This includes their physical possessions, but it is not limited to them. When I was up many long nights with a newborn, I used to truly covet sleep. I would look at friends who were sleeping through the night every night and wonder how they could complain about anything, because every night they were blessed with the wonderful possession of sleep. We long for different things at different points in our lives. We covet experiences, possessions, emotional resources, educational levels, obedient children, marriages, life stages, giftedness, intellectual abilities, and a myriad of things much more than just our neighbor's new cute coat. To limit it to physical possessions greatly minimizes the tenth commandment and fails to get to the heart of our situation.

God wants contentment in all things regarding our own estate because He is the Lord of all of our circumstances. From that deep contentment will flow a right desire for and rejoicing at the good of our neighbor. In contrast, our coveting is marked by an entitled comparison that leads to



resentment towards God and isolation from true community with others.

#### COVETING IS A BEGETTING SIN

The last characteristic to help us understand the seriousness of coveting is the notion that it is a sin that begets other sins. Thomas Watson called covetousness a 'mother sin' because it leads us to break each of the Ten Commandments.<sup>21</sup> He explains that coveting leads us to break the first commandment because the object of our desire becomes another god that we worship and love. We break the fourth commandment to obey the Sabbath because our covetous desires lead us to spend our time on our own pleasures instead of the worship of God. Adultery begins first with the covetous desire of lust. Stealing begins with envy of that which belongs to another. Our covetous desires do not simply stay in the inner reaches of our hearts. James tells us, 'But each one is tempted when, by his own evil desire, he is dragged away and enticed. Then, after desire has conceived, it gives birth to sin; and sin, when it is full-grown, gives birth to death.'<sup>22</sup> As we contemplate these wrong desires and set our hearts upon them, they will give birth to outward sins that will eventually lead to death. We need to take seriously the effect that these inner desires have on our physical, emotional and spiritual life. If left unchecked, they eventually will lead to great sorrow and consequences in our own lives and the lives of those around us.

We will spend the second half of this book unpacking the many ways coveting draws us into harming others and the pattern it usually takes in our life. However, here at the start, I would like to give some examples of ways our desires can become filled with resentment and lead us to act

21 Thomas Watson, *The Ten Commandments* (Edinburgh: The Banner of Truth Trust, 1965), p. 177.

22 James 1:14-15

in culpable ways towards others. As you read, observe the subtle nature of the sin and the harm that can result as inward desires beget outward actions.

### **EXAMPLES OF COVETING**

Picture two ten-year-old girls discussing their summer plans. Amy joyfully describes the month-long camp she attends with swimming, horseback riding, soccer, water skiing and sailing. As Mary listens to Amy, her plans of going to the library and reading books in addition to a week-long camp in town begin to sound increasingly boring. Mary begins to feel sorry for herself, and in an attempt to hide her feelings, she tells Amy that she would hate to go to summer camp for an entire month. 'Wouldn't there be bugs? Isn't it hot out in the sun everyday? I'm so thankful my parents don't make me go to camp for an entire month.' Mary's comments fizzle Amy's excitement, and she leaves the conversation discouraged and nervous about going to camp.

Two college roommates are taking the same class. Jennifer quickly absorbs information from class lectures and easily completes the reading assignments. Susan struggles to pay attention and finds her mind wandering every time she tries to get through the reading materials. On the day before the test, Jennifer studies for an hour or two and then joins some friends for dinner and a fun night of hanging out. She asks Susan to join them, but Susan declines, knowing she needs to study. When the exams are returned Susan is excited that she received a B until she learns that Jennifer made an A. When Jennifer invites her to dinner to celebrate exams being finished, in her frustration, Susan rejects the offer. Instead, she phones a friend to vent her disappointment. Throughout the conversation she subtly makes unkind remarks about Jennifer that leave her feeling hollow and guilt-ridden.

Two girlfriends have known each other since middle school. Sharon got married a few years ago, while Anne is



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still in the singles group at church, hoping to meet someone. They used to talk all the time, share clothes, go running, but now a coldness has grown between them. Sharon dreads having to tell Anne that she is pregnant (even though she is thankful to be pregnant after two difficult years of trying). She knows that her happiness will most likely be hurtful to Anne who feels like she is stuck in the same life stage. Anne feels like everyone else's life continues to go on and progress, while hers consists of having to attend shower after shower to celebrate other people's joy.

Two women are neighbors and members of the same church. Both ladies have small children at home. Elizabeth's husband comes home every night for dinner with the kids. Margaret's husband works late most evenings and gets home just in time to help put the kids to bed. Margaret's usual day turns more difficult as both her children get the stomach bug and her husband calls to let her know that he will be later than usual this evening. When he finally does come home, exhausted after a long day of work, Margaret meets him with coldness and anger. Rather than rest together after a long day for both of them, they turn on each other and use their remaining energy fighting. Margaret says to herself, 'My marriage would be so different if my husband could come home earlier like Elizabeth's'.

As each year passes, Catherine laments the fact that her body continues to show the signs of aging. Her clothes feel tighter, her skin grows wrinkled, and her hair changes both in color and texture. She looks at women younger than herself and wants to once again feel beautiful. Actually, she'd be glad to just look a little more like her former self. With each passing year she spends increasing amounts of time and money to find new outfits, creams, exercises and surgeries to feed her desire for beauty. While her desire represents a right longing, the depth of her desire overflows into increasing discontentment and comparison with other



women. Her continual pursuit of outer beauty leaves her empty and dissatisfied on the inside.

Two ladies both live in the same retirement home. Each day all of the members come and eat together in the cafeteria. Evelyn has family still living in town and they often come to take her to visit the doctor, sit with her and talk, or take her out for dinner. Janet longs to see her grandchildren, but they all live far away and rarely take the time to write. Evelyn invites Janet to join her family for Thanksgiving dinner, but Janet declines. Rather than attempt to get to know anyone at this stage of life, she decides it would be best to just be alone.

In all of these examples, the women set their affections on what belonged to another person. From our early years to our golden years, we covet experiences, intelligence, giftedness, time, help, financial resources, relationships, life stages and physical health. Each of these women compared their lot to the lot of another and felt they came up short. Once they compared what they had to another, their personal discontentment led them to make harmful choices. Coveting begets outward sin that affects both the good of our neighbor and our own good. In our desire to possess, we come to find ourselves enslaved to a pattern that keeps us from experiencing joy and contentment.

### **DISTINGUISHING BETWEEN DESIRES**

At this point, you may be asking a good question: 'How do I distinguish between right desires and inordinate or culpable desires in my own life?' To close this chapter, we will observe four clear distinctions between longing well and coveting. Hopefully, the contrast between the two will help summarize and clarify what we have discussed thus far. As we begin, let me say that this question penetrates the heart and is not easily answered. Some days, we desire rightly, trusting the Lord in our places of waiting. Other



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days, we grumble and complain and are full of a covetous spirit. We live in a sinful, fallen world. We were created for Eden and a part of us will always long for all things to be made right. The reality of life is that each one of us will face disappointments that cause us to ask, 'Why?' Why is the Lord not giving me a husband? Why do I have to live in this city? Why am I unable to get pregnant? Why can my husband still not find a job? Why did the Lord not heal my mother? Why do my children not obey? Why does no one seem to notice or care about me?

As we wait for a new, redeemed world entrusting our circumstances to the Lord prevents bitterness from hardening our hearts. How we handle the disappointing 'whys' of our lives affords us great insight into the health of our longings. The following four heart checks help us to know if our desire for something has grown immoderate or culpable:

1. The object of our desire is wrong.
2. The means to go about obtaining our desire is wrong.
3. The motivation for our desire is wrong.
4. The attitude while waiting for our desire is wrong.

### THE OBJECT IS WRONG

The first heart check to distinguish between an upright desire and an inordinate desire is to determine if the object of our desire is wrong. If what we are longing for is against the will of the Lord as revealed in the Scriptures, then we can know for certain that we are coveting. For instance, if you are longing after someone else's spouse, you are clearly coveting, for the Bible tells us that adultery is wrong. If you long to repay evil to someone who has hurt you, then this longing is wrong, for Christ commands, 'Love your enemies, do good to those who hate you, bless those who curse



you, pray for those who mistreat you.<sup>23</sup> If the object of our longings is outside God's will, we need to let go of those desires or we are coveting in our hearts.

A clear Scriptural example of this culpable desire for a wrong object is from our first mother, Eve. While we will study her example and the pattern of her sin in greater depth in later chapters, I think it is helpful to note that the first of all sins began with a covetous desire. She saw that the fruit was desirable and ignored the Lord's command not to eat from the tree of good and evil. She set her heart on that which was clearly outside of God's will for her life. Thus, her desire was clearly culpable because the object of her longing was against the Lord's good command. She showed forth her distrust of His goodness and took the fruit and ate of it. Thus, the first sin of disobedience began with coveting and led to every sin that ever has been. Coveting, the sin that seems so inward and harmless, led Eve on a path of death and destruction, while all the time promising the gift of life. A mistaken desire for any object that is outside of God's revealed will is clearly covetous in nature.

#### THE MEANS IS WRONG

The second heart check on our desires deals with the means we are willing to use in order to get what we want. If we are willing to use inappropriate means to gain what we desire, then our desire has become inordinate. In this case, the object of our desires may be right, but willingness to compromise God's word and use incorrect means to gain what we desire shows forth our covetous heart. For instance, if a woman longs to have a welcoming, hospitable home, that is a good and right end. However, if she goes into great debt to obtain all of the furnishings she believes she needs to make her home hospitable, then she is actually coveting. She has used a good end (a welcoming home)

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23 Luke 6:27