

# **If I Had a Million Dollars**

**The Tenth Commandment**

**Confession: Lord's Day 44**

**Scripture: I Timothy 6:6-10**

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“If I had a million dollars”. Some of you might recognize that line as the opening words of a song by the Barenaked Ladies. For those of you who don't know who the Barenaked Ladies are, don't worry, they're not Ladies, nor are they barenaked. They are a Canadian band, made up of middle-aged full-clothed men. Their song, “If I had a million dollars”, was one of their first and had launched them into fame.

It had its origins as a camp song, which is reflected in its lyrics about buying some very oddball items, like a tree fort and a small little fridge in the tree fort, as well as lots and lots of Kraft dinner and expensive ketchup—but not spicy ketchup. Add in some exotic pets, like a Lama and an Emu—well, you get the idea of the song. A silly song, easy to sing along with.

But it became very popular, and nearly twenty years later, it's still being played by the band. Why? Because I think it taps into what most of us think about from time to time, if I had a million dollars, what would I do with it?

At least, I'll confess that I've thought about that question from time to time. If I had a million dollars, I could retire. I'll buy a condo somewhere in Ottawa, there is quite a nice one for sale along the Ottawa River—only \$400,000 dollars. That still leaves me \$600,000 and I could easily live off of that until my pension kicks in. Maybe I would still preach from time to time, but I would spend more time dealing stamps—and some traveling, of course. If only I had a million dollars.

What would you do with a million dollars? Maybe you won't know where to begin to spend the money. Others might spend it so fast that you'll soon be wanting another million dollars. Would you quit your job, travel the world, or just simply relax at home? Would you buy the biggest 3-D TV available or would you invest the money so that you would make even more money. If you had a million dollars, what would you do with it?

By now I'm getting you to dream of the freedom a million dollars would get you; by now, I'm stirring up that desire to want more than what you already have. And somewhere along the way, we have crossed a line. Somewhere we have broken the tenth commandment: You shall not covet. I have led you astray. In thinking about having a million dollars, we have coveted.

The tenth and final commandment is different from the ones that precede it. The previous ones all mention specific actions: lying, stealing, committing adultery, murder. But in coveting, I don't have to take any action. Instead, it focuses on my thoughts and motives. It gets to what is in my heart. What's my heart's desire?

Now a proper understanding of the previous commandments will get us to realize that they too are focused on the heart, and not just outward action. Hopefully, we have learned that as we've gone through these commandments, especially these last ones. It's easy just to hear the outward action forbidden—murder, adultery, stealing, and lying—and to think that we can keep those commandments.

But as Jesus had to remind the Pharisees, who limited the commandments to their outward actions, each commandment reflects what lies in our heart. And so Jesus showed that at the root of murder is hatred, or the root problem of adultery is lust. So that even if we have not murdered or committed adultery, if we hated or lusted we have broken the commandment. And that makes us all guilty.

But with the tenth commandment it is not possible to limit it so some of specific action like murder or adultery. That's because coveting is not an outward action. It is an inward attitude. It's a sin of the heart. Coveting may never result in some outer action, but I can still be guilty of coveting. Because it is a sin of the heart.

But what's so wrong about thinking about having a million dollars? On one level, nothing. In itself having a million dollars is not a sin. How you have gotten a million dollars could easily be a sin. Stealing a million dollars, for example. But being rich, in itself is not a sin. Nor is owning a condo in Ottawa. Or taking early retirement. Or becoming a stamp dealer. A heroin dealer—yes, that would be wrong, not a stamp dealer.

But when you see other people have these things and you desire to have them; when you badly wish that you could be in their shoes, then you have stepped over the line and coveted. When you want what they have, you have coveted. When you become jealous, or resentful over what others may have, but you don't, then you have coveted.

Coveting does need to be distinguished from legitimate desires. I may not covet my neighbor's wife—that soon leads in breaking the seventh commandment. But when I see a happily married couple, I can decide that it would be good to get married myself. That desire is good and God-given. The question is whom I seek out to get married. It can't be my neighbor's wife.

Or let's reverse the situation. Perhaps a husband might look at how I have traveled the world and won't mind doing the same thing. But having a wife and kids makes that impossible. He couldn't afford it. If he becomes resentful, even bitter, over that fact, then he has coveted. If his thought is: If only I was single, I could travel more, then he is soon on his way to coveting.

The commandment about coveting forces us, then, to reflect upon our motivation. What is it that we want out of life? Why do I want that new TV? Why do I desire to get a new job? Why am I not satisfied with the relationship that I am in?

More importantly, where is God in all of this? How does my faith shape the desires of my heart? How does seeking first God's kingdom and his righteousness affect the pursuit of material gain?

Paul, in his letter to Timothy, has some very strong words of warning about pursuing material gain. He writes in verse 9:

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.

When we really want that million dollars, when our goal in life is make the big buck, then we are primed to make foolish decisions. Sometimes we do that as individuals, sometimes it is a collective mentality.

The financial crisis of two years ago, when we saw banks around the world collapse, was a prime illustration of schemes that plunged the world into recession. It was a crisis that should never have happened. But because of greed, because of the desire to make a quick buck, people put blinders on, but the house of cards came crashing down and the whole world was affected to one extent or another.

Paul in these verses also provides the opposite attitude of coveting. That's contentment. He writes:

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

These words pose a great challenge to us in our materialistic, consumeristic society. Commercial after commercial, flyer after flyer, try to get us to buy more, consume more. But Paul reminds us, we can't take it with us when we die. Our bank accounts, our RRSP's, our home, our car, all our material possessions, is left behind when we die. Our good deeds, however, do follow us, but our material possessions do not. Whether you are Bill Gates, having billions, or a slum dweller in Rio, having very little—both will die and both will leave all their material possessions behind. In death, they will be equal.

And so Paul encourages us to be content with what we have: Do you have food on the table? A roof over your head? Clothes on your back? Okay, be content with that.

When we do the “If I had a million dollars” routine, we forget how rich we are right now. We are rich materially. The generation getting married today is starting off in life, where the previous generation finished off, when they retired. My parent's generation grew up without electricity, without running water, without indoor plumbing. Today in going camping, many of us would not go without those things. My parent's generation grew up without a phone, let alone a TV or a computer. Today's youth walk around with cell phones that can tap into the Internet. My parent's generation grew up without any government programs to help them in their time in need. In fact, they endured five years of brutal foreign occupation. Today, we take government programs, as well as our freedom for granted.

Be content with what we have. Put material things in the right perspective. Jesus asked the question: What good is it for a man to gain the whole world, and yet lose or forfeit his very self (Luke 9:25)? We can, not only covet it all, but we can also have it all; and yet having it all would be pointless if we don't have salvation in Jesus Christ.

Now if I was preaching this text in the church in Haiti, where I have preached before, I would be careful not imply that Paul's encouragement to be content with what we have means we have to be content with injustice, or to be content with poor water quality, or to be content being stuck in poverty for generation after generation. You do not have to content with such dire conditions as to what the Haitians are living in.

But that is not my audience. I'm addressing middle class Canadians, who have a decent roof over their heads, who don't have to worry where tomorrow's food is coming from let alone today's, who really have it made. Don't covet what others may have, but be content with what you have.

Yes, you can work hard; yes, you can develop a business plan and expand. Contentment does not mean being lazy or resting on your laurels. But remember the parable of the barns. Yes, we should save and plan for retirement but remember the best retirement plan is storing up our treasures in heaven, where market crashes won't affect the value of our worth.

Again, it all comes down to what is in our heart. What's our heart's desire? What's our motivation in buying the things that we do, in spending our money the way we do? What is it that really drives us? Is it seeking after the kingdom of God and the righteousness of God?

And so we come to the end of the Ten Commandments. This final one makes sure that if we thought some of the other ones were easy to keep, because they only dealt with outward actions, this final one exposes the inner heart. In that way, it acts as a summary of all the Ten Commandments. That's why the catechism offers the commentary that it does.

"If I had a million dollars." Actually after working several summers in construction and after nearly 18 years in the ministry, nearly a million dollars will have gone through my hands already—and if stay in ministry for another twenty years, another million will go through them. I'm not unique in this. So why should I covet what others have? I really have no need. I should be able to be content with what I have.

But what if all of sudden I had a million dollars in my bank account. If it was received or earned biblically (an important qualification), I would have to use as if I just had 100,000, or 10,000 or a thousand dollars to my name. How much I have shouldn't change my character, or gain me more friends. It shouldn't change my relationship with God, depending on him for life, now and for eternity. Would it change you?

"If I had a million dollars". A silly campfire song that exposes our covetous nature. A million dollars can buy you a lot of things, but unlike what it says in the song, it can't buy you love. Not the love of others, nor the love of God. That love is freely given. Amen.