

“Thou Shalt Not Covet”

By President Gordon B. Hinckley

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First Presidency Message



1. I wish to discuss a trap that can destroy any of us in our search for joy and happiness. It is that devious, sinister, evil influence that says, “What I have is not enough. I must have more.”
2. When the finger of the Lord wrote the Ten Commandments on the tablets of stone, He gave as the tenth and final commandment: “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.” ([Ex. 20:17.](#))
3. There have been many changes in this world since that time, but human nature has not changed. I have observed that there are many in our present generation who with careful design set out on a course to get rich while still young, to drive fancy automobiles, to wear the best of clothing, to have an apartment in the city and a house in the country—all of these, and more. This is the total end for which they live, and for some the means by which they get there is unimportant in terms of ethics and morality. They covet that which others have, and selfishness and even greed are all a part of their process of acquisitiveness.
4. Now, I know that everyone wants to succeed, and I wish that everyone might succeed. But we must be careful of how we measure success. One need only read the daily newspapers to know of case after case of those whose driving, selfish impulses have led to trouble and serious, abysmal failure. Some of those who once drove about in the fanciest of cars and owned the fanciest of homes are now languishing in prison. They are, without question, persons of tremendous capacity and ability. They have good minds, but their cleverness led to their downfall.
5. I think if the Lord were speaking today and giving us the last of the Ten Commandments, He might say, “Thou shalt not covet thy neighbor’s house, thou shalt not covet thy neighbor’s wife, nor his position in society, nor his car, nor his boat, nor anything that is thy neighbor’s.”
6. During the past few years, newspapers have carried story after story of able men and women who began working with integrity and honesty. They lived in reasonable comfort, but they were not satisfied. In their anxiety to enlarge their own kingdom, they enticed others to invest with them. And the investors, in many cases, were not without a comparable affliction of greed. They listened to stories of large returns with little effort. Like a dog chasing its own tail, the momentum of the scheme increased until one day there was a collapse. Both the promoter and the investor were left only with shattered dreams. What had been a friendly and pleasant association became one of accusation, meanness, criminal prosecution, and civil litigation.
7. In one of his great letters to Timothy, Paul wrote: “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” ([1 Tim. 6:10.](#)) You need not look far to see the veritable truth of that great warning. Once made rich through a consuming desire for money, some of these persons of whom I speak now find themselves “pierced through with many sorrows.”
8. Of course, we need to earn a living. The Lord told Adam that in the sweat of his face should he eat bread all the days of his life. It is important that we qualify ourselves to be self-reliant, particularly that every young man at the time of marriage be ready and able to assume the responsibilities of providing for his companion and for the children who may come to that home.
9. Yet none of us ever has enough—at least that is what we think. No matter our financial circumstances, we want to improve them. This, too, is good if it is not carried to an extreme. I am satisfied that the Father of us all does not wish His children to walk in poverty. He wants them to have comforts and some of the good things of the earth. In the Old Testament, He speaks of “a land flowing with milk and honey,” of the fatlings of the flock, and of other things which indicate that He would have His children

properly fed and clothed and sheltered, enjoying the comforts that come of the earth, but not to excess.

10. It is when greed takes over, when we covet that which others have, that our affliction begins. And it can be a very sore and painful affliction.
11. "Thou shalt not covet thy neighbor's house." We all need shelter. We all need a roof over our heads with warmth in the winter and a measure of comfort in the summer. This is not evil. It is important. But when we go to wild excess, as some are prone to do, our folly can become as a trap to destroy us.
12. Thou shalt not covet the kind of clothes and jewels thy neighbor wears. Oh, what slaves we become to fashion. It can be a possessive and monstrous thing. It can destroy individuality and resourcefulness. It seems that most of us want to look alike, to live in the same circumstances, rather than give some play to our own individuality.
13. Thou shalt not covet thy neighbor's car. The modern automobile is a wonderful machine. It is almost indispensable in the society in which we live and work. But when I see persons borrowing heavily to buy cars with exorbitant prices, I wonder what has happened to our values.
14. It is so with boats and other fancy toys. When one family in the neighborhood gets a boat, others think they need one. To satisfy our desires, we go into debt, dissipate our resources in the payment of high interest, and become as slaves working to pay it off. Please do not misunderstand me. I repeat that I wish everyone might have some of the good things of life, but I hope our desire will not come of covetousness, which is an evil and gnawing disease. I think of many of our younger single and married members; I hope that you will be modest in your physical wants. You do not need everything that you might wish. And the very struggle of your younger years will bring a sweetness and security to your later life.
15. In 1831, the Lord spoke to the Saints in Ohio. His words are applicable to us today: "Now, I, the Lord, am not well pleased with the inhabitants of Zion, for there are idlers among them; and their children are also growing up in wickedness; they also seek not earnestly the riches of eternity, but their eyes are full of greediness." ([D&C 68:31](#).)
16. I commend to you the virtues of thrift and industry. In doing so, I do not wish you to be a "tightwad," if you will pardon that expression, or to be a freeloader, or anything of the kind. But it

is the labor and the thrift of people that make a nation strong. It is work and thrift that make the family independent. Debt can be a terrible thing. It is so easy to incur and so difficult to repay. Borrowed money is had only at a price, and that price can be burdensome. Bankruptcy generally is the bitter fruit of debt. It is a tragic fulfillment of a simple process of borrowing more than one can repay. Back in 1938, I heard President J. Reuben Clark, Jr., speaking from the Tabernacle pulpit, talk about interest. He said:

17. "Interest never sleeps nor sickens nor dies; it never goes to the hospital; it works on Sundays and holidays; it never takes a vacation; it never visits nor travels; it takes no pleasure; it is never laid off work nor discharged from employment; it never works on reduced hours; it never has short crops nor droughts; it never pays taxes; it buys no food; it wears no clothes; it is unhoused and without home and so has no repairs, no replacements, no shingling, plumbing, painting, or whitewashing; it has neither wife, children, father, mother, nor kinfolk to watch over and care for; it has no expense of living; it has neither weddings nor births nor deaths; it has no love, no sympathy; it is as hard and soulless as a granite cliff. Once in debt, interest is your companion every minute of the day and night; you cannot shun it or slip away from it; you cannot dismiss it; it yields neither to entreaties, demands, or orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you." (In Conference Report, April 1938, p. 103.)
18. I wish every family in the Church would copy down those words and read them occasionally as a reminder of the price we pay when we borrow.
19. In 1829, Martin Harris generously assumed the financial obligation for the printing of the first edition of the Book of Mormon. A year later, in a revelation directed to him, the Lord said: "Pay the debt thou hast contracted with the printer. Release thyself from bondage." ([D&C 19:35](#).)
20. Now, I hasten to add that borrowing under some circumstances is necessary. Perhaps some college students need to borrow to complete their education. If you do, see that you pay it back. And do so promptly, even at the sacrifice of some comforts that you might otherwise enjoy. Most persons have to borrow to secure a home. Prudent borrowing may, of course, be necessary and proper in the management of business. But be wise, and do not go beyond your ability to pay.

21. Said President Heber J. Grant: "If there is any one thing that will bring peace and contentment into the human heart, and into the family, it is to live within our means, and if there is any one thing that is grinding, and discouraging and disheartening it is to have debts and obligations that one cannot meet." (*Relief Society Magazine*, May 1932, p. 302.)
22. Ours is such a wasteful generation. The disposal of garbage has become one of the great problems of our time. Part of that comes of wasteful extravagance. Our Pioneer forebears lived by the motto:
- Fix it up,
Wear it out,
Make it do, or
Do without.*
23. It is the obsession with riches that cankers and destroys. The Lord has said: "Seek not for riches but for wisdom, and behold, the mysteries of God shall be unfolded unto you, and then shall you be made rich. Behold, he that hath eternal life is rich." ([D&C 6:7](#).)
24. As we go forward with our lives, let us remember the promise of the Lord: "Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you." ([Matt. 6:33](#).) I bear testimony of the validity of that divine promise.
25. I return again to the tenth commandment: "... thou shalt not covet thy neighbour's wife." ([Ex. 20:17](#).) I believe that implied in this counsel and the commandment, "Thou shalt not commit adultery" ([Ex. 20:14](#)), is the entire matter of morality, virtue, and fidelity. To our young adults of marriageable circumstances, I hope you will not put off marriage too long. I do not speak so much to the young women as to the young men whose prerogative and responsibility it is to take the lead in this matter. Don't go on endlessly in a frivolous dating game. Look for a choice companion, one you can love, honor, and respect, and make a decision. Think of marriage and family in the terms that leaders of this Church have taught since the very beginning.
26. And once married, be absolutely true and faithful to your chosen companion. In terms of time and eternity, she or he will be the greatest asset you will ever have. She or he will be deserving of the very best that is within you. For you brethren, make of her the first lady of your life, your queen, your greatest interest and concern.
27. So live that you may be worthy of each other's companionship and that you may never carry with you any taint of shame or regret over things you should not have done. Be clean before marriage. Be true forever after. The rate of divorce in the world is disgraceful. The rate of divorce among our own people is tragically larger than it should be. For years now, there has been scarcely a week that I have not dealt with cases of persons who have violated sacred covenants and run from sacred obligations. I have seen the tragic harvest, so great a harvest of heartbreak and tears, of broken promises and weeping wives and children.
28. These tragedies, in so many cases, have come of selfishness and egotism. These evils are mean and corrosive and devastating.
29. There is no picture more lovely than a beautiful bride and a handsome groom who have entered into sacred and eternal covenants. On the other hand, I know of few things more sad than the blight of immorality that can come into a marriage—a blight that leads to accusation, misery, and often to divorce, loneliness, and regret.
30. "Thou shalt not commit adultery," or fornication, or anything like unto it. "Thou shalt not covet thy neighbour's wife" or any other.
31. Historians Will and Ariel Durant, who researched, contemplated, and wrote the history of a millennium, said:
32. "No one man, however brilliant or well-informed, can come in one lifetime to such fullness of understanding as to safely judge and dismiss the customs or institutions of his society, for these are the wisdom of generations after centuries of experiment in the laboratory of history. A youth boiling with hormones will wonder why he should not give full freedom to his sexual desires; and if he is unchecked by custom, morals, or laws, he may ruin his life before he matures sufficiently to understand that sex is a river of fire that must be banked and cooled by a hundred restraints if it is not to consume in chaos both the individual and the group." (*The Lessons of History*, New York, N.Y.: Simon and Schuster, 1968, pp. 35-36.)
33. For each of us, our wedding day should be one of the most important days of our life. I hope that each of us has come or will come to that day unsullied and happy. And, once joined in the bonds of eternal marriage, under the authority of the holy priesthood of God, I hope that for as long as life shall last there will never be eyes for another. I hope that there is total fidelity, total honesty with one another, total concern with the needs of one another.

34. Well has the Lord said, "Thou shalt not covet." Let not selfishness canker our relationships. Let not covetousness destroy our happiness. Let not greed for that which we do not need and cannot get with honesty and integrity bring us down to ruin and despair.

35. The Lord has been plain with us on these matters. Our prophets through the generations have emphasized them. Those who have observed this counsel can walk with peace in their hearts and security in their homes and merit the respect of all who know them.

Gospel topics: covetousness, greed
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