It's No Fun Being Poor

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I think, when I announce the title of my remarks, it is reasonable to assume many of you could nudge the one next to you and say, "So what else is new?" or "I know that is true. Where does the line form for those to stand who want to bear witness to the fact?"

Well, with just that much to arouse your interest, my topic is, "It's No Fun Being Poor."

Despite some thoughts to the contrary, the great majority in attendance today are not poor. However, we can become victims of real poverty if we are not wise in our daily conduct. Fortunately, very few in attendance today are poor. The main question for every person to resolve is not what he would do if he had unlimited money, time, influence, or vast educational advantages, but how he will best use the means and assets he has and will yet have.

The purpose of my remarks is to try to help all of us avoid being poor. I hope that, if we are already poor, we will be wise enough to overcome it with corrective actions prompted by self-motivation. Brigham Young University does not exist to help you make money. It exists to make you rich.

"It's no fun being poor." Here are some truths for your consideration. I am going to identify them as ten commandments we should follow if we would avoid being poor. Doubtless there may be 10, 20, or 30 more, but for our purposes today, the following may be construed as perhaps a good start.

I. Thou shalt not lose a friend or cease being one.

A person is poor when his friendship inventory is depreciating. A person is poor when he is friendless. When friends, those closest to us, have cause to desert, to disbelieve, to lose confidence in us, we are poor. Very often friends are lost because we are unwilling to pay the price it takes to maintain them. It was Emerson who said, "The only way to have a friend is to be one" ("Friendship," *Essays*). A friend is a person who will not only take the time to know us, but also take the time to be with us, and never leave us regardless of the circumstances. One of the finest presents each of us can give someone else is our best self. When we lose friends, our strength as well as our desire is

Marvin J. Ashton was a member of the Quorum of the Twelve Apostles of The Church of Jesus Christ of Latter-day Saints when this devotional address was given at Brigham Young University on 30 March 1982. ofttimes totally drained. In our personal balance sheets "minus friends" indicates a loss position. No man is useless while he has a friend. No man can declare personal bankruptcy if he has one friend.

Joseph Smith gave us a glimpse of his measure of friends when he said, "If my life is of no value to my friends, it is of none to myself" (HC 6:549). The Savior said, "Greater love hath no man than this, that a man lay down his life for his friends" (John 15:13).

When Robert Louis Stevenson was asked the secret of his radiant, useful life, he responded simply, "I had a friend."

A friend in the true sense is not a person who passively nods approval of our conduct or encourages improper behavior. A friend is a person who cares. When we lose someone who cares about us, we lose one of our most valuable assets. An Arabian proverb helps us:

A friend is one to whom one may pour out all the contents of one's heart, chaff and grain together, knowing that the gentlest of hands will take and sift it, keep what is worth keeping, and with the breath of kindness blow the rest away.

A friend is a priceless possession because a true friend is one who is willing to take us the way we are but is able to leave us better than he found us. We are poor when we lose friends because generally they are willing to reprove, admonish, love, encourage, and guide for our best good. A friend lifts the heavy heart, says the encouraging word, and assists in supplying our daily needs. As friends we will make ourselves available without delay to those who need us.

It is hoped that in the days ahead more and more of us will free ourselves from expressions of, "If you need me, let me know," or, "If I can be of help, call me," and replace them with the development of a sixth sense that will let us know when and where our friendship is needed.

When Joseph Smith was in the Liberty Jail, he poured out his heart and soul with, "O God, where art thou?" (D&C 121:1).

Part of God's great declaration of love and encouragement to him at that time was,

My son, . . . thy friends do stand by thee, and they shall hail thee again with warm hearts and friendly hands.

Thou art not yet as Job; thy friends do not contend against thee, neither charge thee with transgression, as they did Job. [D&C 121:7, 9, 10]

Joseph Smith was enduring much for God's own purposes, but he was rich because his friends were standing by him. A person is poor when he is friendless, but even poorer when he ceases being a friend. No matter what the conduct or negligence of others may be, we cannot afford to yield in our sincere pursuit to be a friend. When a person allows himself to feel he has no friends, he is poor; but he is doubly poor if he has to admit he is a friend to no one. Very often our family members and friends need our friendship most when they least deserve it.

II. Thou shalt honor thy character and protect it from self-destruction.

A person is poor when his character is honeycombed with greed and warped by dishonesty. When we yield to misconduct under pressure, we are poor. A person who has to beg for bread is not poor if he has not bent to expediency. An individual is headed for personal bankruptcy when he sells his character and reputation for cash, honor, or convenience. We are poor in character when we think getting by is a substitute for doing our best. Virtue, action, and truth properly blended in life make a person rich. Our character is determined by how we perform in meeting life's challenges. Thank God for students, faculty, and administration who have the courage to stand up and be counted on the side of truth and integrity.

What a compliment it is to have someone say of you, "She will not yield her principles under pressure or distress."

III. Thou shalt not deceive.

Sir Walter Scott said:

Oh, what a tangled web we weave, When first we practice to deceive! [Marmion, canto 6, stanza 17]

A man of character considers what is right. A man of deceit considers, "What will partial truths bring me when I crowd the line of truth?"

And again, verily I say unto you, blessed is my servant Hyrum Smith; for I, the Lord, love him because of the integrity of his heart, and because he loveth that which is right before me, saith the Lord. [D&C 124:15]

A favorite tool of the devil is deception. He would have us all become poor by living and promoting the lie. Whenever deception is encouraged, the promoter is the greatest loser. He must bear the responsibility for those he injures. Satan's skills win him the title of "the father of deceit."

IV. Thou shalt not compromise thy principles.

Students and others should constantly remind themselves that character is education properly applied. The sharing and encouraging of truth on a continuing basis shelters one from poverty. Nobility in character is one asset that will bring dividends regardless of the business climate. A quality person will not compromise his principles regardless of the size or intensity of the foe or the situation. A person who compromises in a sense advertises in the market-place that a certain price or consideration will cause him to sell out. People of uncompromising principles are never poor. How rich are

those who can live by worthy principles and manage the results!

V. Thou shalt love thyself.

Through an appropriate blend of self-pride and self-dignity, self-respect will surface. A person is poor when he personally labels himself as a "marked down" or a "close out" article.

A person is poor when he loses self-dignity, self-respect, and self-pride. How sad, how long the day when we become low on ourselves! The worst form of defeat is to be conquered by self. Defeat is not pleasant, but nothing is so painful and devastating as self-defeat. When we lose our self-dignity and self-respect, it is the worst form of poverty. When trust in friends and self are both lost, there is not much left in life. We should teach, particularly ourselves, that nobody is a nobody. We are someone, and with God's help we can accomplish all things. It is a sad day when a person finds it easier to be true to friends than to himself. How unwise, how unfair to sell ourselves short when God is our partner! Personal bankruptcy is impossible for a person of self-pride. A person is poor when he places despair over hope. A person is poor when he fails to remember who he really is and forgets his relationship to God, family, and self.

Many years ago on a hot summer day I was walking through the medium security division of the Utah State Prison. Most inmates were out of their cells. I mingled among them and visited with some. Most were dressed without shirts. I remember as though it were yesterday my talking to one who had tattooed across his chest in rather large letters "A Born Loser."

What self-pride, self-dignity, and self-respect! He had labeled himself poor, and his present environment indicated he was doing quite well with his personal image.

VI. Thou shalt be honest.

A person is poor when he thinks honesty is a policy instead of a proper way of life. Thomas Carlyle said, "Over the times thou hast no power, solely over one man thou hast quite absolute power. Him redeem and make honest." An honest conscience is worth more than it costs. Greatness is truly measured by honest self-appraisal. "What shall it profit a man, if he shall gain the whole world, and lose his own soul?" (Mark 8:36). How many times over the years have you heard the declaration that it is greater to be trusted than to be loved? Let me remind you that, regardless of the number of times, you haven't heard it enough. One of my greatest pleadings with the Lord on a daily basis is for Him to help me turn the hearts of the dishonest to repentance. Without honesty there is no foundation upon which to build. How can a person be helped when he insists on living the lie? Lying and living the lie keep us poor.

VII. Thou shalt not wrongfully exploit others for personal advantage.

A person is poor when he drops or uses the name of an individual or an institution to promote or sell his questionable wares. How unfair, unwise, and poor are those who would have us believe a "get rich" investment opportunity is desirable because of the ecclesiastical office the one holds who is making the proposition. Any person who allows his good name or image to be used to promote or encourage schemes of the unscrupulous is embracing dishonesty. A lie (dishonesty) is any communication given to another with the intent to deceive. An improper entry in one's personal ledger, flattery, failure to defend a truth or principle, failure to discipline, and the endorsement of a fallacy are a few of the other forms of exploiting for personal gain.

In today's marketplace—yes, in your own neighborhood, town, and cities—scheming, deceiving promoters are making available to gullible purchasers, including faculty and students, all kinds of enticing offers. We are sorry to report thousands within our ranks are being duped by the glib tongues of those who offer and solicit in whispers "once in a lifetime opportunities" and "just for you" approaches.

Those of us who give glib "pie in the sky" promoters even the time of day are moving in the direction of the classification of being poor.

VIII. Thou shalt not believe repentance is an announcement.

A person is poor when he lives by comparison rather than by principle. A person is poor when he fails to realize repentance is a process and not just a declaration. Every person has the challenge of recognizing and carrying his personal cross, and then going forth. Repentance is an action principle, not a self-declared holding pattern.

A person who is willing to repent will never have more liabilities than assets. Repentance makes it possible for the sinner to get back up when he falls. True repentance doesn't allow a person to stay poor.

When important happenings and decisions in life come our way and we feel we are at the very valley in our life's travels, we always have the choice of either repenting or rebelling. A person is poor only when he is unwilling to use and understand repentance. Repentance is a major stepping-stone in becoming rich. Repentance is not an announcement. It is improved conduct.

IX. Thou shalt not stay poor.

It's not fun being poor, but no one has to be. With friends, virtue, character, truth, integrity, repentance, and other God-given gifts and rights available, pearls of great price are ours for the seeking. Through prayer and action God helps us avoid being poor. He that has eternal life in its fulness is rich. It's no fun being poor. It is much more fun to be rich. We can be rich if life's ledger is filled with daily entries that show bottom-line totals including sound moral conduct, uprightness, and incorruptibility.

X. Thou shalt not allow thyself to be managed by money.

Remember the financially well-to-do are poor only when they allow their money to manage them instead of their managing their money.

There is one other very important ingredient for consideration when we talk about "It's No Fun Being Poor." Following the type of thinking I have promoted today, it would not be unusual—in fact, I think it would be quite likely—that, for example, four students who live in a dormitory together could experience this. One could be a little cynical or sarcastic, and, upon opening a cupboard door and looking inside at some of the bare shelves, say, "Don't forget, we're rich." Another might look in the refrigerator and freezer and, upon noting there is more cold than food, could say, "Don't forget, we're not poor; it just looks like we are!" Someone else who is convinced beyond reasonable doubt that she is entitled to a new dress or outfit after a long delay, but can't have them because of a lack of funds could murmur, "I must remember I'm rich."

A person who allows his money to manage him instead of his managing his money is poor. No matter how much or how little we have to live on each week or month, it needs to be used wisely. We need to work out a budget and live within it. Some claim living within a budget takes the fun out of life and is too restrictive. Those who avoid the inconvenience of budget regulations must suffer the pains of living outside it. Your Church operates within a budget. Brigham Young University functions within a budget. Each department in the school has a budget. The president of the university lives within a budget. Budget guidelines encourage better performance and management. It seems there will always be emergencies and crises in all of our lives that cause financial drain, but even these developments need not make us

poor. Having friends, family, neighbors, bishops, stake presidents who care and share makes us rich. Financial disaster can be avoided if we learn with others how to help ourselves. Things generally turn up for those who keep digging. Through work, education, and commitment, personal satisfaction can be realized as we make appropriate use of the accumulation of this world's goods. No one needs to apologize for his success in financial achievement if the means of attainment have been honorable, and he knows how to wisely use what he has.

Conversely, when money and wealth become our goal and our god, we are poor. I personally applaud those who are honorably successful in achieving an abundance of this world's goods, but only if it is convincingly evident their money is being wisely used. I could hope and pray that in the future there will be more and more good men and women committed to having more of their money put to use helping some student and less in personal financial assets. No man should be respected just for his riches, but rather by his philanthropy. We do not judge the value of the sun by its height, but for its usefulness.

It is a worthy prayer to ask our Heavenly Father to bless us with this world's goods, but not with more than we can bear. Too much money can make us poor. Limited budgets can teach us sacrifice, self-reliance, restraint, and personal management. One of life's great lessons is to teach us that what we do with what we have is more important than what we have. Proper incentive and attitudes prevent us from ever classifying ourselves as poor.

I leave you these thoughts, my love, and my testimony. It's no fun being poor. Fortunately, none of us has to be. To this truth I leave my solemn witness in the name of Jesus Christ. Amen.