# Living More Abundantly in Today's World

# WILLIAM F. EDWARDS

Thank you, President Oaks. One is honored to be asked to speak to a devotional assembly, especially when his journey has left most of his footprints in the sands of time. I appreciate the prayer that was offered by Brother Skousen, the son of Karl Skousen, an outstanding scholar and a wonderful man, and I pray that the Lord will respond to that prayer in this period that we have together. If you will join with me, if you will give me your faith and prayers, and if we can think together as if we were in a small classroom, this should prove to be a very worthwhile period for you. I want it to be a very profitable period for you. If Sister Edwards had not objected, I would have suggested that you take out your pencil and paper and make some notes as we progress so that we might think more carefully together.

As David, with his staff in one hand and sling in the other, came toward Goliath, he had complete confidence because he knew that the God of Israel was with him. Nevertheless, as he approached Goliath, he must have felt very humble. I assure you it's that humility I feel this morning, but with your faith and prayers and your interest and help I feel that we can have a very worthwhile period.

#### Lehi's unusual compass

You will recall that Alma, when he was ripe with age, called together his sons to give each of them his charge. To the faithful Helaman, to whom he entrusted the records and the sacred relics, he talked about the compass the Lord had prepared to guide Lehi and his people to the promised land:

And now, my son, I have somewhat to say concerning the thing which our fathers call a ball, a director—or our fathers called it Liahona, which is, being interpreted, a compass; and the Lord prepared it

And behold, there cannot any man work after the manner of so curious a workmanship . . . .

And it did work for them according to their faith in God; therefore, if they had faith to believe that God could cause that those spindles should point in the way they should go, behold, it was done . . . .

Nevertheless . . . they were slothful and forgot to exercise their faith and diligence and then those

William F. Edwards held the Driggs Brothers' chair in banking and finance at Brigham Young University when this devotional address was given on 13 May 1975. marvelous works ceased, and they did not progress in their journey. [Alma 37:38–41]

As Alma told his sons then and as I speak to you today, "it is as easy to give heed to the word of Christ, which will point to you a straight course to eternal bliss, as it was for our fathers to give heed to this compass, which would point unto them a straight course to the promised land" (Alma 37:44).

## **Making Your Personal Liahona**

Nearly twenty-five years ago in the Eyring Science Center, I helped Dallin H. Oaks, an outstanding young student, construct his personalized compass. Can there be a question as to where it led him? Now as a professor emeritus, I pray to be able to help you in the completion of your compass.

First, let me congratulate you for being students at BYU. I trust that you will catch fully the spirit of the Y. This is to seek excellence in things of the spirit and of men. This is to grow in understanding of the gospel and the trades and professions of the world. This is to become a whole person, one prepared to enjoy a celestial life.

The University is blessed with the leadership of the First Presidency and the Council of the Twelve. The University has been presided over by great Presidents in the past, and it has a great President today. When the right man with vision is in the right place at the right time, there is always outstanding accomplishment.

The faculty is unique among all university communities, and may I help you understand how unique this faculty is. Of the 1,076 regular full-time faculty members during the 1974 Fall Semester, 711, or 66 percent, have earned doctoral degrees. If you knew the price that most of these people paid to obtain those degrees, I am sure that you would capitalize each of the letters in the word *earned*. Those degrees were earned at many universities, representing most

of the outstanding universities in America and many foreign universities. Hence, we see here a cosmopolitan mixing of the great wisdom and learning that can come from such universities. The majority of the faculty have filled full-time missions for the Church, are engaged as teachers and officers in stakes, wards, and branches, and almost a majority have served in the armed services. Oh, what a community of scholars to help you achieve excellence in the things of the spirit and of men!

Paralleling the challenge of men to match our mountains, is the challenge of students to match this institution. Can you do it, brothers and sisters? Do you have what it takes? Are you prepared to pay the price in personal, effective effort? To equal this challenge, your primary thrust must be to seek knowledge and skills with grades as only a by-product of your success.

The Lord in his great wisdom set the following as a goal: "For behold, this is my work and my glory-to bring to pass the immortality and eternal life of man" (Moses 1:39). We must not set a lower goal for ourselves. We must build our compass so that the arrow always points toward the goal of eternal life. The fact that you are here is evidence that through study and prayer and the influence of your parents and teachers, you have probably already set this goal. The next challenge comes in being able to use this compass as a constant guide.

## Being Sincere and Right

As we start to reason together, may I remind you of an often-forgotten fact. There is not virtue in sincerity alone. The devil is terribly sincere. Virtue is in being both sincere and right. In about one hour we can travel from Provo to Salt Lake City if we go in a northerly direction. But how long would it take us to travel from Provo to Salt Lake City if we go in a southerly direction? What are the obstacles we'd have to overcome? What is the risk that

we would never make it? And yet it could be done.

Many great mistakes of the past were made by people who were sincere, but they were not right. The Jewish leaders at the time of the Savior were sincere, but they were wrong. Those who put Jesus on the cross were probably sincere, but they were wrong. Paul as he persecuted the Saints was sincere, but he was wrong. Paul, after he had been converted and became a Christian, remained sincere, and then he was right. And Paul lives as a great apostle of old. At the time of the oppression of the Saints in Jackson County, Missouri, most of the persecutors were probably sincere, but they were wrong. And those who martyred the Prophet were probably sincere but wrong. Great and tragic can be the error of those who are sincere and think that that alone is virtue. Wise is the person who remembers that he must be both sincere and right.

# A Guide to Making Wise Choices

In trying to perfect the skill in reading my compass, I find the teachings of Mormon as recorded by Moroni to be invaluable:

For behold, my brethren, it is given unto you to judge, that ye may know good from evil; and the way to judge is as plain, that ye may know with a perfect knowledge, as the daylight is from the dark night.

... wherefore, I show unto you the way to judge; for everything which inviteth to do good, and to persuade to believe in Christ, is sent forth by the power and gift of Christ; wherefore ye may know with a perfect knowledge it is of God.

But whatsoever thing persuadeth men to do evil, and believe not in Christ, and deny him, and serve not god, then ye may know with a perfect knowledge it is of the devil. [Moroni 7:15–17]

I propose that you think of Moroni's advice when deciding questions ranging from "Is it a good movie to see?" all the way to "Shall I follow the counsel of the Brethren?" This guide should make it possible for you to read your compass. Remember the two conditions of the scripture: It must invite you to do good, and it must persuade you to believe in Christ. It must meet those two standards. If it meets those two standards, it is good. It is clear that many things we might do during the week are not proper to do on the Sabbath day. It is also obvious to us that there are many things that non-Latter-day Saints might appropriately do that we as members of the Church cannot do if we always hold to those two standards.

#### **Choosing Your Profession**

In working for your goal in life, I am mindful of the importance of proper selection of and preparation for your professional careers. With over one thousand full-time faculty members, I assume you can find advice favorable toward at least one thousand professional careers. And all of the advice might be good if adapted to the right person. You young ladies probably have a dual challenge. There is nothing more noble or potentially more rewarding than being prepared to be a full-time professional wife and mother. In addition, you probably seek a major having possibilities for desirable employment. Young men, you obviously have a different challenge. If you have not already served your mission, then you will want to do that. And then you need to prepare yourself not only for a career, but also for a professional career that will let you sustain a family.

In the Book of Mormon we find another guide that helps us to make this decision consistent with our eternal goals. Let me quote the words of the prophet Jacob:

But before ye seek for riches, seek ye for the kingdom of God.

And after ye have obtained a hope in Christ [and I may add, after you have completed preparation for your profession] ye shall obtain riches, if you seek them; and ye will seek them for

the intent to do good—to clothe the naked, and to feed the hungry, and to liberate the captive, and administer relief to the sick and the afflicted. [Jacob 2:18–19]

In other words, you seek riches for the purpose of rending service, of doing good. We are free to choose to do almost anything we want on the condition that we learn to do it well enough and perform the service in such a way that other people will be willing to pay a reasonable price for our service. Whatever the position you seek, the way to seek it is to prepare yourselves to render superior service with financial reward flowing as a result. This keeps the horse in front of the cart, the rider in the saddle, and the compass pointing in the right direction.

#### **Preserving Our Blessings**

The Book of Mormon records over and over a typical cycle. For me to mention it will bring it to your minds: prosperity, loss of spirituality, wickedness, poverty, humility, spirituality, and again prosperity. Success and prosperity are blessings, but we must break this cycle. In order to break it, I encourage you to look upon success and prosperity as your special temptations. As you climb the ladder of success, progressively strengthen your dedication to the Church and your family and thus preserve the qualities that justified the blessings. Remember it is easier to be humble when you are poor, but it can be more noble to be humble when you are prosperous—even rich. Paraphrasing the counsel given by the prophet Jacob and the teachings of the Savior, one could say, "Blessed are the rich who understand why they are rich, for they shall inherit the kingdom of heaven."

In this regard President Kimball pronounced a special prayer for each of us in his recent dedication of the Arizona Temple: "Our Father, in blessing Thy people with prosperity, we pray that they may not be surfeited with flocks and herds and acres and barns and wealth which would bring them to worship these false gods as have many people before them" (*Church News*, 19 April 1975).

We remember that Christ never criticized being rich, but only the love of riches, because he knew what would flow from this love for riches. Break the cycle related in the Book of Mormon by growing in your faith and dedication as you climb the ladder for success in life.

## Policy over Judgment

In order to read accurately the eternal compass you must understand the logic and the strength of the policy demonstrated by Adam as related in the Book of Moses:

And he [the Lord] gave unto them [Adam and Eve] commandments, that they should worship the Lord their God, and should offer the firstlings of their flocks, for an offering unto the Lord. And Adam was obedient unto the commandments of the Lord.

And after many days an angel of the Lord appeared unto Adam, saying: Why dost thou offer sacrifices unto the Lord? And Adam said unto him: I know not, save the Lord commanded me.

And then the angel spake, saying: This thing is a similitude of the sacrifice of the Only Begotten of the Father, which is full of grace and truth. [Moses 5:5–7]

Adam was obedient to counsel. As a matter of policy he obeyed, and then he was taught and came to an understanding. I counsel you to follow this example. As a matter of policy, be obedient to the counsel of the Brethren. Do not rely upon your judgment as to whether it is right or wrong, important or unimportant, and then only follow what you think is right or when you think it is important. When there are questions, and they are expected of a sensitive, alert mind, then challenge the counsel, not to prove if it is right or wrong, but challenge the counsel in order to come to an understanding as to why it is right. That was the strength of

Adam. He was obedient; it was a matter of policy. From that obedience, there flowed understanding and wisdom. And there will flow to us understanding and wisdom if we obey as a matter of policy. But great is the risk, uncertain is the way, if we place ourselves in the roles of being judges as to whether it is right or wrong, important or unimportant.

# Be Wise in Money Management

You will find that the compass is unreliable in an environment of unwise money management. I am sure that by now President Oaks may be concerned about whether or not I would discuss money management. But of course I will bring in money management. Success in living the gospel way of life is closely related to how wisely one handles personal finances. Its importance to successful family life was stressed by a statement of Elder Marvin J. Ashton at the welfare session of the April general conference: "The American Bar Association recently indicated that 89 percent of all divorces could be traced to quarrels and accusations over money" (Church News, 12 April 1975).

Wise money management can increase the joy of living. It can facilitate the realization of desires and righteous goals. Whether one is rich or poor in the true meaning of the term is not primarily a matter of the level of income or total assets but is primarily the attitude toward money and its use. "Men are, that they might have joy" (2 Nephi 2:25) becomes more real and meaningful to those whose financial house is in order.

I am inclined to think, from experience, that the first thing that Satan likes to do to a young married couple is to get them into financial difficulty. Then he has a fertile field and a favorable environment to achieve his goal—which is to destroy your goal. I shall not discuss in this brief period the subject of budgeting. You must learn how to put first things first so that the more important are accomplished and the less

important are omitted. Much good information is available on this subject for those who desire it. Probably most of you are already experts in varying degrees in the art of the wise handling of money, but I would like to present a few basic thoughts about managing money.

I am going to make you happy, brothers and sisters. You might be much better off than you think. Remember, time and money must be in short supply for you to be truly happy. A surplus of time, a period when there is nothing that you want to do-not even sleep-is boredom. Time is so precious when in short supply. This is equally true of money. Unsatisfied desires are essential for you to be happy. Choosing and selecting among things you desire very much is essential to happiness. Paying tithes and offerings when there are material things you desire very strongly brings the blessings and the joys the Lord promises from observance of the laws of consecration and of sacrifice. So if what you want is an abundance of happiness, you must recognize you are going to have a shortage of time and a shortage of money. You are going to find happiness in how wisely you use the time and in how wisely you use the money.

#### Living Economically

As we traveled on a BYU tour into the land of Abraham, Isaac, and Jacob, I was reminded of an Arabian proverb: "Eat and drink, but waste not by excess, for God loveth not wasters." On another trip, to beautiful Victoria, British Columbia, we read in the government building: "Without economy, none can be rich; with it, none can be poor." Is it not apparent that we should protect and use economically nature's resources? I recommend that you go one step further and adopt this as your policy: "I shall live economically not because I have to but because it is a good way of life." Living economically because you think you have to is not fun. Every time you look at a neighbor who enjoys something you wish you had, you feel

miserable. But if you choose this way of life because it is a good way of life, you can live economically and be happy and count your blessings. The secret is in the point of view. It's magic, but it's real.

Think how the Savior lived. And think how he could have lived. He could have come like a king on a great throne with his wealth surpassing all the wealth of the world. This wasn't a good way of life for him. He chose to be most humble.

Brothers and sisters, seek a full understanding of the statement "Man shall not live by bread alone" (Matthew 4:4) because it will help you to find greater joy in the way of life that we have encouraged. Beyond minimum necessities, the most satisfying things in life cannot be bought with money: love, knowledge, understanding, joy of service, love of the beauties of nature. With these in abundance one can be rich. Without them one is poor regardless of the amount of income or total assets. I wondered some time ago what would happen if we called a student early in the morning and said, "Are you up? Have you looked at the east? Have you seen the beautiful fireworks in the sky?" Could it be that a student attends the Y without experiencing the thrilling excitement of seeing a beautiful sunrise? These are assets beyond ability to measure.

As I think of these assets that money can't buy, I must admit that my mind drifts to Sister Edwards, sitting behind me. Oh, I remember those great days when we were seniors during our last quarter at the BYU. We would go to a dance, and after the dance I would put my hand in my pocket and pull the change out. Together we would count, and maybe it would be twenty-five cents. We would ask together, "What can we do this evening with twenty-five cents that would give us the most fun?"

Then I remember when I became rich. Fortunately, I have enjoyed that blessing for a long period of time. I feel sorry for you who think you are poor.

When I came to BYU, my folks were like the folks of most of these faculty members who have earned their doctorate degrees. As I remember, my good mother and my stepfather sent me ten dollars a month for the first three months, and from then on as I was on my own. In the fall of 1924 my roommate and I could not find work, but we were able to borrow a round tub, the kind Grandma used to bathe in, from our landlord. On Saturdays we would go to the farms northeast of here and find people who would let us help harvest their crops. The farmers would let us fill our tub as compensation. The next week we would specialize in vegetables.

But during my last quarter at school I celebrated. I quit working. I quit driving the first yellow cab that was in Provo. I quit working at Hotel Roberts. I quit keeping the fires at the Merrill Hospital. All I did was go to school and I became very well acquainted with a young lady whose name was Catherine Eyring. Unfortunately I incurred some debts. When I graduated and went to New York to take over and conquer Manhattan, as the settlers did who bought it from the Indians, I had to have money. So I made a loan.

I paid that loan off during my first year. To get married, however, I was short of money and again borrowed. This is one purpose for which you can go into debt, and the Brethren will approve of it and the Lord will say, "Bless you." With three hundred dollars I was able to come west, meet Catherine, go to Idaho to be with my folks, come to the Salt Lake Temple to get married, go to Arizona and enjoy a reception with her folks, and then return back to New York with a thousand dollars. Catherine had taught school the year before and worked at Grand Canyon one summer. Since then we have been rich; that is, we have always had something in the savings account.

We started life together as king and queen. For one hundred dollars I was able to buy the second-hand furniture of a couple moving

west. I married a girl who believed that tithing came ahead of food. I married a girl who had magic because, no matter what happened during the day or how I felt when I closed the day, every morning when I left home I started as an optimist. I remember many occasions when I received a telephone call at the office. All my wife had to say was "I love you." Oh, did I work. Now, I assure you that you cannot buy those things. They are more precious than gold, and you are rich when you have them in abundance.

# **Preserving Our Basic Freedoms**

The compass is also unreliable in an environment of lack of freedom. We who live in America are blessed with a government that holds "these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights, that among these are life, liberty, and the pursuit of happiness." We must work to preserve this environment. But faithful members of the Church live and prosper in many parts of the world with different forms of government. Remember, John the Baptist and the Prophet Joseph Smith were both, in a real sense, free men even in prison on the eve of death.

The real risk of loss of freedom for you and me is a personal matter. There is little risk, at least not at this time, that the government will pass a law making it illegal to attend church services or to live the Church standards. But we can easily lose these freedoms. Stop attending Church services, stop living Church standards, stop supporting the Church leaders, and these freedoms will be lost as truly as if by law. The only difference is whether we lose our freedoms voluntarily or involuntarily. In the final judgment, I presume the former is the more serious. Also, every time we break a Church standard or go against the counsel of the Brethren, we lose some freedom. Violating any sacred principles is a sin; he who does it is a sinner, and to that degree he loses his freedom. If one commits a

sin and lives in fear of it becoming known, he has lost considerable freedom.

Thus, the freedom we seek to preserve is the freedom to do the Lord's will. If we fall heir to the pressures of worldly styles or social practices, if our faith lags, we lose this freedom. Our most basic freedom is no more secure than out testimonies and our willingness to keep the commandments of the Lord.

#### Iron Rod of the Gospel

The iron rod of the gospel is more precious than gold and more durable than Mount Timpanogos. We are living in the dispensation of the fulness of times. This means the Church will endure until the second coming of the Savior. This means that if we hold fast to the iron rod, we will be a member of an organization directed by men called by revelation, men directed by the Spirit of God and interested in our personal welfare. This means that if we keep faith in God, keep our covenants, and follow the counsel of the Brethren, we can look to the future with confidence. If the Brethren advise being involved in a food-storage program, avoiding installment credit, buying consumer's durable goods only with cash, working toward home ownership, then these things we must do.

Yes, each of us can have a personalized compass that will lead to a promised land of more abundant living in today's world and to eternal life. We need only conform our lives to a few sound, practical policies and remain faithful, nothing wavering. It is as easy as a suggestion once given to me by a student who was working on his compass: 'Hitch your wagon to a star; hold your seat and there you are." I bear you my testimony, my brothers and sisters, that if we will do these things we will have a compass that will lead us through the journey of this life with an abundance of happiness and joy and will take us back to the presence of our Father in heaven. I say this in the name of Jesus Christ. Amen.