

Investing for Eternity

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My dear brothers and sisters, BYU means a lot to our family. When our oldest daughter recently graduated from here, she became the fifth consecutive generation to hold a degree from BYU, joining her mother and father, her grandmother, her great-grandmother, and her great-great-grandfather who served for many years as the president of BYU. I love and appreciate this institution and hope you do as well.

I ask for your faith and prayers that what is said today will be spiritually edifying to all.

Wise Investing

This morning I would like to speak about the importance of wise investing. I remember hearing that one wise investment is worth a lifetime of work. In terms of dollar returns I'm sure that could be proven true. Who hasn't heard of putting \$1000 in IBM many years ago and coming out with a million dollars of value some years later? Who hasn't had their financial salivary glands whetted by such thoughts or similar stories of getting into another Xerox "on the ground floor"? Why don't we do it? Well, we don't know or we don't act or more likely the company we choose goes bankrupt and we lose it all. I have often heard the joke (and sometimes feel it's true) that, if you want

to make a lot of money in the stock market, just watch what I do and then do just the opposite.

Sometimes we don't listen to others or don't trust them. I remember a man once telling me to buy a certain stock. I ignored him, and it tripled in a few months. But then there is the other side. How many bought silver at \$30 or \$40 or \$50, and it's now selling at \$6, or gold at \$800, and it's now at \$300? We all know of the uncertainties of the commodities market.

Some say, "But there is well-located real estate. It is always a sure investment." Yes, unless the zoning changes or the taxes increase or the neighborhood shifts or growth stops or floods or wars come. I remember many years ago hearing that Beirut, Lebanon, was the best and safest place in the world to invest in real estate. How would you like to have some there today?

I am sure you get the point that, although there is a place for wise investment in terms of physical things, generally any investment of

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this nature is largely at the mercy of forces beyond our control—for example, the death or defection of a key executive or salesman, the patenting of a new invention that replaces our company’s product, the sudden increase in the price of oil, the unexpected shift in interest rates, the fraud or embezzlement of a trusted partner, or the precipitous rise or fall of the stock market.

With this much uncertainty in investing in physical things, why are we even talking about it? Well, obviously I have not come here to visit with you about investing in physical things. I use it merely by way of contrast. You have a great business school and many experienced professors to teach you the correct principles of this type of investing; but, along with all the preparation they give you, they will always add, “Remember, there is a certain degree of risk in all investments”—all physical investments, that is.

No-Risk Investments

What would you say, then, if I told you I know of some investments that have no risk whatsoever and pay handsome returns on a continuing basis? You would say, “Well, they can’t be physical investments,” and you would be right. I speak, of course, of investments of time—spiritual investments—investments in character, investments in obedience, investments in service, investments in kindness, and so forth.

The Lord has told us,

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:

But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal.

[Matthew 6:19-20]

We live in a day of great uncertainty as far as physical investments go, but I am convinced

that that uncertainty will continue to increase. Remember the statement in the Book of Mormon that says, “And behold, the time cometh that he curseth your riches, that they become slippery, that ye cannot hold them” (Helaman 13:31).

I remember, when I attended business school at BYU many years ago, one of my professors gave three rules he felt were valid for good investing. He said, “First, you should invest in things that you know something about or have had some experience in so you can tell if the promises or prospects are reasonable or way out of line. Second, you should invest in things close to home where you can see them. And, third, you should invest with people you personally know and with whom you have had experience and whom you trust.”

I am not sure if all of those rules still apply today, but they have been good guides in my life. They particularly apply perfectly to the investments of time—or spiritual investments—that I’m talking about. We know what we are dealing with and with whom we are working, and we can trust Him fully.

Naturally, you will want to do well in school and very carefully make the most prudent physical investments possible; but, with the prospects of increasing uncertainty in this field, the stark contrast of the absolute certainty of spiritual investments comes into even more clear focus.

All of us are limited to the dollars we have to make physical investments with. Some, of course, have much more than others; but all are limited to some degree. On the other hand, we all have an equal amount of time. Twenty-four hours each day is allotted to every person. How we invest that time is up to us and is of utmost importance to our happiness now and forever.

Let me give two specific examples—first, investing in service and second, investing in kindness. To do so I will use two separate missionary experiences.

Brother Ve'a's Investment in Service

Come with me for a moment to the small island of Lifuka in the South Pacific. The time is 1956. I was serving as a young missionary in Tonga and had recently been appointed district president of the Ha'apai District, with headquarters in Pangai on this island of Lifuka. The district covered seventeen islands. Because our only means of transportation was by sailboat, I needed some experienced, sea-worthy counselors. As always, the Lord provided, and two fine local men were chosen as counselors.

I will mention just one at this point. His name was Brother Ve'a. He had a beautifully kept thatched home, a lovely, clean yard, and a beautiful family. He had a nice garden to provide food for him and his family, and in addition he grew a lot of peanuts. To earn money he was a peanut vendor, and most evenings one would see him out with his cart, selling peanuts and a few other items his wife had made. The best days and evenings for business were when there were shows or rugby games or fairs or other forms of entertainment in town.

I don't know how many times we would have presidency meetings on the night of a big dance or social, but never was I aware of his saying, "I can't come tonight," even though selling peanuts was his main source of income.

Very often our schedule called for us to go to another island for a conference or for training or some other Church business which would take us away from Pangai right during a main rugby match or other large gathering. But never once did I hear Brother Ve'a complain or suggest we change our schedule. He was committed to serving to the best of his ability in the position to which he was called. He chose to invest in obedience and in service to others—often at the seeming expense of some worldly gain.

Now, let's follow that particular investment through. About fifteen years later, as a Regional Representative, I was given a special assignment

to the South Pacific. I had the responsibility of holding some meetings in California and then moving on to Honolulu and to the islands farther south. We had two meetings scheduled in California—one in the evening and one the next morning—involving a few stake presidents there. As we went through the agenda that evening, I found myself feeling that we ought to finish all our business that night and not stay on the next morning. Partway through the agenda I announced that we would do so, and, of course, the presidents asked, "Why?"

I said, "I don't really know why, but that's the way it's going to be." (Most stake presidents are pretty submissive when someone else is in charge.) We completed the entire agenda that evening, even though it was late. Then I began to wonder why myself.

I didn't have a reservation out the next day until the early afternoon because we had originally scheduled to meet until noon. I wondered, "What am I going to do with these extra several hours I have?"

I got up early the next morning and, as all of you would do, prayed fervently to know if there was something I ought to do. I didn't have any especially strong feelings, but I thought, "Well, I'd better check." So I called the airport and said, "I have a reservation on this particular plane. Do you have anything leaving before then?"

The man said, "Well, we have one leaving in forty-five minutes. Where are you?"

I said, "I'm here at the hotel."

He said, "Oh, you'll never be able to make it."

I asked, "Do you have space?"

He said, "Yes."

I said, "Let me give it a try." So I quickly gathered up everything, threw it in the suitcase, and charged off to the airport. As it turned out, I went straight to the gate and was the last person on the plane, but I did get on.

I arrived in Honolulu four or five hours later, and then I thought, "Well, now you've

really blown it.” The meetings I had were in Laie, and here I was in Honolulu with no one to pick me up for many hours. What should I do now?

In just a few minutes I ran into a young man whom I had known in the mission field. He asked, “What are you doing right now?”

I said, “I’m just sort of waiting around.”

He replied, “I’m on my way up to the hospital. Did you hear that the other night Brother Vea was flown in from Tonga? He has some kind of disease, and he is over at the Queen’s Hospital. I was just going to visit him. If you have a few moments, would you like to come?”

I said, “Sure.”

Together we went to the hospital to visit Brother Vea. (This was the same man who had served as the very faithful and helpful counselor to me when I was district president those many years before.)

When we got to the hospital, the nurse wouldn’t let us in. She said, “He is in very serious condition, and only family members can visit him.”

I knew that I had to get in. This was the first time I began to feel for sure that this was what I ought to be doing. I said to the nurse, “Look, I’ve come several thousand miles to visit him. He asked me to come and visit him. Would you let me in?” I showed her my ticket.

She said, “If you have gone to all that effort, I guess I will let you see him.”

We went in. He was writhing in pain. His whole body was yellow with a very jaundiced condition because of a serious kidney problem. His eyes were closed. One could tell he was really hurting.

I went over to him and said, “Brother Vea, I’ve come to visit you.”

He suddenly stopped writhing and opened his eyes. They were about as yellow as anything I had ever seen. Then he said, “Oh, thank you for coming. I knew that you were scheduled for a conference in Tonga, and I knew that the

only way to get there was by coming through Honolulu.” He then proceeded, “All last night I prayed as fervently as I could that some way or another you would come and visit me. As you know, I don’t have much family here. I don’t have a bishop here. I don’t have home teachers here. I don’t have many friends here. I really need a blessing. I’m in a bad way. Would you please bless me?”

We administered to him. As I began to seal the anointing, I thought that everything would be just fine. With his kind of faith, how could it be otherwise? But, as is so often the case, that wasn’t what the Lord had in mind.

I won’t go into detail, but basically I had the opportunity of telling him what the Lord had in mind for him, of actually specifying what he would be doing in just a short period of time. I was able to tell him that very shortly he would be performing a certain service on the other side that was badly needed. In a way it was a shock to me, but the Spirit was so strong there was no question as to the Lord’s will. When we concluded, he looked up at me and simply said, “Thank you, thank you very much. I really wanted to live here, but more than that I want to do my Heavenly Father’s will. I appreciate knowing what it is.”

We left. Hours before the plane I was originally scheduled to come on even arrived, Brother Vea was transferred from this sphere of existence to his next assignment, and he went with a great peace and calm in his heart. What a return on investment!

I wrote to my wife about the experience. I remember receiving a letter from her saying, “The folks dropped in tonight, and I shared the letter about Brother Vea with them. I told them I had been thinking that we so often try to figure out why things happen when and how they do and analyze and give reasons—the ins and outs of pressures and politics, and so forth, in the busy schedules and assignments of the Brethren. At the time all seemed to be playing their roles in determining when you needed to

hurry and get away on this trip. And yet, with all due respect to the Brethren and their heavy responsibilities, I guess the Lord even uses such things to get His real purposes accomplished. A humble, faithful servant, unknown to most of the world, or to the Church for that matter, needed a blessing and a confirmation and calling from his Father, and our Father saw that he received it when the time was right.”

A fifteen-year investment paid off in a quiet, yet stunningly impressive way. And his service paid dividends of joy all through those years and will continue to pay increasing dividends throughout all eternity.

Invest in service? What greater, what surer investment can we make?

An Investment in Kindness

Let me talk about investments in kindness now. I will relate an incident that happened earlier on this same mission to demonstrate how investing in kindness—that is, being kind to other people and not expressing anger or judgment—goes into an eternal realm, an eternal help-bank, if you will, to be drawn upon by ourselves and by others when the need is there. We have blood banks and financial banks that we put into and draw out of. We understand these types of banks and how they work. I would suggest that just by being kind to other people and by eliminating anger, we move that kindness into a bank—a kindness bank, which is available to help and to save us and other people.

Now the story:

My first assignment as a missionary was with a native companion to a very small island of only about 700 people. We were extremely frustrated in tracting as no one seemed to want to let us in. And I didn’t yet have the language well as we had no MTC at that time. Some people would invite us to eat something with them, but they would say, “We’ll let you eat something as long as you don’t talk about your church or talk religion to us.” We were grateful

for the food and their hospitality, and we would ask if we could at least say a blessing. Sometimes we would say a ten-minute blessing to get a few points of doctrine in. It was hard. Mostly they were very kind but very strong in their own churches. They simply did not want to visit with us about our church.

One particular village seemed very anti-Mormon to us. Many days we would tract all day and not get into a single home. Then one day we did get into a home in this village. It was the only one in the village we ever got into. They seemed nice and invited us back. I guess the ministers and the people there were upset with that family and upset with us, but we went back and back. When we gave them the fourth discussion, they and lots of questions; and it was quite late at night before we got through. The family said, “We’d like to have you stay here tonight.”

“Thank you, but we must go to our home,” we replied. We lived about two miles away, but there was a section of jungle or bush between their village and ours. Their house was right on the edge of this bush area, and our house was on the other side of it. There was a small trail through the bush that we usually took on our way home.

They persisted, “We’d really like you to stay tonight.”

But we said, “No, we can’t.”

They appealed to us two or three times, and I began to sense that maybe something was wrong. However, since nothing was definite, we didn’t think much about it and left for our house.

We had gone about a hundred feet from the door to where the bush started when all of a sudden from behind the trees emerged a group of eight or ten real tough young Tongan men. They were drunk. They had clubs, stones, and broken bottles. They formed a sort of semicircle and started to tighten it and move in closer to us. We could see that we were in trouble, for they were obviously bent on hurting us. As

they moved closer, my native companion—just like a mother hen—pushed me behind him and said, “Now, here’s what we’ll do. I’m going to count to three. When I say, ‘three,’ I’m going to yell as loud as I can and charge right in the middle of them. As soon as I do, I want you to turn and run as fast as you can through the bush toward home. It is dark, and they won’t be able to know whether it is both of us or just me because I’ll be swinging my fists and yelling; and by the time they find out it is just me, you’ll be halfway to Vaipoa. You’ll be safe. They won’t come after you.”

“I can’t do that,” I said (even though I wanted to.)

He replied, “Look, I’m the senior companion. You do what I say. There is no sense in both of us getting hurt.” Then he started, “One . . . ,two . . .”

Fortunately, he didn’t get to three, and I didn’t have to make that decision. For on the count of “two” there came a huge crash from behind us, and out of the bush from where the trail began came the man that everyone in the island feared more than anyone else. He was the toughest of them all.

My first impression was, “We’ve had it now—sealed off from in front and behind.”

But he walked right past us and stood in front of us and stopped. (He was a little tipsy himself.) He glared at those eight or ten young men and said, “No one is going to touch the Mormon missionaries. They are under my protection. Anyone that touches them or even says anything bad about them will answer to me.”

Have you ever watched a cube of butter put into a hot frying pan? It just melts away. Well, that’s what happened. That crowd just melted away. In no time at all they had filtered into the darkness as quietly as they had appeared from it.

As we walked to our home with him and finally realized we were safe, we asked him, “Why did you do that? Why did you help us?”

“Well,” he explained, “someone [another minister, I presumed] called us together, gave us some free home brew, and suggested that we take care of the Mormon missionaries and see that they didn’t come back to town. I attended that meeting,” he said, “and when I heard the name ‘Mormon,’ something started to stir deep down inside me. I got pretty soused, but I didn’t go completely under. Something kept bothering me.”

He then unfolded the following story: “I didn’t know my real parents. I was reared by some relatives. I guess you would call me an orphan. When I was about ten, I went down to Vava’u. I was picked on a lot. It seemed that no one really wanted me. When I got to Vava’u, I met two young men who were teaching a school in English. They wore white shirts and ties. Everyone else kicked me around, but they didn’t. They asked me if I would like to come to their school. I said, ‘Sure.’ They had a feeling of love and concern for me, something I hadn’t felt much in my life before.

“After I had gone to school for two or three weeks, they took me out in the ocean and baptized me—put me under the water—and said, ‘Now you are a Mormon.’ I didn’t know fully what that meant, but I felt good about it. I realized that I was a Mormon.

“Just shortly after that I had to come back up to this island. I got back here and had no further association with the Church. There weren’t any missionaries here, nor were there any members that I knew of. So, over a period of years I seemed to forget about it. But when the minister said, ‘You are going to take care of the Mormon missionaries and see that they don’t come back,’ it all came back to me: ‘I am a Mormon. Mormon missionaries aren’t bad people; they are good people. They loved me. They helped me. They were kind to me.’ I wondered what to do. Then I thought, ‘I’ll just sit by the house and protect them. I’ll help them.’” And that is what he did. When it got to that critical point, he jumped out, and we didn’t have any

more problems with any of those people because they knew we were under his protection.

Now, I want to ask, "What would have happened had those two missionaries twenty years earlier not been kind?" I don't even know who they were. I don't even know their names or anything about them other than that they showed love and kindness to a little orphan boy who was kicked around by others. I know that the love and kindness they showed him went into the eternal kindness bank and came out later—twenty years later—to help us, to save us from harm, and, I suppose without too much stretch of the imagination, to save our lives.

Who was the most grateful—my companion and I that we were not harmed or the young man that he had helped us or the several young men that they had not harmed us or the early-day missionaries that had been kind to him? Who kept track of that act of kindness for all those years?

Can you see the place of the investment in kindness? Can you see how the doing of a kind deed continues on forever and pays eternal dividends and blesses countless people?

Our Need for This Kind of Bank

Oh, how we need to draw on this bank—and how we need to put into it also, for us and for countless others. No act of kindness is ever lost. It is always there and always available. Let us invest in kindness and service.

Now you might ask, "Yes, but there are so many things to do, how do we know where the best place is to invest our time?" Obviously we will want to invest it in the general area of helping others as opposed to helping ourselves—to being kind rather than selfish. But what about specifics? How can we tell? We will want to follow the promptings of the Spirit of the Lord as opposed to the spirit of the world or the evil one. Now, you've all heard of the advertisement, "When such-and-such a company speaks, everyone listens." We need to adopt that—and listen when the Lord speaks.

The following is a list (probably prepared by some of our seminary people) of some ways we have of discerning the Spirit. Let me read briefly how we will feel when we have the Spirit of the Lord and how we will feel when we have the spirit of the world or the evil one:

HOW TO DISCERN THE INFLUENCE OF THE SPIRIT

When You Have the Spirit

1. You feel happy and calm.
2. You feel full of light.
3. Your mind is clear.
4. Your bosom burns with love for the Lord and for others.
5. You feel generous.
6. Nobody can offend you.
7. You are very forgiving and kind.
8. You feel confident in what you do.
9. You don't mind anyone seeing what you are doing.
10. You feel outgoing, anxious to be with others—especially family members.

When You Do Not Have the Spirit, or When Satan is Prompting You:

- You feel unhappy, depressed, confused, frustrated.
- You feel heavy, full of darkness.
- Your mind is muddled.
- You feel empty, hollow, cold inside.
- You feel selfish, possessive, self-centered.
- Everything anyone does bothers you.
- You are always on the defensive.
- You become discouraged easily.
- You become secretive, evasive.
- You want to be alone. You avoid others—especially family members.

11. You are glad when others succeed. You are envious of what others do and what they have.
 12. You want to make others happy, even those opposed to you. You want to get even and show others up.
 13. You bring out the best and say the best about others. You are critical of others, especially family members and those in authority.
 14. You gladly and willingly perform Church work. You feel hesitant, unworthy, and unwilling to perform Church ordinances.
 15. You feel like praying and reading the scriptures. You don't want to pray or read scriptures.
 16. You wish you could keep all the Lord's commandments. You find the commandments of God and rules of the family bothersome, restricting, or senseless.
 17. You feel you have control of your appetites and emotions: food and sleep in moderation, sexual restraint, recreation that is wholesome and moderate; you are calm and control your speech; you feel no anger. You become a slave to your appetites; your emotions become passionate; over-indulgence in food, sleep, sex, stimulating entertainment, loud music, strong anger, outspokenness all become part of your character.
 18. You feel you a deep desire to help others—usually in a way no one else will know about. You want to make sure all the help you give others is duly noted by them and the world.
 19. You speak and think only good about others. You look for and find evil in others and broadcast it.
 20. You feel sorrow when others have problems and sincerely desire to help them. You question others' motives and secretly delight in their problems, and say, "I'm glad I'm not that way."
- You realize that your thoughts and your actions are open to God.* *You feel that what you do and think is only your business and no one else knows or cares.*

I think that if we will listen to those types of spirits, we will have a clear understanding of when we're being guided by the Spirit of the Lord, by the Spirit of light and of truth, and when we're being guided by the spirit of the world. Investing in things that the spirit of the world guides us in creates uncertainty and will not pay off well. But investing in things that the Lord guides us in creates certainty and assurance and will pay off handsomely.

I plead with all of us, then, to invest our time in those things, in those areas, with those people, that the Spirit of the Lord prompts us to do.

Much Need Exists

The opportunities are all around us, but we must listen for them and then act upon them.

President Kimball has said, "God does notice us, and he watches over us. But it is usually through another person that he meets our needs" ("The Abundant Life," *Ensign*, July 1978, p. 4). And that is, of course, to give us the opportunity to serve.

Just stop and think for a moment of the whole world, the whole universe, literally filled with cries and pleas for help. Let us compare it to a radio. Most of you have had experience with regular radios and some with powerful short-wave radios. If your only experience with a radio has been in automatically going to the nearest rock station or to one or two predetermined stations that you're familiar with, you should really try sometime to experiment with a powerful short-wave radio. It's amazing what can happen.

While most of us live with the close-range familiar FM bands, when we switch to the powerful short-wave band, a remarkable thing happens. Instead of the bright, clear, familiar stereo sounds that lull us into a sense of moodiness with no effort on our own, we suddenly find static and distant voices, fading music, foreign tongues, strange sounds, dots and dashes, low-pitched hums, and high-pitched squeals. We can no longer relax with the effortless familiarity of the big sound, but must painstakingly tune the dial and carefully, and even strainingly, attune our hearing to and rivet our attention on a combination of sound and touch and feel and understanding.

Where are these sounds coming from? Why do they fade in and out? What is the meaning of the high-pitched hums and the low buzzes, and what is the interpretation of the foreign sounding words? Is the music coming from Mexico or the Canary Islands or maybe far-off Africa? It's a fascinating experience, but we soon tire of it unless we get some meaning out of what is coming through. If we have no meaning, we find ourselves falling back into the familiarity of the big sound with its no-effort vibrations filling our rooms and dominating our moods. But we must make the effort. We must hear the cry of others—those unborn, those untaught, those unhappy, those unbaptized, those unmissioned, those unwell, those unsealed.

It seems to be our nature to try to shield ourselves from things different. How desperately we attempt to move in the circles of familiarity, of little or no effort, lulled into the security of sensing no need for change as the big sound we are used to comes through so clearly.

We Must Respond

But we must change. We must extend our efforts. We must begin to suffer the discomfort of the short-wave radio. We must attempt to understand those unclear sounds and unfamiliar languages. We must even strain to gain

comprehension of what is being requested, what is needed, and how we can best fill that need. We must, in fact, move into the unknown, become a full partner with God, and attune our souls to the hearing and answering of the pleas and needs of others. It will always present a challenge. All growth requires effort; all growth requires overcoming.

Conclusions

I don't know what your test or challenge will be—postponing marriage or children or a haircut or a mission—but I testify from personal experience and deep assurance that the best possible investment of your time will be in being obedient to the promptings of the Spirit, doing what you know is right. It may have been more comfortable to stay in the hotel room in California, or it may have been less bother to not have taken the little orphan boy in—just as it may be more trouble to rear additional children or do without certain niceties, or it may be less interesting to go to a presidency meeting than to a movie. But again I testify that in all situations and at all times, the best investment we can make will be to do what we know is right and to follow the promptings of the Spirit.

My brothers and sisters, let's make wise investments! Let's serve willingly, let's forgive readily, let's be kind consistently. God will help us. We can eliminate anger from our lives. We can substitute love. We can develop love in our hearts. We can be kind to one another. I testify to you that our Father in Heaven loves us with all his heart. Jesus loves us with all his heart. They are kind to us. They live and are available to help us. They are the greatest investment counselors anywhere, and the price is right!

God lives! Jesus lives and is the head of this church! Joseph Smith is a prophet of God. The Book of Mormon with its priceless teachings is true. Spencer W. Kimball is the Lord's living prophet today. To this I testify in the name of Jesus Christ. Amen.