

Constancy Amid Change

DAVID B. HAIGHT

I pray for an interest in your prayers and your faith in us.

As I prayed and pondered for inspiration and guidance as to what would be appropriate to say to you tonight, my thoughts have been centered on *you*—the youth of Zion, or young adults of Zion, or young marrieds of Zion. *You* all are children of a loving Father in Heaven, born into the world at this challenging time. You were reserved for this particular period, after the true gospel of our Lord and Savior had been divinely restored. It is *you* on whom an awesome responsibility is placed. Mankind—because of its past and present failures—will soon need to look to you for solutions.

Today is the first Sunday of the new year. Today is the first Sunday of a new decade. There are 365 clean pages for your history. How will they read? The Savior only had 3 years to establish his work.

As we turn the corner into the 1980s the world is flooded with warning signals cautioning trouble ahead: political upheavals in vital areas of the world; ancient religions becoming inflamed; energy not only short, but the solution to this problem moving at a snail's pace; inflation spreading unabated worldwide.

There is no solution to the evils of the world except the gospel of Jesus Christ. Thus, the hope of the world is in the lives of the youth of Zion—in your faith in a living God, your faith in His son our Savior, your faith and continuous involvement with affection in His restored Church. The principle of faith is as firm as the pillars of heaven. As you exercise your faith and use the gift of the Holy Ghost, you will influence people and influence events; some of you will influence important world decisions. That day will come.

We pray for you. We believe in you. We have faith you will be equal to the opportunities that lie ahead. Today mankind is losing ground in producing a moral society, a society that can keep our country going and free and strong, a society of mature adults who understand responsibility, integrity, and character.

Today some say we have lost our heroes. But we in the Church not only live gospel

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principles, we have Church heroes to emulate. Jesus said, “For I have given you an example, that you also should do as I have done” (John 13:15).

President Nathan Eldon Tanner, who had originally planned to speak tonight, is unable to be here. He, as is President Spencer W. Kimball and President Marion G. Romney, is as near perfect an example of the integrity and character so needed by mankind—not just in words, but by their lives. You, the youth of Zion, have heroes at home in your fathers and also leading the Church.

A few months ago President Spencer W. Kimball said of President Tanner on the occasion of his receiving the “Giant In Our City” award at a large civic banquet sponsored by state and city officials as well as the State business community:

How does one go about saying the proper things about a man like President Nathan Eldon Tanner? All that is said seems to be so little and weak and inexpressive for this grand man for all seasons, for all climates, and for all situations. Certainly Nathan Eldon Tanner is a man to match our mountains: tall, rugged, unyielding, immeasurable.

As the oldest of eight children, he assumed responsibility and grew to maturity in a rural area where he first taught school and moved up gradually to university status. His lovely, charming, and cooperative wife, Sara Merrill, and their five beautiful daughters went with him as they left their home in Cardston and moved to Edmonton where he began his political career. There he became a cabinet minister and served as speaker of the Alberta Legislature. He was called to serve as Minister of Lands and Mines in the provincial cabinet and was chairman of the Alberta Research Council. This leadership was natural for Nathan Eldon Tanner as he served as chairman of this council and also on the board of governors of the University of Alberta. Always active in Scouting, he served as Provincial Commissioner of Scouting for Alberta.

Nathan Eldon Tanner has become a great leader in industry, business, and education. His roots are planted in the foothills of Canada where he became renowned. Following his resignation from government service, he organized and became president of Merrill Petroleum. Then when TransCanada Pipelines needed a man of unusual courage, stamina, and vision to forge its way ahead, he became its president and guided its destiny.

He had gained experience in many fields in cities, towns, provincial government offices, and now industrial developments. Everywhere and in every field they found Nathan Eldon Tanner a man of clear thinking, trained, able, and experienced.

Having spent most of his life in Canada engaged in government service and in industry, he is held in high regard there by Church members and non-members alike, where he became known as “Mr. Integrity.”

His rise to importance was also in the spiritual field. He began as a branch president, a bishop, and then the first president of the Calgary Stake. His superior knowledge and experience brought him to Salt Lake City to help preside over the vast expanse of the Church in the nations of the world, and here in Church Headquarters he has given leadership over the financial interests of the Church.

Soon after his call as a General Authority, he was assigned as president of the West European Mission; since then he has assisted in the leadership of the entire Church, where he is loved and appreciated by its millions of members. As a counselor to its last four presidents he has helped to give guidance and direction to the Church.

This is a man of rare makeup: as approachable as a child, as wise as a father, as loving as a gentle brother; he has not shunned any obligation of which he was aware as a father, friend, and brother, or as a businessman, citizen, or civic leader, or as an Apostle of the Lord Jesus Christ. May he have health and long life and every needed blessing with his loved ones this day, always, and forever.

Thus our prophet characterized his first counselor, President Tanner, who planned a

timely message for you tonight, which I will attempt to give.

Says President Tanner:

During the World War II a member of the Quorum of the Twelve, Elder Albert E. Bowen, wrote a book, compiled from a series of radio addresses which he entitled Constancy Amid Change. The messages of these talks were very timely. We were a world in conflict, and people the world over needed a message of certainty, assurance, and stability.

This present era seems very similar in many ways to those turbulent war years. Today we face many perplexing issues. In addition to significant international political problems, we are experiencing one of the most difficult economic periods we have faced in many decades—the problem of inflation and personal financial management.

Borrowing the title of Elder Bowen's book, President Tanner shares with us some experiences and convictions which he has drawn over the sixty years of his working life.

He has lived during each phase of the economic cycle. As a young man getting started in life, he experienced personal depression. He has experienced a national and international depression, as well as periods of recession and inflation. He has watched so-called solutions come and go with each change in the economic cycle. These experiences led him to the same convictions as Robert Frost, who said, "Most of the change we think we see in life is due to truths being in and out of favor."

We share with you tonight some of President Tanner's observations about *constant* and *fundamental* principles which, if followed, will bring financial security and peace of mind under any economic circumstances.

First he says, "Build a foundation and establish a perspective within which these economic principles must be applied."

One day a grandson of President Tanner's approached him and said, "I have observed

you and other successful men, and I have made up my mind that I want to be a success in my life. I want to interview as many successful people as I can to determine what made them successful. So looking back over your experience, Grandpa, what do you believe is the most important element of success?"

President Tanner replied that the Lord gave the greatest success formula he knew of: "Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matt. 6:33).

Some argue that some men prosper financially who do *not* seek the kingdom first. This is true. But the Lord is not promising us just material wealth if we seek first the kingdom. In the words of Henrik Ibsen, "Money may be the husk of many things, but not the kernel. It brings you food, but not appetite; medicine, but not health; acquaintances, but not friends; servants, but not faithfulness; days of joy, but not peace or happiness."

President Tanner continues:

Material blessings are a part of the gospel if they are achieved in the proper way and for the right purpose. I am reminded of an experience of President Hugh B. Brown. As a young soldier in World War I, he was visiting an elderly friend in the hospital. This friend was a millionaire several times over who, at the age of eighty, was lying at death's door. Neither his divorced wife nor any of his five children cared enough to come to the hospital to see him. As President Brown thought of the things his friend had lost, which money could not buy, and noted his tragic situation and the depth of his misery, he asked his friend how he would change the course of his life if he had it to live over again.

The old gentleman, who died a few days later, said: "As I think back over my life, the most important and valuable asset which I might have had, but which I lost in the process of accumulating my millions, was the simple faith my mother had in God and in the immortality of the soul. You ask me what is the most valuable thing in life. I cannot answer

you in better words than those used by a poet.” This dying man asked President Brown to get a little book out of his briefcase from which he read a poem entitled “I’m an Alien.”

*I’m an alien to the faith my mother taught me.
I’m a stranger to the God that heard my mother
when she cried.*

*I’m an alien to the comfort that “Now I lay me”
brought me.*

*To the everlasting arms that held my father
when he died.*

*When the great world came and called me,
I deserted all to follow.*

*Never noting in my blindness I had slipped my
hand from His,*

*Never dreaming in my dazedness that the
bubble, fame, is hollow,*

*That the wealth of Gold is tinsel, as I since have
learned it is.*

*I have spent a lifetime seeking things I spurned
when I found them,*

*I have fought and been rewarded in many a
winning cause*

*But I’d give it all, fame and fortune and the
pleasures that surround them,*

*If I only had the faith that made my mother
what she was.*

*That was the dying testimony of a man
who was born in the Church but had drifted far
from it. That was the broken-hearted cry of a lonely
man who could have anything money could buy,
but who had lost the most important things in life
in order to accumulate this world’s goods.*

[Continuing the Quest, (Salt Lake City: Deseret Book Co., 1961), pp. 32-35.]

In the Book of Mormon, the prophet Jacob gives us some important counsel on this matter:

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

*And after ye have obtained a hope in Christ ye
shall obtain riches, if ye 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]

The solid foundation and lofty perspective President Tanner is teaching us are these: We must first seek the kingdom—work and plan and spend wisely and plan for the future, and use what wealth we are blessed with to help build up that kingdom. When guided by this eternal perspective and by building on this firm foundation, we can pursue with confidence our daily task and our life’s work, which must be carefully planned and diligently pursued.

It is within this framework that President Tanner outlines his five principles of economic constancy.

Constancy number one: Pay an honest tithing. I often wonder if we realize that paying our tithing does not represent giving gifts to the Lord and the Church. Paying tithing is discharging a debt to the Lord. The Lord is the source of all our blessings, including life itself.

The payment of tithing is a commandment, a commandment with a promise. If we obey this commandment we are promised. If we obey this commandment, we are promised that we will “prosper in the land.” This prosperity consists of more than material goods—it may include enjoying good health and vigor of mind. It includes family solidarity and spiritual increase. I hope those of you not presently paying your full tithe will seek the faith and strength to do so. As you discharge this obligation to your maker, you will find great, great happiness, the like of which is known only by those who are faithful to this commandment.

Constancy number two: Live on less than you earn. I have discovered that there is no way that you can ever earn more than you can spend. I am convinced that it is not the amount of money an individual earns that brings peace of mind as much as it is having control of his money. Money can be

an obedient servant but a harsh taskmaster. Those who structure their standard of living to allow a little surplus control their circumstances. Those who spend a little more than they earn are controlled by their circumstances. They are in bondage. President Heber J. Grant once said, "If there is any one thing that is grinding and discouraging and disheartening, it is to have debts and obligations that one cannot meet" (Gospel Standards [Comp. G. Homer Durham. Salt Lake City: Improvement Era, 1940], p.111).

The key to spending less than we earn is simple—it is called discipline. Whether early in life or late, we must all eventually learn to discipline ourselves, our appetites, and our economic desires. How blessed is he who learns to spend less than he earns, and puts something away for a rainy day.

Continuing with constancy number three President Tanner says, *"Learn to distinguish between needs and wants. Consumer appetites are manmade. Our competitive free enterprise system produces unlimited goods and services to stimulate our desire to want more convenience and luxuries."*

I am reminded of a wife who announced to her tired, hungry husband that she couldn't fix any dinner because the electricity was off. To this her husband replied, "But, dear, we have a gas stove." And her reply was, "Yes, but with the power off the can opener won't work."

We don't criticize the system or the availability of these goods or services. We are only concerned about our people using sound judgment in their purchases. We must learn that sacrifice is a vital part of our eternal discipline.

In this and many other countries, many parents and children born since World War II have known only prosperous conditions. Many have been conditioned to instant gratification. There have been ample job opportunities for all who are capable of working. Yesterday's luxuries, for most, are considered today's necessities.

This is typified by young couples who expect to furnish their homes and provide themselves with luxuries as they begin their marriage that their parents managed to acquire only after many years of struggle and sacrifice. By wanting too much too soon, young couples may succumb to easy credit plans, thereby plunging themselves into serious debt. This would keep them from having the financial means necessary to do as the Church suggests in the matter of food storage and other security programs.

Overindulgence and poor money management place a heavy strain on marriage relationships. Most marital problems, it seems, originate from economic roots—either insufficient income to sustain the family or mismanagement of the income earned.

One young father came to his bishop for financial counseling and told an all-too-frequent story:

"Bishop, I have been well trained as an engineer, and I earn a good salary. It seems that all through school I was taught how to make money but no one taught me how to manage money."

While we believe, President Tanner continues, that

it is desirable for every student to take classes in consumer education, the primary training rests with the parents. Parents should not leave this vital training to chance or transfer the responsibility entirely to our public schools and universities.

An important part of this training should be to explain debt. For most of us there are two kinds of financial debt—consumer debt and investment or business debt. Consumer debt refers to buying on credit those things we use or consume in daily living. Examples would include installment buying of clothes, appliances, furniture, etc. Consumer debt is secured by mortgaging our future earnings. This can be very dangerous. If we are out of work, disabled, or encounter serious emergencies, we have difficulties meeting our obligations. Installment

buying is the most expensive way to purchase. To the cost of the goods we buy must be added heavy interest and handling or service charges.

We realize that young families find it necessary at times to purchase on credit. But we caution you not to buy more than is truly necessary. Skilled advertisers can create a desire to own nonessentials. Pay off your debts as quickly as possible. When money is tight, as it is now, avoid the extra burden of additional interest charges.

Investment debt should be fully secured so as not to encumber family security. Don't invest in speculative ventures. The spirit of speculation can become intoxicating. Many fortunes have been wiped out by the uncontrolled appetite to accumulate more and more. Let us learn from the sorrows of the past and avoid enslaving our time, energy, and general health to a gluttonous appetite to acquire increased material goods.

President Kimball has given this thought-provoking counsel:

The Lord has blessed us as a people with a prosperity unequalled in times past. The resources that have been placed in our power are good, and necessary to our work here on the earth. But I am afraid that many of us have been surfeited with flocks and herds and acres and barns and wealth and have begun to worship them as false gods, and they have power over us. Do we have more of these good things than our faith can stand? Many people spend most of their time working in the service of a self-image that includes sufficient money, stocks, bonds, investment portfolios, property, credit cards, furnishings, automobiles, and the like to guarantee carnal security throughout, they hope, a long and happy life. Forgotten is the fact that our assignment is to use these many resources in our families and quorums to build up the kingdom of God.

By way of testimony, President Tanner adds this to President Kimball's statement: "I know of no situation where happiness and peace of mind have increased with the amassing of

property beyond the reasonable wants and needs of the family."

President Tanner's Constancy number four: "Develop and live within a budget." A friend of President Tanner's has a daughter who went overseas with a BYU Study Abroad program for a semester. She was constantly writing home for more money. His concern was such that the father called her long distance and questioned her about the need for additional funds. At one point in the conversation the daughter explained, "But Dad, I can tell you where every penny you have sent me has been spent." He replied, "You don't seem to get the point. I'm interested in a budget—a plan for spending—not in a diary of where the money has gone."

Perhaps parents should be more like the father of the college boy who wired home: "No Mon, No Fun, Your Son." His father wired back: "How Sad, Too Bad, Your Dad."

"It has been my observation," President Tanner continues,

in interviewing many people throughout the years that far too many people do not have a workable budget and have not disciplined themselves to abide by its provisions. Many people think a budget robs them of their freedom. On the contrary, successful people have learned that a budget makes real economic freedom possible.

Budgeting and financial management need not be overly complicated or time consuming. The story is told of an immigrant father who kept his accounts payable in a shoe box, his accounts receivable on a spindle, and his cash in the cash register.

"I don't see how you can run your business this way," said his son. "How do you know what your profit is?"

"Son," replied the immigrant father, "When I got off the boat, I had only the pants I was wearing. Today your sister is an art teacher, your brother is a doctor, and you're an accountant. I have a car, a home, and a good business. Everything is paid for.

So you add it all up, subtract the pants, and there's my profit."

As President Tanner continues his advice he says,

Wise financial counselors teach that there are four different elements to any good budget. Provision should be made first for basic operating needs such as food, clothing, and, in your case, here at this university, your educational costs; second, for home equity; third, for emergency needs such as savings, health insurance, and life insurance; and fourth, for wise investment and a storage program for the future.

Nothing seems so certain as the unexpected in our lives. With rising medical costs, health insurance is the only way most families can meet serious accident, illness or maternity costs, particularly those for premature births. Life insurance provides income continuation when the provider unexpectedly or prematurely dies. Every family should make provision for proper health and life insurance.

After these basics are met we should, by frugal management, regularly save to create funds for investments. It has been my observation that few people have been successful with investments who have not first developed the habit of saving regularly. This requires discipline and discriminating judgment. There are many ways to invest. But you must choose wisely your investment counselors. Be sure they merit your confidence with a proven successful investment record.

President Tanner's constancy number five: *"Be honest in all your financial affairs. The ideal of integrity will never go out of style. It applies to all we do. As leaders and members of the Church we should be the epitome of integrity."*

As I have studied this timely and sincere advice of President Tanner given for your benefit, I have hoped that each of you will be

blessed with the wisdom to make it meaningful in your lives. It is given by one who loves the Lord, who loves His gospel, who labors for its success, and who has proven himself to all who know him.

He is known as "Mr. Integrity." He understands "seek ye first the kingdom of God and his righteousness" and has witnessed the fulfilling of the Lord's promise that "all these things shall be added unto you" as needed and prudent.

President Kimball said, "Where there is integrity, there is character, and thus quality is indispensable in our work."

The Lord inspires his servants to teach and inspire you so you will not be found unprepared nor afraid.

The Lord, in a revelation to Joseph Smith in 1841, during those tense and critical days, said, "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" (D&C 124:15).

May you understand the constancy of truth. The gospel of Jesus Christ is true. It is the Lord's way. This is His restored Church. Any sincere seeker can know for himself by study and prayer and seeking the companionship of the Holy Ghost. The work will expand more successfully as people see the principles of the gospel at work in the lives of members.

May you have a desire to follow the leaders of the Church. May you love God, love your neighbors as yourselves. Remember, on these commandments hang all the law and the prophets.

For this, I pray as I declare that God lives, Jesus is the Christ, this is His true Church, Spencer W. Kimball is a prophet. This testimony I leave with you in great sincerity. In the name of Jesus Christ. Amen.