The Lord’s Goods

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Brothers and sisters, I am grateful for this opportunity to speak to you today. When I learned I would be speaking and told my daughter Amelia she might be asked to pray, she said, “If I am, I hope I say the opening prayer instead of the closing prayer.”

When I asked why, my wife said, “That’s so she can ask Heavenly Father to really, really, really bless you.”

To that Amelia said, “No, I just don’t want to be under the burden of having to listen.”

Now that Amelia has prayed, I would appreciate it if you would watch her carefully to make sure she at least stays awake.

At the outset I gratefully acknowledge that what Amelia will hear today has been improved by comments from friends and family who have read earlier versions of my talk. Despite those improvements I invite all of you to continue to pray in your hearts for me—and for you—that we may communicate through the Spirit and be edified together. That way I will give a better talk than I have on paper, and you will hear a better talk than I give.

I want to start by bearing testimony that God lives, that Jesus Christ is His literal Son, and that Joseph Smith is the prophet of this dispensation, the dispensation of the fullness of times. I also bear witness that we are led by a prophet today, Gordon B. Hinckley. These are things I am grateful to know. Having these truths in mind is important for my topic today and, for that matter, for all topics we discuss at BYU.

As you heard, I teach corporate finance in the Marriott School. There is in finance a well-known problem called the principal-agent conflict. The conflict arises when managers of a firm and owners have different incentives. When that happens, managers may make decisions that benefit themselves at the expense of owners. To minimize this problem, owners attempt, often unsuccessfully, to devise compensation schemes that align the interests of managers with those of the owners.

This problem is presented in a gospel setting in chapter 25 of Matthew in the so-called parable of the talents. You recall that before departing on a journey into a far country, a man called his servants together and gave a number of talents to each one according to his ability. After a long absence the man returned and settled his accounts, rewarding each servant according to how he had used the talents he had received.

An important key to understanding this parable is in the first line. It reads, with my emphasis and interpolation, as follows: “For the kingdom...”
of heaven [not an earthly kingdom, but the kingdom of heaven] is as a man [the Lord] travelling into a far country, who called his own servants [not the servants of another household, but his own servants, servants who had agreed to abide by the rules of his kingdom], and delivered unto them his goods [not their own goods and not the goods of another master, but the goods of the Lord of the kingdom of heaven]” (Matthew 25:14; emphasis added). With this interpretation and emphasis, the first line of this parable clearly indicates that the parable applies directly to us as Latter-day Saints. As members of the Lord’s Church, or earthly kingdom, we aspire to become members of His heavenly kingdom. He has given us His goods to enable us to make that transition. How we deal with those goods will determine how successful we become.

For that reason I want to speak today about the importance of using the Lord’s goods wisely. Later in the parable those goods are called talents, which we often associate with money or with aptitude or ability. However, for my purposes, I prefer the phrase “the Lord’s goods” because it implies accountability on our part for the way we use what really belongs to the Lord.

I will talk specifically about money and service, but I acknowledge that there are many other good illustrations of what I have to say. In fact, I strongly believe that the goods the Lord gave His servants in the parable were spiritual gifts, gifts to help His servants develop attributes of deity. However, we can observe much about a person’s feelings for spiritual gifts by his or her approach toward money and service. Therefore, I use these seemingly temporal gifts as illustrations of a more general theme.

A few years ago I was in an endowment session at the Provo Temple when the thought occurred to me that I should offer my students a different experience on their final exam. Specifically, I thought to give them a choice of finals. One alternative was for them to take the regular final, dealing with issues we had discussed that semester. The test would be a comprehensive, take-home, open-book, open-note, but closed-neighbor experience. Students from earlier semesters had taken from 4 to 12 hours to complete this final, and I anticipated that these students would require a similar amount of time. The final would account for 50 percent of the total grade and, thus, could have a major impact on each student’s formal reward for his or her efforts in the class.

The alternative final would allow students to keep the grades they had earned to that point in the semester that came from individual scores on weekly quizzes and from the score on a formal case analysis each group had submitted. To keep their current grades, students had to spend four hours serving someone they wouldn’t otherwise have been able to serve, and they had to spend two hours reading the scriptures and other Church literature to learn what the Lord has said about the accumulation and disposition of wealth. The students also had to write a report on their service and reading and submit it to me electronically. Including the time to write up the reports, I estimate that most of 126 students who took the alternative final spent between seven and eight hours on it. One student spent 20 hours on the service portion alone because, in his words, the service became “addictive.”

As for me, I spent more time reading these finals than I would have the regular final. At times, what I read brought tears to my eyes. On a regular final, that would not be a good sign. For this final, however, my tears were tears of gratitude.

I will refer later to some of what my students had to say, but first I want to do what I asked them to do: namely, to examine what the scriptures say about the accumulation and disposition of wealth. I begin by referring to the scripture in 1 Corinthians 10:24, which reads, “Let no man seek his own, but every man another’s wealth.” Of particular interest in this scripture is the footnote by the word wealth, which tells us that in the Joseph Smith Translation the Prophet changed the word wealth to the word good. Thus the scripture should read, “Let not man seek therefore his own, but every man another’s good” (JST, 1 Corinthians 10:24). The idea that each of us
should be concerned about the welfare of others and that only by so doing can we truly find wealth is fundamental to an understanding of the gospel of Jesus Christ.

The idea suggests that in the parable of the talents, or the parable of the Lord’s goods, part of our responsibility is to enlarge not only our own portion of those goods but also the portion enjoyed by others. This idea is consistent with the statement in the parable that the servant who did not increase his talent failed to place it with “the exchangers” (Matthew 25:27). It is also consistent with the statement in the Doctrine and Covenants: “To some is given one [spiritual gift], and to some . . . another, that all may be profited thereby” (D&C 46:12).

This principle holds not only in sharing spiritual gifts but also in caring for each other temporally. In section 104 of the Doctrine and Covenants, verses 15 through 17, the Lord stated:

And it is my purpose to provide for my saints, for all things are mine.

But it must needs be done in mine own way; and behold this is the way that I, the Lord, have decreed to provide for my saints, that the poor shall be exalted, in that the rich are made low.

For the earth is full, and there is enough and to spare; yea, I prepared all things, and have given unto the children of men to be agents unto themselves.

The reason the Lord’s way to provide for His Saints is to exalt the poor by making the rich low is that it bears record of Him. In our premortal existence the Father’s plan called for a Savior. It called for someone who, though He be the Son of God, would “go forth, suffering pains and affictions and temptations of every kind” and would “take upon him the pains and the sicknesses of his people” and “their infirmities” and even “death.” Why? So that “he may loose the bands of death” and “that his bowels may be filled with mercy [and] that he may know according to the flesh how to succor his people according to their infirmities” (Alma 7:11–12).

It was to this invitation to descend below all things that Christ voluntarily responded, “Here am I, send me” (Abraham 3:27). Because of that response, the Lord, the richest of all earth’s inhabitants, came to earth and did descend below all things that we, the poor, might be exalted through His sacrifice and our obedience to His commandments. His way of saving us temporally is a type or shadow or witness of the way He saves us spiritually. It is His way. He has no other.

When we sacrifice to provide for each other in the Lord’s way, we show gratitude for His sacrifice, and we bear record of it. Whether it be through fast offerings, the Perpetual Education Fund, humanitarian services, or any other worthy means, we do it in the “similitude of the sacrifice of the Only Begotten of the Father,” just as Adam did when he offered the firstlings of his flock (Moses 5:7). “All things [both spiritual and temporal] are . . . made to bear record of [the Savior]” (Moses 6:63). All things, including His plan to provide for His Saints temporally, are spiritual unto Him (see D&C 29:34).

When we participate in His plan, we are standing in His stead. He is teaching us how to save souls. He is giving us one of His goods. He is teaching us to become “saviors,” because we are doing for others what they cannot do for themselves, just like He did for us what we cannot do for ourselves. As His gift was voluntary, so must ours be if it is to have the sanctifying effect it is intended to have. That is why He has made us “agents” unto ourselves.

Of course, not everyone is equally able to make such offerings, but the offerings we make may frequently be determined more by our attitude than by our ability. To illustrate, I’ll read what one of my students had to say about his parents:

My family has never been rich. But I believe my dad and mom have helped more people financially than I could count four times over on all the appendages of my body. I know that in the scriptures as well as in other doctrinal sources, it speaks of giving when you have nothing to give. I can say honestly that my wife and I
have nothing to give. But when we give, we receive back tenfold. I deeply subscribe to the thought that if you cannot give when you have little, you will not be likely to give when you have everything.

I heard another witness of this student’s experience some years ago at a dinner I attended at which the Marriott School honored a man now famous for his philanthropy: Jon Huntsman. Though Jon Huntsman’s wealth and philanthropic gifts are now legend, the deepest impression I took from that evening came from a story his wife told about a gift he gave when he had very little to give. In the early days of their marriage, Brother and Sister Huntsman had a meager income. Sister Huntsman was in charge of their books and could account for all their expenditures except $50 each month. When she approached her husband about it, he told her not to worry. She remained unaware of how the money was being spent until several months later when she heard a needy mother stand in fast and testimony meeting and thank an anonymous donor who had given her $50 each month. After Sister Huntsman told this story, Jon Huntsman acknowledged that it was true and said the same thing my student said: “If you cannot give when you have little, you will not be likely to give when you have everything.”

Not everyone who gives generously becomes wealthy. My student’s family did not. Yet, in my student’s words, they “have helped more people financially than [my student] could count four times over on all the appendages of [his] body.” I am convinced the Lord gratefully accepts gifts of whatever size so long as we give them with the right attitude.

Perhaps some truly do not have the ability to help others financially. In those cases, King Benjamin instructed us to say in our hearts: “I give not because I have not, but if I had I would give” (Mosiah 4:24). That way we avoid “covet[ing] that which [we] have not received” (Mosiah 4:25). Moreover, sometimes what people need is not our money but our time or our service. President Marion G. Romney stated in general conference:

Service is not something we endure on this earth so we can earn the right to live in the celestial kingdom. Service is the very fiber of which an exalted life in the celestial kingdom is made. [Marion G. Romney, “The Celestial Nature of Self-Reliance,” Ensign, November 1982, 93; see also Ensign, June 1984, 6]

One of my students wrote of her service to 93-year-old Alma Nielsen:

Alma lives alone, is 93 years old, and is nearly . . . blind. His wife died just one year ago, and his son, his nearest relative, is 65 years old and lives in Salt Lake. . . . A month ago I started taking a tape recorder with me [on my daily] visits with Alma and recording the stories he told me, without him knowing. I had hoped to transcribe the tapes in time to present them to him in book form for Christmas, with copies for his grandchildren. As the semester drew to a close, I realized that the time required to prepare the history before Christmas was much greater than the time I had available, since I work in addition to going to school. This final provided a way not only for me to complete the work but to solicit the help of my group members in making the book look good and flow well. . . . [We] took the book over to Alma yesterday and read it to him. He cried. He is very excited to be able to pass these stories on to his grandchildren.

Another student wrote of her service in these terms:

For my service I spent the day sewing a baby dress. My sewing machine rarely comes off the shelf during the school year, so I was grateful to have time to do this. I’m going to take the dress home and have my mom give it to someone who can use it. This project is meaningful to me because of a little girl I used to babysit. Her mother had a life full of poor decisions, so my family kept the baby about half of the time so that she would be safe. After a couple of years the baby was taken from her mother and put in foster care, so we never got to see her after that. I think about her a lot and wonder about all the things she went without because of her situation. I used to sew dresses for her, but now that she is
no longer part of my life, I like to sew for other children who are also in need.

Whether we are making family albums for the Alma Nielsons of the world or sewing dresses for needy babies, the Lord accepts our offerings as if they were given to Him, for “when [we] are in the service of [our] fellow beings [we] are only in the service of [our] God” (Mosiah 2:17). For Jesus said, “Inasmuch as ye have done it unto one of the least of these my [children], ye have done it unto me” (Matthew 25:40).

We have talked of the difficulty of giving willingly when we have little. If we are not careful, we may find it even more difficult to give when we have much. Brigham Young said:

The worst fear that I have about this people is that they will get rich in this country, forget God and His people, wax fat, and kick themselves out of the Church and go to hell. This people will stand mobbing, robbing, poverty, and all manner of persecution, and be true. But my greater fear . . . is that they cannot stand wealth. [Life of a Pioneer: Being the Autobiography of James S. Brown (Salt Lake City: George Q. Cannon and Sons, 1900; New York: AMS Press, 1971), 122–23; also cited by Preston Nibley in Brigham Young: The Man and His Work (Salt Lake City: Deseret News Press, 1936), 128; see also Bryant S. Hinckley, The Faith of Our Pioneer Fathers (Salt Lake City: Deseret Book, 1956), 13]

Brigham Young also said, “I like to see men get rich by their industry, prudence, management and economy, and then devote it to the building up of the kingdom of God upon the earth” (JD 11:115).

These statements indicate that Brigham Young was not opposed to wealth, only to its misuse. One of my students illustrated the dichotomies in Brigham Young’s statements by contrasting the examples of his two grandfathers. He wrote:

I have been blessed with two contrasting examples to help me know the meaning of [seeking first the kingdom of God]. Both of my grandfathers can be considered successful businessmen. Both of them are members of the Church; however, one has been much more diligent in striving to first seek the kingdom than the other. This grandpa . . . is abundantly more blessed materially than my other grandpa. In addition, he has been richly blessed with a large, loving family, and all of them have testimonies of the gospel and are raising his grandchildren with this same testimony. He is much happier and much more enjoyable to be around than my other grandpa who is worried about looks and things of the world.

Perhaps my favorite quote from the final came from a student who originally viewed the alternative as an easy way to retain his A. But as he got into the assignment, the Spirit took over. In the two hours he spent reading the scriptures, he took four pages of notes, more, he said, than he had ever taken in a single session with the scriptures. The things he learned related directly to his patriarchal blessing. He began seeing what the Lord required of him as a steward over his earthly blessings. After relating these personal feelings, he shared this insight:

Money is one of God’s tools to help us become like Him. [As] with many of God’s tools, Satan manipulates money’s use and tries to bring us down. . . . Money is the power of this world. The priesthood is the power of heaven. [When] we use money the way God intends for us to use it, then He will also show us how He intends for us to use the priesthood.

I have pondered this statement many times. It is stimulating to me. The scriptures teach that “the rights of the priesthood are inseparably connected with the powers of heaven.” Those powers, we are told, “cannot be controlled nor handled only upon the principles of righteousness,” which requires, among other things, that our “bowels . . . be full of charity towards all men, and to the household of faith” (D&C 121:36, 45). As that occurs and as we “garnish [our] thoughts unceasingly” with virtue, our “confidence wax[es] strong in the presence of God; and the doctrine of the priesthood [distils upon our souls] as the dews from heaven” (D&C 121:45; emphasis added).
The words *bowels* and *filled* occur in the same verse only five times in scripture. Each of those verses refers to the Savior, whose bowels are filled with “mercy” or “compassion” toward us. Verse 45 of section 121 of the Doctrine and Covenants, to which I just referred, is the only verse in scripture in which the words *bowels* and *full* appear together. That verse informs us that a prerequisite to having the doctrine of the priesthood “distil upon [our] soul” is that our “bowels . . . be full of charity.” Are these similarities between the Savior’s compassion or mercy and our charity coincidental? I think not. The Lord is instructing us that if we want to understand His priesthood we must develop His attributes, one of which—perhaps the most important of which—is charity, “the pure love of Christ” (Moroni 7:47).

Mormon tells us that we should “pray unto the Father with all the energy of heart, that [we] may be filled with this love . . . ; that [we] may become the sons [and daughters] of God; that when [Christ] shall appear we shall be like him [and] be purified even as he is pure” (Moroni 7:48). When these things happen, there will be no agency conflict. The talents or goods we return to the Savior when He comes will be returned to us because they will be who we have become, and we will have become pure and charitable like Him.

In the spirit of Mormon’s prayer that we be filled with the love of Christ, I offer this prayer in the form of a poem that I composed while I was thinking about my subject today. The poem is entitled “A Servant’s Prayer.”

**A Servant’s Prayer**

Dear Lord, give me two eyes to see
The needs of those surrounding me.
Let thy eyes my poor sight improve
To see some broken heart to soothe.

Dear Lord, give me two listening ears
Attuned to cries so faint, yet dear,
Ascending to thy throne divine—
Let my ears be attuned like thine.

Dear Lord, give me a generous heart
That seeing, hearing, I impart
To those in need, who stand alone,
Who mercy seek before thy throne.

For I, like them, a beggar am
In need of grace, a fallen man.
Thy power alone can us restore
To yonder realms we knew before.

But oft on earth thy power is shown
As fruits of seeds in silence sown
By those who see and hear and do
The service thou hast led them to.

Brothers and sisters, we are all servants. We have received talents that are indeed the Lord’s goods. Those goods should help us develop His attributes. At this university, in particular, we should strive to become like the Savior, to have His eyes, His ears, and His pure heart in seeking “every man another’s good” (JST, 1 Corinthians 10:24). May we do so is my prayer in the name of Jesus Christ, amen.