

Our Book of Life

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Good morning. I am thankful for the prayer that has been given and for the beautiful music. I pray that the Spirit of the Lord will continue to be with us.

My Dad

I would like to begin with a personal story. In 1988 I was visiting with my brothers and sisters when the conversation drifted to our father, who had passed away many years earlier. We shared our memories of Dad: his ways of doing things, his favorite sayings, our fishing trips (where all he did was bait hooks), and so forth. After enjoying the discussion for 10 or 15 minutes, I was surprised when my youngest sister started to cry. When her emotions settled down, she reminded us that she had been only six years old when our dad passed away. Though she was happy to hear us talk about our memories of Dad, she was saddened because she herself had very few memories of him.

That experience bothered me for several weeks. Being the oldest child in the family, I had many memories of my father and could not imagine life without those memories. It bothered me further when I realized that my wife and most of my siblings' spouses would never meet my dad and that my children and

their cousins would never know their grandfather. So I enlisted my wife's help, and for the next several months we set about compiling a book about my father. We contacted extended family, found former friends, and called work associates and Church leaders who had interacted with Dad. We asked all of them to write down their memories of him. We made copies of pictures, news articles, and documents that showed his special achievements, trying to put everything we could find about my father in a book. After many months of effort, the book was finished, and we printed copies and gave them to family members as our Christmas gift.

Although this book is of great value to our family, it does not convey anything more than a glimpse into who my father really is. To fully understand my father as an individual, one would need a much more complete book. There is such a book; the scriptures call it the book of life.

The book of life is described in the Bible Dictionary as follows: "In one sense the book of life is the sum total of one's thoughts and actions—the record of his life" (s.v. "book of

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life,” 626). I have often desired to read from my father’s book of life. As I contemplated what I could learn about him from reading his book of life, I began to wonder about my own book and what was being recorded there.

Keeping Books

As an accounting professor, the idea of keeping books is nothing new. One of the many responsibilities of an accountant is to keep the books, or to record the financial activities of organizations. These books are then used by interested parties to analyze the organizations’ performances.

In thinking about my book of life, I wondered if I could apply to it some of the principles accountants use to keep the books of enterprises here on earth. For example, one principle of accounting is that each organization keeps its own set of books. If you want to see what Bank of America is doing, you will not find what you’re looking for in the books of Johnson & Johnson. You do not look at the books of Microsoft to see how Barnes & Noble is doing. The books of any enterprise are the records of the activities of that enterprise. The books of J Dawgs, the hot-dog vendor south of campus, look very different from those of McDonald’s, even though the two enterprises are in the same industry. The books of an enterprise in India will differ from those of an enterprise in China or Australia—the conditions and opportunities in each country differ. The key is that every enterprise keeps its own books, and each enterprise is evaluated according to what that enterprise has done given its size, location, market, and so forth.

So it is with a book of life. My book of life will be very different from that of a friend in Atlanta, a cousin in Florida, or a professor in Chile. It will be different from that of President Samuelson, of my bishop, or of my neighbor. My book will even be different from that of my brother, of my father, or of my son. The point is that each one of us has his or her own unique

book of life; we need not compare ourselves with others.

I have always found the parable of the talents to be interesting. In Matthew 25 the parable begins with a lord giving his goods to his servants. Verse 15 states, “And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.”

Notice that the lord did not give each servant the same amount; he gave to each according to his individual abilities. We know that the first servant worked to increase his five talents to 10, the second servant increased his two talents to four, and the third servant buried his one talent in order to preserve what he had. Of interest to me is the lord’s response to the first and second servants.

In verse 21 the lord tells the first servant the following: “Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.”

The second servant had started with fewer talents than the first and ended up with only four. But note what the lord says in verse 23: “Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.”

The response to the second servant is identical to—not proportional to or in any way less than—that received by the first servant. It was not a matter of comparing the second servant to the first servant; it was a matter of each being evaluated for what he did with what he was given. So it is with each one of us. It is not a matter of being compared to others; it is a matter of what we do with what we have been given.

In a very small way, early on in my life I had a taste of this type of judgment. Some of you may have noticed that I came to this earth with a body that has a few odd parts. Fortunately, and at times unfortunately, the competitive

spirit I came with far exceeds my physical capabilities. In the eighth grade I took a PE course, and I vowed to get an A in that course. Unfortunately, pull-ups were a problem for me, rope climbing was not good, and several other requirements of the class presented me with major challenges. At the end of the term I received a C for my achievement in the course. I was devastated and just a bit concerned about what my father would say.

When I got home, Dad looked at the grade and said, “Great! Straight A! I am proud of you.”

You see, the school reported two grades for every class: one grade for achievement (that was the C that I received) and one grade for effort. Dad only looked at the grade for effort. As long as my effort was an “A”-level effort, the level of achievement was not a concern to him. As long as we do the best we can with whatever we are given in this life, our efforts will be accepted by our Heavenly Father. We need not compare ourselves with others.

The Principle of Balance

Another principle of accounting that can be applied to our personal book of life is that of balance. Many of you here today have taken Accounting 200. One of the first things students learn in Accounting 200 is that everything is in balance: debits always equal credits. All transactions have a debit and an equally sized credit—no exceptions. If you get a machine, you either give up cash or incur debt. If you recognize revenue, you recognize cash or a receipt. The books are always in balance.

What about balance in our book of life? I think it is fair to say that at the very basic level we all know that if we do what is right, we will be blessed. And, conversely, we know that if we do not do what is right, we will not be blessed. In the book of life, things must balance—debits equal credits.

The way God gives us blessings is an example of this concept. D&C 130:20–21 states:

There is a law, irrevocably decreed in heaven before the foundations of this world, upon which all blessings are predicated—

And when we obtain any blessing from God, it is by obedience to that law upon which it is predicated.

Obedience brings blessings. Everything is in balance. Debits equal credits.

Another example of the principle of balance is found in 3 Nephi 14:7–8:

Ask, and it shall be given unto you; seek, and ye shall find; knock, and it shall be opened unto you.

For every one that asketh, receiveth; and he that seeketh, findeth; and to him that knocketh, it shall be opened.

Think of the Word of Wisdom, the sacrament prayer, and other such teachings in which a given action is promised to result in certain blessings. In the book of life, debits equal credits.

There are times in each of our lives when we may feel that doing what is right does not result in blessings or that our prayers are not being answered or that a particular challenge is just too much. In essence, we question the existence of balance as it applies to our life.

I have a young nephew who went to work this last summer on a road-paving crew in order to earn money for his mission. One day a car on the other side of the divided highway crossed the median and all lanes of traffic and pinned my nephew against a concrete barrier. He had been looking the other way and never even saw the car. Although my nephew felt blessed to have escaped death, his left foot was crushed. After months of trying to save the foot, the doctors amputated it last month.

One might ask, “Why? This is a good young man working to fund a mission so that he can serve the Lord, and, through no fault of his own, he suddenly finds himself in bed for six months trying to heal his foot—only to have it amputated. Why? Where is the balance?”

We are not alone in these feelings. Sections 121 and 122 of the Doctrine and Covenants were given to the Prophet Joseph Smith while he was in Liberty Jail. In verses 1 through 6 of section 121 the Prophet pleaded with the Lord to remember the Saints in their suffering. In verses 7 and 8 the Lord responded to the Prophet by saying:

My son, peace be unto thy soul; thine adversity and thine afflictions shall be but a small moment; And then, if thou endure it well, God shall exalt thee on high; thou shalt triumph over all thy foes.

As if to emphasize His point, in section 122 the Lord told the Prophet Joseph that even if he was “called to pass through tribulation,” “accused with all manner of false accusations,” torn from family and friends, “cast into the pit,” sentenced to death, and, above all, chased after by the very depths of hell, he would gain experience and it would be for his good (D&C 122:5–7). Debits equal credits. Although we may not see it, and we experience much pain and suffering in the process, everything in our book of life is, when considered in the eternal sense, in balance.

Three Reports

The books of every enterprise have three basic reports. The statement of cash flow describes the liquidity of an enterprise. Any enterprise must have enough cash to make needed payments, regardless of how well the enterprise is doing in other areas, or it will fail. The second report is the income statement. An income statement describes how an enterprise has done financially over a period of time. The third report is the balance sheet. This statement conveys a picture of how the enterprise is doing financially at any point in time. The balance sheet holds the cumulative result of operations over the life of the enterprise. As I think about my book of life, I can clearly see three similar reports.

A Spiritual Cash Flow

Like many of you, I have been asked at times to respond to a plea for help or to comfort someone in pain or anguish or to give a priesthood blessing. To respond to requests like these, we need a reservoir of righteousness—a reserve of spiritual cash if you will. When these requests come, it is past time to prepare; you either have the spiritual cash on hand or you don’t. There is not a more terrible feeling than to be asked to exercise spirituality when you have not built a reserve. What you may have done in the past or what you may do in the future does not really help when you are faced with the need for the Spirit now.

How is your spiritual cash flow? The way to build your spiritual reservoir has been clearly outlined: be faithful in your daily prayers and daily scripture study and keep the commandments. Keep your spiritual cash reserve full.

A Spiritual Income Statement

All enterprises periodically give an accounting of how they have done over the past year or over some other period of time. All revenues, or inflows, are reported along with all expenses, or outflows. The netting of the revenues and the expenses results in a net income figure. When revenues exceed expenses, there is a net gain; when revenues are less than expenses, there is a net loss.

How is your spiritual income statement? Hopefully in our personal prayers at the end of each day we are giving an accounting to the Lord of our daily activities. How has the day gone? Are the spiritual revenues greater than the spiritual expenses that day? Regular interviews with parents allow us to give an accounting of what we have been doing since our last discussion. Visiting teaching interviews and priesthood interviews for home teaching give us an opportunity to look at our income statement regarding those responsibilities. All of us have had, I hope, the experience of having an interview with our bishop in which he asked

us to give an accounting of our activities. Renewing our temple recommends and attending annual tithing settlements are additional occasions through which we can review our spiritual income statements.

In business, almost all companies go through cycles of good years and not-so-good years. Some companies begin with a splash, doing extremely well for a few years, and then, because of changes in the economy or challenges in their particular market, they just seem to fade away. Some companies struggle to get going and finally have a major breakthrough. Often these companies are satisfied with their newfound net income and simply ride that success for as long as it will go. The best companies are those that work continually to deal with the challenges that come and show steady positive net income year after year.

People act in a similar fashion. Some individuals enter a ward with a splash of activity and participation when life is going well, only to withdraw when challenges come. Some individuals are engaged in one activity or position and ride that for the rest of their lives. I have met many less-active members who will spend hours talking about their missionary service as if it justifies their current lack of involvement. Remember, net income is measured for each period of time, and a positive net income one year does not automatically result in a positive net income during any other year. How is your spiritual net income?

An Eternal Balance Sheet

The third report found in all organizations is the balance sheet. The balance sheet shows the financial state of an enterprise at any point in time. It shows the assets of the enterprise—assets being cash, inventory, buildings, and land, things that an enterprise uses for its operations. On the other side, the balance sheet shows the liabilities; liabilities are what the enterprise owes to others, such as accounts payable, loans payable, and notes payable. The

balance sheet also shows the equity, or total amount invested into and earnings retained in the enterprise by the owners. On every balance sheet, assets equal liabilities plus the owner's equity.

As I think of the balance sheet of my life, I doubt that the assets listed include cash, land, buildings, or other such temporal items. The assets in this type of balance sheet can be found in D&C 4:5–6:

And faith, hope, charity and love, with an eye single to the glory of God, qualify him for the work.

Remember faith, virtue, knowledge, temperance, patience, brotherly kindness, godliness, charity, humility, diligence.

The sixth section of *Preach My Gospel* describes these as Christlike attributes (assets) and adds obedience to the list.

Take a moment to think about someone outside of your family who has been a major influence for good in your life. What is it about this person that you remember? I think of an old Scout leader of mine named Charlie Murray. Brother Murray would spend hours with us boys at camps and working on service projects. I really enjoyed being with him because he was fun and would really tell us what he thought about what we were doing in our lives. How he survived winter camp with the 20-plus Scouts in our troop is still a marvel to me.

Now consider the person you have identified and think about what makes that individual special. Let me suggest that what makes this person special is his or her level of faith or hope or charity, or the balance of any of the assets in their balance sheet of life. What makes them special is not the amount of money, the size of the home, the amount of property, or the amount of any other of their worldly assets.

Let me return for a moment to the question I posed earlier about why good people face difficult, sometimes painful, challenges. When

all is going well in my life, I find it difficult to develop tolerance or to build my patience or to work on my humility. If things are going well, hope is not a problem, and temperance comes easily. Many, if not most, of the assets in our eternal balance sheet can really only be increased when we are working through challenges and difficulties. Perhaps when we are faced with what seem to be unfair burdens or when our lives seem unduly difficult, we should ask “How do I respond to this so that I build my balance of faith, hope, charity, and so forth?” instead of asking “Why me?” or “Why did this happen?” I do not in any way minimize the challenges we face and the pain we might feel as we undergo trials, but our attitude and perspective can make a significant difference in how we deal with the struggles of life.

On the other side of the balance sheet of life are liabilities and the owner’s equity. We all have a good idea of what the liabilities are in our books. Every time we fail to keep a commandment, we increase our liability balance.

The owner’s equity section of any balance sheet starts with the contributions of the owners of the enterprise. Consider that everything we have, including life itself, is from the Creator. Further, the blessings we receive throughout our lives come from obedience to His commandments and adherence to the covenants we have made. In essence, whatever equity we started with and any increase that has occurred in it is from our Lord—the Lord is the owner of the owner’s equity section of our balance sheet of life. Even more wondrous is that, through the Atonement, Christ has already paid for our liabilities (sins). The scriptures tell us repeatedly that our liabilities will be forgiven us if we repent. For example, Mosiah 26:30 states, “Yea, and as often as my people repent will I forgive them their trespasses against me.”

Do we realize what an incredible blessing this is? The Lord has paid for all our liabilities, and they will be eliminated eternally from our

balance sheet of life if we repent and keep the commandments.

How is your balance sheet in your book of life? How are the balances in your asset accounts of faith, hope, charity, love, virtue, knowledge, temperance, patience, brotherly kindness, godliness, humility, diligence, and obedience? How is your liability balance, and have you made use of the offer of the Lord to take all liabilities from you?

Your Book of Life

At some point we will go before our Father in Heaven to give an accounting of our activities from our time on this earth. Elder Joseph B. Wirthlin stated it this way:

Each of you has an eternal calling from which no Church officer has authority to release you. This is a calling given you by our Heavenly Father Himself. In this eternal calling, as with all other callings, you have a stewardship, and “it is required of the Lord, at the hand of every steward, to render an account of his stewardship, both in time and in eternity.” [D&C 72:3] This most important stewardship is the glorious responsibility your Father in Heaven has given you to watch over and care for your own soul.

*At some future day, you and I will each hear the voice of the Lord calling us forward to render an account of our mortal stewardship. [Joseph B. Wirthlin, “True to the Truth,” *Ensign*, May 1997, 16]*

Keeping a written history of our life on earth is a very important responsibility. Such histories bind generations of families together. I certainly encourage all to write personal histories.

At the same time, it is important to recognize that we are all, day by day, moment by moment, writing our book of life. Although not written on paper, the entries in this book are just as real and will have an eternal impact.

When I was born I had a number of physical challenges, the most serious being a deformity of the heart. At the age of nine I had open-heart surgery, which at the time was in an early experimental stage. I was given a 50/50 chance of surviving the surgery and a chance that the surgery would be successful. Obviously I survived the surgery, and I have had no heart problems since.

Looking back at that time, there were two truths I knew then, and I still know today. The first was that the Lord knew me individually and was watching over me. I knew He loved me, and because of that everything would be okay—regardless of what I had to go through. That knowledge has been a tremendous bless-

ing as I have faced the various challenges in my life.

The second was that I had been given many blessings and my life has a purpose. I also knew that with these blessings came a tremendous responsibility to do all I could to be worthy of that which I had been given.

The same is true for each of you. The Lord knows you individually and is watching over you. He loves you and wants only the best for you. He is there for you through the challenges of life as you seek Him in prayer. Each of us has a responsibility to live such that our book of life reflects actions taken that will permit us to return to live with Him forever. Of this I testify in the name of Jesus Christ, amen.