You each come to this University because you want, in one way or another, to be a success. Of course, to different people the term success means different things. Some of us look for success in acquiring money; some of us seek it in the attention that comes from fame and renown; some of us view the gaining of knowledge as one of the most important forms of success; some of us find success in being happy in our work and in our family life. For some of you, the most important success right now may seem to be the attention of a particular young lady or young man, or perhaps the attention of anyone at all.

Secular Success and Money Management

In the context of the gospel, we tend to emphasize spiritual forms of success, and for good reason. But before we go very far this morning, I would like to remind you that secular success does have its place. In fact, when we analyze what is necessary to achieve such lofty goals as happy family life, we come to realize that some degree of financial success is essential. The members of our family need shelter, food, and clothing, and we also must be able to meet financial requirements for Church contributions, missions, education, health care, and many other things. All these obligations take money, and more now than ever before.

Therefore, we need to give a great deal of thought and effort to financial matters, not only to earning money, but also to developing the skills of good money management. On one occasion President Brigham Young said:

“If you wish to get rich, save what you get. A fool can earn money, but it takes a wise man to save and dispose of it to his own advantage.”


As those of you who are studying this field are probably coming to realize, money management can be a very complicated subject. I would like to take time to comment on only three basic suggestions.

First, always pay your tithing. The Lord has promised us that he will open the windows of heaven and pour out blessings.

O. Leslie Stone was a member of the First Quorum of the Seventy of The Church of Jesus Christ of Latter-day Saints when this devotional address was given at Brigham Young University on 30 November 1976.
greater than we can receive if we pay our
tithes and offerings. I testify that this is so.
Keep yourselves eligible for these great bless-
ings.

Next, after you have paid the Lord his
share, pay yourself something off the top.
Save something out of each dollar you earn,
even though the amount may be small at the
beginning. Increase that amount as you can.

Finally, in addition to setting aside your
contributions to the Lord and your savings
for yourself, you must also be wise in
spending the rest of your money. Budget your
money carefully, and avoid going into debt. In
this economy we live in today, we are all being
encouraged to buy now and pay later.
Advertisements make it sound easy and
even glamorous to surround ourselves with
the things we desire before we can afford
them. But to spend consistently more than
you earn makes it more difficult to control
your “wants” and thus avoid many tempta-
tions.

When I was president of the Salt Lake
Temple I had the privilege of officiating at the
marriages and sealings of hundreds of couples.
I talked to nearly every couple about money
management and suggested to them that,
instead of buying now and paying later, they
should “save now and buy later.” I always
told them that if they would follow this
advice, they would not only save a high inter-
est charge, but, more importantly, they would
avoid financial entanglements.

In the scriptures the Lord equates debt,
even justifiable debt, with bondage. Regarding
the obligations incurred in printing the Book of
Mormon, the Lord commanded Martin Harris:
“Pay the debt thou hast contracted with the
printer. Release thyself from bondage” (D&C
19:35).

Each of us must decide for himself what
things are worth going into debt for—such as
a home or an education—but the principle is
to avoid, as completely as you can, going into
financial bondage. As President J. Reuben
Clark advised us:

Let us avoid debt as we would avoid a plague; where
we are now in debt let us get out of debt; if not
today, then tomorrow. Let us straitly and strictly
live within our income, and save a little.
[Conference Report, April 1937, p. 26]

Requirements for Success

Although we must not overlook these mate-
rial concerns in our quest for success, still the
most lasting forms of success are to be found
in less tangible areas. The requirements for suc-
cess in these areas are much the same as for
success in most other fields of endeavor. So I
would like to mention and discuss briefly some
of the requirements that I think are important.

1. Be determined. One of the top require-
ments needed for success is determination,
the firm commitment to follow a chosen path
and obtain a desired goal. Not many have this
quality, but it can be developed by anyone who
is willing to pay the price through hard work.

I firmly believe you can be what you want
to be in this life. All you need to do is to set
your goals and then work and sacrifice to the
extent necessary to reach your objective. It
is worth the effort. It can be done.

2. Establish your priorities. Often we get so
occupied with small concerns that we don’t
have the time or the energy for bigger, more
important matters. “Don’t get thickly involved
in thin things.”

We all need to work out our values and
evaluate our time. Then we can establish prior-
ities and use wisely the time granted us,
which is one of our most valuable possessions.
Remind yourself often that “things that matter
most should not be at the mercy of things that
matter least.” We should organize our time
and efforts appropriately, according to the
importance of our various tasks.

3. Constantly evaluate your progress. In my
father’s day business organizations took an
inventory only once each year. In the early
days of my own business career we took an
inventory every three months. Now, most
successful businesses find it essential to main-
tain perpetual inventories. In addition, up-to-
the-minute records must be maintained on all
phases of the business, so that management
can keep constantly informed. Such informa-
tion is required in order to analyze what has
been accomplished, to evaluate the present
condition of the business, and to set goals for
the future. The electronic age has made all this
not only possible but necessary. If it is impor-
tant for a business to have an up-to-date analy-
ysis of past performance, present condition, and
plans for the future, think how much more
important it is for us as individuals to con-
stantly evaluate our own situation: Where
have we been? Where are we now? Where
are we going?

In this modern, rapidly moving age we
now live in, it just is not good enough to take
stock once a year or once a quarter. If we are
to live righteous lives and accomplish the pur-
pose of our creation, then we must constantly
review our past action, determine our present
status, and set goals for the future. Without
this process we have little chance of reaching
our objectives in this life.

4. Take action. Charles F. Kettering, an
American electrical engineer and inventor,
once said:

*You will never stub your toe standing still. The
closer you move, the more chance there is of stub-
bbing your toe, but the more chance you have of
getting somewhere.*

A father said to his son about to graduate
from college: “With all thy getting, get going:
Be on the march.”

We should always remember that the Lord
cannot direct our path until we move our feet.
Your education and training here will do little
good until you start to make use of it. In the
Doctrine and Covenants we read:

*It is not meet that I should command in all things;
for he that is compelled in all things, the same is a
slothful and not a wise servant; wherefore he receiveth no reward.*

*Men should be anxiously engaged in a good
cause, and do many things of their own free will,
and bring to pass much righteousness.* [D&C
58:26–27]

5. Be optimistic. If you are an optimist it will
help you to be happy in all of your endeavors.

You may have heard the story about a
father teaching his son to play baseball in the
backyard of their home.

The boy tossed the ball into the air. He
swung and missed. “Strike one,” the father
called.

The boy again tossed the ball into the air.
He swung and missed. “Strike two,” the father
called.

For the third time the boy tossed the ball
into the air. He swung and missed again.
“Strike three, and out,” the father called.

The boy then said: “Dad, I may not be a
very good batter, but you must admit that I’m
darn good pitcher.”

He was a real optimist, looking for the
bright side in every situation. It doesn’t pay
to be a pessimist.

6. Develop and maintain endurance. We need
to “stick” with our goal even if we run into
great difficulty. “Stick-to-it-iveness” is a com-
mon synonym for endurance. Often we are
tempted to quit or give up when success may
be just around the corner. Success comes not to
quitters, but to those who stay with the job no
matter how tough it may be. A person who
gives up easily will never gain success in any
worthwhile field.

There are bound to be times when we are
disappointed, but we should never be discour-
egaged. Discouragement is a tool of the devil. I
pass on to you the admonition that my wife has given me on many occasions throughout our married life: “Do the very best you can, and remember the angels can do no better.” There are times when, after doing everything you can, you have to leave it in the hands of the Lord.

7. Establish good work habits. We need to develop promptness, initiative, diligence, accuracy, and the ability to give complete effort. Good work habits influence everything we do from our occupation to the work we do at home, in school, or in the Church. A person who is lazy at home will probably be lazy at school and will probably become a lazy missionary and a lazy worker.

One can develop good work habits only by getting at the work to be done at the time it needs to be done, by applying reasonable diligence, by taking pride in good performance, and by looking for ways to improve. The habit of being prompt, thorough, and accurate in all that we do is essential to good work habits.

Success will seldom be gained without hard work. In my opinion, forty hours a week won’t bring success. President David O. McKay said, in one of his conference talks not long before he passed on:

*Within my experience there has never been a time when the doctrine of individual initiative and individual effort should be more generally taught and more earnestly put into effect than at the present day. Too many are claiming that the world owes them a living and are sitting effortlessly by, expecting the world to throw its luxuries into their passive laps. Too late they will learn that the earth rewards richly only the strenuous struggler.*

([Pathways 10 Happiness, comp. Llewelyn R. McKay (Salt Lake City: Bookcraft, 1957)]

I love the phrase “strenuous struggler.” It means willingness to work and sacrifice as necessary to achieve our goals.

8. Be well groomed. We do not have to be dressed in our “Sunday best” at all times, but we should wear clothes to fit the occasion. Personal cleanliness is also essential to good grooming. It has been my experience through long years in business that the person who really wants to succeed and be a leader is careful about his personal appearance and uses good taste.

9. Associate with good people. Those with whom we associate will contribute to our success or failure. Their actions and ideals cannot help but have a profound influence on our lives and actions, either for good or for evil. Learn to walk in the company of good people. Shun evil by staying out of the devil’s territory.

10. Honor your principles. I have been asked on numerous occasions whether I found it necessary to violate my principles in order to succeed in business. The answer is no. Others will respect you for adhering to your beliefs.

While it is important for us to live according to our standards, we should never try to force our beliefs on others. The Lord intended that every man should have his free agency, and it is not our prerogative to judge others or to be critical of those who do not share our beliefs.

11. Be honest. The thirteenth Article of Faith tells us that “we believe in being honest, true, chaste, benevolent, virtuous and in doing good to all men.” Honesty includes freedom from lying, deceiving, cheating, and stealing. These types of sins are all reprehensible, and the scriptures condemn them emphatically. Jacob, the brother of Nephi, declared:

*Wo unto the liar, for he shall be thrust down to hell.* [2 Nephi 9:34]

And when priests were sent among the Nephites, they

*did preach against all lying, and deceiving, and stealing, robbing, plundering.* [Alma 16:18]
In the Doctrine and Covenants, the Lord commands:

*Thou shalt not steal; and he that stealeth and will not repent shall be cast out.* [D&C 42:20]

To be honest, we must not only refrain from stealing money or goods from our employer or from others—but we must do a good day’s work for a day’s pay. If we shirk on the job, we are stealing time from our employer, and this habit is as bad as stealing money or merchandise. If a person wastes thirty minutes a day, he steals about three and a half work weeks in a year. If we are honest in our small dealings we acquire the habit, and we will then find it easier to be honest in handling larger transactions.

Honesty also includes the keeping of one’s word or contract. We must fulfill our obligations promptly or make prior arrangements if we are unable to meet deadlines. A good credit rating is an invaluable financial and moral possession and thus should be carefully guarded.

### Examples of Successful Saints

We have literally hundreds of Latter-day Saints who have gained both temporal and spiritual success. One good example is the man who donated to BYU this wonderful building in which we are meeting.

His name is J. Willard Marriott. He started out in an A&W root beer stand in Washington, D.C., and has achieved great success in the business world. Only last week I read in the financial news that his company earned over ten million dollars last year.

He and his family have been and still are very active in the Church. He has been a great help in the building of the kingdom in Washington, D.C., particularly, but the results of his generosity are found worldwide. His son, J. Willard Marriott, Jr., now president of the Marriott Company, is also serving as a bishop of the Chevy Chase Ward in the Washington, D.C. Stake.

Such men are examples of those who possess the attributes I have been talking about. They have demonstrated determination, endurance, good work habits, proper grooming. They have lived according to their principles and have been honest in dealing with their fellowmen. They have established and maintained a good credit rating and a fine reputation.

### Requirements for Gaining Eternal Life

As you may have noticed, what we’re really talking about is character—about the qualities and attitudes that will help us succeed in whatever worthwhile goals we may set. I’d like to mention a few more qualities and attributes that enable us to achieve the most important success—exaltation and eternal life.

There are very few things that we acquire in this life that we will be able to take with us into the next life, but one of the most important things that will endure is intelligence. The Prophet Joseph taught:

*Whatever principle of intelligence we attain unto in this life, it will rise with us in the resurrection.*

*And if a person gains more knowledge and intelligence in this life through his diligence and obedience than another, he will have so much the advantage in the world to come.* [D&C 130:18–19]

The Lord revealed the importance of this process when he said, “The glory of God is intelligence” (D&C 93:36). Gaining knowledge and intelligence should be a constant quest in our lives.

I commend you who are in school on your desire and effort to gain knowledge. But at the same time I challenge you not to be diverted from this goal. Do not let the drudgery that sometimes accompanies learning or the pressure that comes from all the assignments obscure the privilege you have of learning, expanding, and understanding.
Never be content with mediocrity, and never let yourself be complacent with what you have learned. The following words of the Lord might be applied to all types of knowledge:

For behold, thus saith the Lord God: I will give unto the children of men line upon line, precept upon precept, here a little; and there a little; and blessed are those who hearken unto my precepts, and lend an ear unto my counsel, for they shall learn wisdom; for unto him that receiveth I will give more; and from them that say, We have enough, from them shall be taken away even that which they have. [2 Nephi 28:30]

When we become complacent and cease to grow we also begin to lose what we already have, but if we continue to search, then what we have will be magnified.

President Hugh B. Brown said:

As our understanding deepens and we gain new insights, our capacity to do and to become increases. There are limitless areas all about us which are yet unexplored, and they become increasingly evident as we push back the horizons of our knowledge. [The Abundant Life (Salt Lake City: Bookcraft, 1965)]

Develop curiosity and an attitude of searching for knowledge. Always remember, however, that secular knowledge should not be your only goal. The Lord advises us:

Seek ye first the kingdom of God and his righteousness, and all these things shall be added unto you. [Matthew 6:33]

Set aside part of each day for learning spiritual things, for expanding your spiritual intelligence. One of the best sources for this sort of study is the scriptures. Do you read in the scriptures each day? We would all do well to study and ponder the scriptures, for they contain the keys to those things that will contribute to success. Here are just a few questions that are answered in the scriptures:

How can we be healthy?

Cease to sleep longer than is needful; retire to thy bed early, that ye may not be weary; arise early, that your bodies and your minds may be invigorated. [D&C 88:124; emphasis added]

And of course, you should read the Word of Wisdom in section 89 of the Doctrine and Covenants. Read all the do’s as well as the don’ts.

How can we acquire riches and security?

He that receiveth my Father receiveth my Father’s kingdom; therefore all that my Father hath shall be given unto him. [D&C 84:38]

Seek not for riches but for wisdom, and behold, the mysteries of God shall be unfolded unto you, and then shall you be made rich. Behold, he that hath eternal life is rich. [D&C 6:7]

If ye seek the riches which it is the will of the Father to give unto you, ye shall be the richest of all people, for ye shall have the riches of eternity; and it must needs be that the riches of the earth are mine to give; but beware of pride, lest ye become as the Nephites of old. [D&C 38:39]

How can we gain wisdom?

As all have not faith, seek ye diligently and teach one another words of wisdom; yea, seek ye out of the best books words of wisdom; seek learning, even by study and also by faith. [D&C 88:118]

If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. [James 1:5]

How can we be sure we are making a right decision?
Behold, I say unto you, that you must study it out in your mind; then you must ask me if it be right, and if it is right I will cause that your bosom shall burn within you; therefore, you shall feel that it is right.

But if it be not right you shall have no such feeling, but you shall have a stupor of thought that shall cause you to forget the thing which is wrong. [D&C 9:8–9]

How can we be loved and respected?

All things whatsoever ye would that men should do to you, do ye even so to them, for this is the law of the prophets. [Matthew 7:12]

How should we treat others?

This is my commandment, that ye love one another, as I have loved you. [John 15:12]

Bear ye one another’s burdens, and so fulfill the law of Christ. [Galatians 6:2]

How can we serve the Lord?

When ye are in the service of your fellow beings ye are only in the service of your God. [Mosiah 2:17]

Therefore, O ye that embark in the service of God, see that ye serve him with all your heart, might, mind and strength, that ye may stand blameless before God at the last day. [D&C 4:2]

Testimony

Now, my brothers and sisters and friends, no one can give us knowledge or a testimony, nor can we buy these treasures. They can only be secured through individual effort. We need to take a few minutes’ time each day to study and ponder the scriptures, carefully analyze our position, and set our goals in the right direction so as to reach our objectives.

President Harold B. Lee has said:

A testimony isn’t something you capture today and can always have. A testimony is just as fragile as an orchid, it’s as elusive as the moonbeam, it is something you have to recapture day by day. [Church News, 3 March 1973. “S” (Seminary) Day, Assembly Hall on Temple Square, 24 February 1973]

A testimony of the gospel by itself cannot save us. When the book of life is opened we will be judged by our faithfulness—by both our faith and our works. But a testimony can help us strengthen our faith and should motivate us to put forth greater effort to keep the commandments and live righteous lives.

Men and women who enter into a partnership with God, who live his commandments, and who are strenuous strugglers, will be successful; so stay close to the Church and take advantage of opportunities to learn, develop, and give. The Church provides unlimited opportunities for us to learn and develop ourselves, through the priesthood, Sunday School, the youth program, the Melchizedek Priesthood MIA, seminaries and institutes, Relief Society, sacrament meeting, and other Church meetings.

We need to ask ourselves constantly whether we are fulfilling our potential or whether we are drifting along with the tide. It takes no ability to be a drifter. One of the prime purposes of life on this earth is to provide us with the opportunity to meet, combat, and overcome evil. Through this process we develop character and gain strength, power, and skill to prepare us for further development throughout the endless ages of eternity. All this can only be accomplished when we have problems and then meet them head on with zeal, courage, and determination. Don’t ever feel sorry for yourself. We have all been blessed to one degree or another with obstacles. God intended it to be that way in order to give us opportunity for self-development.
Commitment to the Future

Finally, we should be neither complacent nor despondent about the past. Success depends upon constantly reevaluating and recommitting ourselves. Elder Richard L. Evans explained:

_The moment we close the books on one period, we open them on another and compare our performance with the past. In business we look back and compare cost and production and prices and profits. And no matter how good last year was, there is this year now to be considered._

_We have to keep at it, for life is a process and not a finished product, and there is no moment at which we can say the picture is completed._

_Likewise, failure need never be final as long as a person can improve his performance. Failure need never be final so long as a person has the spirit of repentance._

_Neither failure nor success is final so long as we are trying, so long as we have the spirit of improvement and repentance—and if we keep moving, keep working, keep improving upon the past, we can hardly help finding the happiness that we so much wish for one another—which is what the Lord God wants for His children—as we want it for our own._ [The Everlasting Things (New York: Harper & Brothers, 1957)]

Our Heavenly Father wants us to succeed. The gospel is the plan he has given us for achieving eternal success. I admonish you to live close to the teachings of the gospel of Jesus Christ. Our beloved prophet, President Spencer W. Kimball, has told us the price of happiness is to keep the commandments. I testify this is true. Through obedience we can not only find joy in this life, but also make the necessary preparations to secure our salvation, exaltation, and eternal life.

_May our Heavenly Father grant you success in all your righteous undertakings and bless you with every blessing that will be for your good, I humbly pray in the name of Jesus Christ. Amen._