President Oaks, President Wilkinson, members of the faculty, brothers and sisters:

I appreciate the invitation to come and speak to you this morning. The last time I spoke to a devotional assembly at BYU was over fifty years ago, when I was a student. I remember T. Earl Pardoe was my public speaking instructor, and he called us all together and gave us thirty minutes to prepare our talks. I froze; I couldn’t say a word when I got up to speak. That was my last experience here.

I won’t freeze this morning, but I do feel extremely humble in this new calling that I have. I’m not quite used to it; I have many things to learn; I’m running hard to try to get on top of my job. I feel somewhat like the farmer who moved to the city and was put on the school board. At the first meeting, someone got up and made a motion that they buy a new chandelier, and he immediately got up and opposed it. He said, “First of all, I can’t spell it. Next, I don’t know what it is. What we really should spend our money for around here is something that would give us more light.”

This morning I’d like to talk about some of the things that I think are essential for success. Many different terms are used to define success. Some feel it means acquiring money, while others feel the gaining of knowledge is most important of all. The dictionary defines success as the favorable termination of a venture. Another definition is the obtaining of wealth, favor, or eminence. Some say success is to be happy in your work and in your family homelife. Perhaps this is the best definition of all. But when you analyze what is necessary to achieve such a lofty goal, you must agree that some degree of financial success is necessary if we’re to have a happy homelife. We must provide shelter, food, and clothing for ourselves and members of the family, as well as providing for education, missions, and care in time of illness. Yes, regardless of the field we choose, our first and most important duty is to provide for our family. These things all take money, and more now than ever before. Therefore, I maintain that regardless of the field we choose, we must also give a great deal of thought and effort into the making of money and in acquiring the skills of good money management. The things necessary for success in money matters are about the same as for success in any other.

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field. Whether we want to be a doctor, lawyer, banker, educator, or scientist, it takes about the same attributes to gain success. Here are a few of them which I think are essential.

**Determination**

Determination is the first on the list. Not many have it; yet it can be acquired by anyone who is willing to pay the price of hard work.

**Action**

Charles F. Kettering, the great inventor, laid great stress on action. He once made this statement: “You will never stub your toe standing still. The faster you move the more chance there is of stubbing your toe, but the more chance you have of getting somewhere.” A father once wrote to his son who was about to finish college and made this worthwhile statement: “With all thy getting, get going.” Be on the march.

Kettering also told a group of his subordinates, “Think about big things and don’t sweat the small stuff.” Many times we get so cluttered with small things that we don’t have the time or energy for the bigger or more important things. Another way of saying “Don’t sweat the small stuff” is “Don’t get thickly involved in thin things.” Evaluate your time—establish priorities—and use it wisely. It’s the most important thing you possess. Things that matter most should not be left to the mercy of things that matter the least.

**Good Money Management**

Good money management is essential to success. There are many things pertaining to it, and I’ll mention only a few of them. First, always pay your tithing. The Lord made a great promise as recorded in Malachi 3:10:

\[
\text{Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.}
\]

Some say they can’t afford to pay tithing. I say you can’t afford not to pay tithing so as to keep yourself eligible for these great blessings. “I, the Lord, am bound when ye do what I say; but when ye do not what I say, ye have no promise” (D&C 82:10).

After paying the Lord his share, pay yourself something off the top. Save something out of every dollar you earn. It may be small in the beginning; add to it as you can. This forms a good foundation on which to build.

Then be wise how you spend the rest of your money. We’re all being encouraged in this economy we live in today to buy now and pay later. It sounds easy and glamorous to surround yourself with all the things you’d like to have before they’re earned, but it can get you into trouble. Overnight you can find yourself in debt in excess of your ability to meet your obligations, and this is where trouble starts. I officiated at hundreds of marriages in the Salt Lake Temple, and to every couple that I married I gave advice on money management. I always told them, “In addition to the things that I’ve already mentioned, instead of buy now and pay later, save now and buy later. You save a tremendous charge for interest; in addition you keep yourself out of trouble.”

**Adherence to Principles**

Sticking to your principles will help you to succeed. I’ve been asked on numerous occasions during my fifty years in business whether I found it necessary to violate my principles in order to gain success. And the answer is no. Men will respect you for adhering to that which you believe. On the other hand, we shouldn’t try to force our beliefs on others. The Lord intended that each of us should have his free agency, and it is not our prerogative to be critical of or to judge others who do not believe as we believe.
Endurance

Endurance is important. Stay with it, no matter how hard it may be. Stick-to-it-iveness is another way of expressing endurance. Don’t give up when the going gets tough. Often we’re tempted to quit when success may be just around the corner. The world is not looking for quitters but for men who will stick to the job, no matter how tough it may be. A person who gives up easily will never gain success.

There are bound to be times when we’re disappointed, but we should never be discouraged. Discouragement is a tool of the devil. I give you the admonition of my wife, which she’s given to me on many occasions throughout our fifty years of married life: “Do the very best you can. Angels can do no better.” There are times, after having done everything we can, we have to leave it in the hands of the Lord. Heber J. Grant told us how to endure to the end when he made this statement: “Let us do the will of our Father in heaven today. We will then be prepared for the duties of tomorrow and for the eternities to come.”

Good Work Habits

Good work habits are essential to success. This applies to everything we do—from earning a living to the work we do at home, at school, or in church. A boy or a girl who is lazy in school will be a lazy missionary and a lazy worker and has little chance of success. One can attain good work habits only by getting at the work to be done at the time it needs to be done, applying reasonable diligence, and taking pride in good performance. The habit of being prompt and accurate in all that we do is essential to good work habits. Forty hours a week won’t bring success. I’d like to quote from President David O. McKay, as given in one of his conference talks not long before he died:

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 strugglers.

I love these words. They mean willingness to work and sacrifice and plan as may be necessary to achieve our goals.

Personal Appearance

Good grooming is important to all of us throughout our entire lives. This doesn’t mean that we need to be dressed up in our Sunday best all the time. We can wear clothes that fit the occasion. Personal cleanliness is likewise essential to good grooming. It’s been my experience, through long years in business, that the man who really wants to get ahead and be a leader is careful about and uses good taste in his personal appearance.

Honesty

Honesty is one of the most important attributes a person can have. Men and women who can be trusted are always in demand. Our Heavenly Father deemed this so important that he made it one of the Ten Commandments: “Thou shalt not steal.” If we’re to be honest we must not only refrain from stealing money and goods from our employer or others, but we must do a good day’s work for a day’s pay. When one shirks on the job, he is stealing time from his employer. This is nearly as bad as stealing money or merchandise. If a person wastes thirty minutes a day, it’s equal to three and a half workweeks each year. Coffee breaks and idleness on the job are some of the reasons we’re finding it difficult in this country to compete in world markets. If our labor force would produce as it should and is capable of doing,
we would compete with any and all nations and still maintain the highest standard of living in the world.

Honesty also includes keeping one’s word or contract. It’s important to pay your obligations on due dates, or make prior arrangements with your creditors if you are unable to do so. Live within your income. To consistently spend more than you earn only makes it that much more difficult to avoid temptation. If we’re honest in our small dealings, we acquire the habit, and we’ll then find it will be easier to be honest in handling large transactions. Be honest with yourself in all things, and you cannot help but be honest with others. Shakespeare wrote in *Hamlet*:

*To thine own self be true,*
*And it must follow, as the night the day,*
*Thou canst not then be false to any man.*

**Friends and Associates**

I admonish you to use care in selecting your friends and associates. The influence of our friends is great indeed. The actions and ideals of those with whom we associate cannot help but have a profound influence on our lives and actions for either good or evil. Learn to walk in the company of good people. Shun evil. Stay out of the devil’s territory.

**Acquisition of Knowledge**

Gaining knowledge should, of course, be uppermost in our minds and must be part of any goals that we set. Joseph Smith has told us under inspiration that “the glory of God is intelligence” (D&C 93:36).

*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]

These words were given to us by our first Prophet through inspiration from the Lord.

Socrates said, “The learning and knowledge that we have is at the most but little compared with that of which we are ignorant.” Aristotle said, “Learning is an ornament in prosperity, a refuge in adversity, and a provision in old age.” You who are here today are to be congratulated on your desire and effort to gain knowledge. Guard this privilege and opportunity, and let nothing interfere with your goal to obtain learning about everything on the face of the earth and in the heavens.

**Setting Goals**

Setting goals is important for success in any field. In my father’s day, business organizations used to take an inventory once a year to help them analyze their position and make plans for the future. In my day we used to do it every three months. Today, because of the electronic age, businesses keep a perpetual inventory. They must be kept right up to date on every thing pertaining to the business, so that management can tell where they’ve been and where they now are and can set their goals for the future. If it’s important for business to have an up-to-date analysis, how much more important it is for us, as individuals, to constantly analyze our own situation. Where have we been? Where are we now? And where are we going? In this modern and rapid-moving age we now live in, it isn’t good enough to do this just once a year or once a quarter. If we are to live righteous lives and accomplish the purposes of our creation, then we must constantly review our past actions and our present status and set goals for the future, without which we cannot hope to reach our objectives in this life.

Each of us has his own built-in electronic system. I think the best one that’s ever been created is right here [in one’s head]. It not only remembers things that have happened, but it records our thoughts. We have all the equipment necessary, if we just make good use of it.
I firmly believe you can do what you want to do and become what you want to become in this life. All you need to do is set your goals and then work and sacrifice to the extent necessary to reach your objectives. It is worth the effort; it can be done. Men and women who enter into a partnership with God, who live his commandments, and who are “strenuous strugglers” will be successful.

Plato, in speaking to youth, said, “Take charge of your lives. You can do with them what you will.” And these are the words of our late President Stephen L. Richards:

So I say to my young friends everywhere, enjoy the happy days of youth. Live life joyously, beautifully, unmarred by ugliness of sin. Show to the world what good, wholesome living will do for the oncoming generations. Demonstrate your gratitude for good homes, loving families, and great opportunities.

Church Activity

Staying close to the Church and taking advantage of our opportunities to learn, develop, and act are very important in this life—and necessary for one to gain salvation, exaltation, and eternal life. The Church provides us with unlimited opportunities for learning and developing ourselves, through priesthood, Sunday School, MIA, seminaries, institutes, sacrament meetings, and other Church meetings. It takes effort on our part to take advantage of these opportunities. No one can give us knowledge or testimony, nor can one buy these treasures. They can be secured only through individual effort. We need to take a few minutes’ time each day to study, carefully analyze our position, and set our goals in the right direction so that we can reach our objectives.

Repentance

The late Richard L. Evans, member of the Council of the Twelve, made this statement on success and failure:

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 costs and production and prices and profits, and no matter how good last year was, there is another year now to consider. We have to keep at it, for life is a process and not a finished product, and there’s no moment at which we can say the picture is completed. Likewise, failure never need be final so 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, 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.

Regardless of the field we choose, we should never forget the admonition of our late President David O. McKay when he cautioned us, “No amount of success can compensate for failure in the home.” We would all do well to ask ourselves this question: Are we as individuals making proper plans to gain full potential, or are we 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 opportunities to meet, combat, and overcome evil. Thus we develop character and gain strength, power, and skill as a means of further development throughout the endless ages of eternity.

All this can be accomplished only when we have problems and meet them head-on with zeal, courage, and determination. Don’t ever feel sorry for yourself; few men’s lives have not been hindered by obstacles. God intended it to be that way in order to give us opportunity for
self-development. In seeking success in any field, always remember the promise the Lord made: “Seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you” (Matthew 6:33). I’d like to quote the message to youth from President Harold B. Lee, our present prophet, seer, and revelator:

You, our youth today, are among the most illustrious spirits to be born into mortality in any age of the world. Yours is a noble heritage and a wonderful opportunity. Dedicate your lives to a new resolve. Gird yourselves with the armor of righteousness, having as your weapons the shield of faith and the sword of the Spirit, which is the word of God. Be guided to fulfill your highest destiny. Be prepared to become leaders in that glorious millennial day when Christ himself will reign as King of kings and Lord of lords.

Leadership

The Church is faced with a great growth explosion. Thousands of new leaders will be needed to keep up with this growth. There’ll be great opportunities for all who are willing to work and prepare themselves for the great opportunities that are ahead of us. Here are a few things I think you’d like to know about. It took seventy years to get the first 250,000 converts. It now takes approximately two years to get this many new members in the Church. We now have 610 stakes of Zion and approximately 6,000 wards. By 1985 it’s estimated that we’ll have 1,000 stakes in the Church with 10,000 wards. And with this many wards we’ll need 2,500 new bishops every year, to say nothing about stake presidencies, high councils, and all the other workers that are necessary to lead this Church. One of the highest priorities that we have is to train leaders and potential leaders to accept these responsibilities. In the year 2000 it’s estimated that we’ll have ten million members.

Acceptance of Church Calls

Now I’d like to conclude my talk, as I have just a few minutes left. I don’t want to go overtime. I’m reminded of one of my colleagues up in Salt Lake who timed himself when he went out to speak at conferences. He told me that he always put a lifesaver in his mouth when he started his talk, and by the time that lifesaver dissolved, he’d be all through and he knew it was time to sit down. He got along fine with that until one day he reached in his pocket and drew out a button. I’m a firm believer in always starting meetings on time and also letting them out on time. I’m sure you favor that too.

It’s been a real pleasure to be with you. I’d like to bear my testimony to you that I know that the gospel is true. The Lord has blessed us abundantly in our lives. This is the little girl sitting on the stand whom I met a little over fifty years ago. I wasn’t doing everything that I should be doing at that time, and she told me, “Listen, if you have any interest in marriage, it must be a temple marriage, and you’d better shape up.” And I did. And fifty years ago next April 23 we were married in the Salt Lake Temple. She’s been an inspiration to me all of my life. She’s helped me wherever I needed help all along the way. In my early business career we moved quite often because I was putting in stores in different towns. I think we moved maybe twenty times before we finally got settled in Oakland, California, where we lived for thirty-six years. It’s always been our policy in our home to accept calls whenever they come from those in authority. When we receive a call we accept it.

One Sunday morning our lives were changed. President Tanner called us on the phone. I was away at the time, and when I came in, Dorothy said, “President Tanner would like to speak to you.”

I said to her, “Now, I’ve received hundreds of calls from Salt Lake City. This one is different. You go pack your bags.”
I knew it was a call to go somewhere—
I didn’t know where until I got him on the
phone. He said, “President Stone, are you will-
ing and able to accept a call that would require
your leaving the Bay Area?”

And in that minute while I said, “Yes,
President Tanner, where would you like us to
go?” My mind went all over the world except
Salt Lake City. But the experience we had in
presiding over the great Temple was one of the
greatest blessings and joys of our whole lives.
Sister Stone was matron in the Temple and we
worked sided by side. With the patrons who
came and the wonderful workers who were
there, we accomplished eight million ordi-
nances in four years’ time.

The Lord has blessed us greatly. I’m very
appreciative of the opportunity that I have of

sitting at the feet of, and receiving counsel and
direction from, President Harold B. Lee and
his counselors, and President Kimball, the
President of the Quorum of the Twelve
Apostles. They give us our direction. We
respond as best we can, going anywhere
throughout the world that we’re asked to go to
help build the kingdom of God. I testify to you
that I know that Jesus is the Christ, that he is
the Son of our Heavenly Father, that he and his
Father appeared to Joseph Smith and told him
that he (Joseph) would be an instrument in the
restoration of the gospel in this dispensation.
I know, without a shadow of a doubt, that
President Harold B. Lee is a prophet of God,
and I so testify to you, leaving my blessings
with you this morning, in the name of Jesus
Christ. Amen.