



"As people become self-reliant, they are better prepared to endure adversities" and are "better able to care for others in need."

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y travels have taken me almost everywhere in the world—most of the continent of Africa, the islands of the sea, Latin America, Asia, Europe, and the heart of the inner cities of America. Everywhere I go, the cries of the poor ring out—often with the plea, "Please help us." In Africa alone those cries do not come from a few; they come from tens of thousands, even millions.

The Church has been especially concerned with teaching self-reliance since 1936, when Elder Melvin J. Ballard was named general chairman of the newly formed Welfare Committee. Elder Harold B. Lee was the first managing director, followed by Elder Marion G. Romney. Since that beginning, the Church has learned a great deal about the principles of self-reliance.

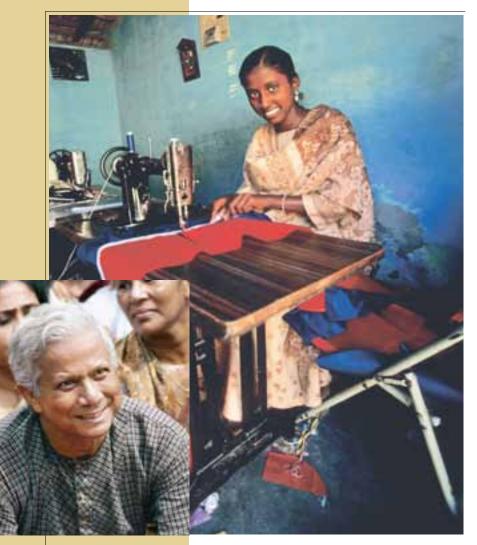
From the *Church Handbook of Instructions*, we learn: "The Savior has commanded the Church and its members to be self-reliant and independent. . . .

"To become self-reliant, a person must work. Work is physical, mental, or spiritual effort. It is a basic source

of happiness, self-worth, and prosperity. Through work, people accomplish many good things in their lives. . . .

"As people become self-reliant, they are better prepared to endure adversities" and are "better able to care for others in need." 1

President Marion G. Romney (1897–1988) taught: "Without self-reliance one cannot exercise these innate desires to serve. How can we give if there is nothing there? Food for the hungry cannot come from empty shelves.



**Muhammad Yunus** (above) must have been prompted by the Spirit when he organized a very unusual bank in Bangladesh. "Whatever the bankers did, I simply did the opposite," he said. "The bankers would only lend to the rich. I would only lend to the poor. The bankers would only make large loans. I would only make very small loans."

Money to assist the needy cannot come from an empty purse. Support and understanding cannot come from the emotionally starved. Teaching cannot come from the unlearned. And most important of all, spiritual guidance cannot come from the spiritually weak."<sup>2</sup> (See also p. 65 of this magazine.)

President Ezra Taft Benson (1899–1994) said: "The world would take people out of the slums. Christ takes the slums out of people, and then they take themselves out of the slums. The world would mold men by changing their environment. Christ changes men, who then change their environment. The world would shape human behavior, but Christ can change human nature." 3

William George Jordan put it this way: "The world is busy with its own cares, sorrows and joys, and pays little heed to you. There is but one great pass-word to success,—self-reliance."<sup>4</sup>

From my experience, I believe that a few simple but very important principles can help prepare us to become more self-reliant.

# Find Answers through the Spirit

First, every person must know that he or she is a child of God and is loved by Him. People need to realize that regardless of their circumstances, as desperate as those may be, they are entitled to the Light of Christ in their lives. From Moroni we learn, "The Spirit of Christ is given to every man" (Moroni 7:16). The promise is that every son and daughter of God can find, through the Spirit, answers to the challenges in their lives, including how to become more self-reliant. We must, therefore, ever keep in our minds how precious each child of God is and how important our service is to each one of them.

We become more self-reliant in some ways as we recognize our dependence on Him from whom all good things come. This is the spirit noted in Alma 34:27, in which we are counseled to cry unto the Lord over our homes, our families, and our work. "Yea, and when you do not cry unto the Lord, let your hearts be . . . drawn out in prayer unto him continually for your welfare, and also for the welfare of those who are around you."

At the root of self-reliance are the dignity and importance of seeing ourselves as children of God regardless of circumstance, culture, or location.

## **Appraise Our Lives and the Needs of Others**

Second, we need to appraise our own lives. How well are we listening to the Spirit? Are we living according to the eternal truths

and doctrines of the restored Church of Jesus Christ? Can we effectively appraise the needs of others by the prompting of the Spirit? It impressed me that Muhammad Yunus must have been prompted by the Spirit when he organized a very unusual bank in Bangladesh, which some have said was the beginning of microfinance. When Yunus, who won the Nobel Peace Prize in 2006 for his efforts to help the poor, was asked what his initial strategy would be, he responded:

"I didn't really have one at the time. I simply began trying to help with my own funds, then went to the banks and asked them to get involved. They refused for several stated reasons, and thus my strategy began to evolve into: 'Whatever the bankers did, I simply did the opposite.' The bankers would only lend to the rich. I would only lend to the poor. The bankers would only make large loans. I would only make very small loans. The bankers would only lend to men. I would only lend to women. The bankers would only lend if there was collateral. I would only

lend without collateral. The bankers required extensive paperwork. I only made loans that even an illiterate could understand. The bankers required their clients to come to the bank. I took my bank to the village."<sup>5</sup>

It should be noted that the banks expected a high rate of loan defaults. Yunus expected and experienced almost none. I understand that Mr. Yunus's bank has provided more than \$4 billion in loans and is entirely self-sustaining. Surely the Spirit of the Lord guided this noble effort.

"To become self-reliant, a person must work. Work is physical, mental, or spiritual effort. It is a basic source of happiness, self-worth, and prosperity. Through work, people accomplish many good things in their lives."

# HELPS FOR HOME EVENING

#### Choose between Good and Evil

Third, we need to remember that every man and every woman has the God-given right to choose what he or she will believe and do. Lehi said it this way: "Wherefore, men are free according to the flesh. . . . They are free to choose liberty and eternal life, through the great Mediator of all men, or to choose captivity and death, according to the captivity and

power of the devil" (2 Nephi 2:27). I realize there are some places in the world where freedom is greatly restricted; however, the individual freedom of every soul to choose good or evil is an eternal truth essential to God's plan of happiness. No one can take that away from His children. Benjamin Franklin had this to say about choice:

"We stand at the crossroads, each minute, each hour, each day, making choices. We choose the thoughts we allow ourselves to think, the passions we allow ourselves to feel, and the actions we allow ourselves to perform. Each choice is made in the context of whatever value system we've selected to govern our lives. In selecting that value system, we are, in a very real way, making the most important choice we will ever make.

"Those who believe there is one God who made all things and who governs the world by his Providence will make many choices different from those who do not. Those who hold in reverence that being who gave them life and worship Him through adoration, prayer, and thanksgiving will make many choices different from those who do not. Those who believe that mankind are all of a family and that the most acceptable service of God is doing good to man will make many choices different from those who do not. Those who believe in a future state in which all that is wrong here will be made right will make many choices different from those who do not.

1. Read the first paragraph of the section titled "Find Answers through the Spirit." Discuss how seeing ourselves as children of God can help us become spiritually self-reliant. Have each family member identify someone in need and serve him or her during the next week.

2. Write the following on separate pieces of paper: food storage, education, and getting out of debt. Have three family members each select one and lead a discussion on how that principle will help your family become more physically self-reliant. Choose one principle to work on as a family.

Those who subscribe to the morals of Jesus will make many choices different from those who do not."

Franklin concludes:

"Since the foundation of all happiness is thinking rightly, and since correct action is dependent on correct opinion, we cannot be too careful in choosing the value system we allow to govern our thoughts and actions.

"And to know that God governs in the affairs of men, that he hears

and answers prayers, and that he is a rewarder of them that diligently seek Him, is indeed, a powerful regulator of human conduct."

### Think Straight

Fourth, master the ability to think straight. As Franklin said, "The foundation of all happiness is thinking rightly." This may be more important in the future as the world continues to spiral downward and crumble into moral decay.

In my office hangs a printed statement that includes the last words spoken by my grandfather Elder Melvin J. Ballard before his passing. He was in the hospital phasing in and out of a coma. My father said that Grandfather suddenly opened his eyes and looked into the room and said, "Above all else, brethren, let us think straight." A few minutes later he passed away.

That was more than 65 years ago. How much more does the world need people today who can think straight? Part of thinking straight is using common sense in solving life's problems. Lord Chesterfield said, "Common sense (which, in truth, is very uncommon) is the best sense I know of: abide by it; it will counsel you best."

Often in my ministry have I heard the sad tale of those who are struggling to become self-reliant but in fact are becoming more dependent upon others because of their inability to think straight and apply common sense in the decisions they make. Much of life's misery centers

in the lack of using common sense. As an example, consider the pharmacist who was compounding a prescription that called for as much strychnine as you could put on the face of a dime. He didn't have a dime, so he used two nickels.

Helping people to think straight and use common sense will, in my judgment, always be a very important step in helping them to reach economic self-reliance. It is part of teaching our children and others to walk in the ways of truth and soberness and to love and serve one another (see Mosiah 4:15). Part of thinking straight is listening—being able to listen to the promptings of the Spirit.

#### Seek the Lord's Guidance

Fifth, seek guidance from the Lord and trust in Him. In the Doctrine and Covenants we read:

"I, the Lord, am merciful and gracious unto those who fear me, and delight to honor those who serve me in righteousness and in truth unto the end.

"Great shall be their reward and eternal shall be their glory.

"And to them will I reveal all mysteries, yea, all the hidden mysteries of my kingdom from days of old, and for ages to come, will I make known unto them the good pleasure of my will concerning all things pertaining to my kingdom.

"Yea, even the wonders of eternity shall they know, and things to come will I show them, even the things of many generations.

"And their wisdom shall be great, and their understanding reach to heaven; and before them the wisdom of the wise shall perish, and the understanding of the prudent shall come to naught.

"For by my Spirit will I enlighten them, and by my power will I make known unto them the secrets of my will—yea, even those things which eye has not seen, nor ear heard, nor yet entered into the heart of man" (D&C 76:5–10).

May we remember our responsibility to carry the light of the restored gospel of Jesus Christ to all of God's children. And may we, through our provident living, teach others to emulate the examples of our pioneer forefathers in lifting themselves up by their own bootstraps, to trust in the light of hope, and to seek the light of knowledge that will ultimately lead them to spiritual and economic self-reliance.

From an address given on March 11, 2004, at Brigham Young University during the opening of the Marriott School's Center for Economic Self-Reliance.

#### NOTES

- 1. Church Handbook of Instructions, Book 2: Priesthood and Auxiliary Leaders (1998), 257.
- Marion G. Romney, "The Celestial Nature of Self-Reliance," *Ensign*, Nov. 1982, 93.
- 3. Ezra Taft Benson, "Born of God," Ensign, Nov. 1985, 6.
- 4. William George Jordan, "Self-Control," *Improvement Era*, June 1909, 642.
- 5. Notes by Chris Eyre taken from the introduction of Mr. Yunus by Sam Daley-Harris, director of Microcredit Summit Campaign, at a conference in Palo Alto, California, on June 4, 2003.
- 6. Benjamin Franklin's The Art of Virtue, ed. George L. Rogers (1996), 88–90.
- 7. In A New Dictionary of Quotations on Historical Principles, sel. and ed. H. L. Mencken (1976), 1084.

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