Real understanding will come to you as you realize the interdependence of study and prayer, as you maintain a commitment to serve while learning and earning, and as you trust in and rely on the Lord Jesus Christ.

Much of my life as a university student revolved around the library. Each time I entered, I was greeted by a sign over the entry that read, “And with all thy getting get understanding” (Proverbs 4:7).

We all know that recall follows repetition. I therefore have this scripture from the book of Proverbs engraved indelibly in my mind, having read it each time I entered the library during my four years of undergraduate work.

I offer the same exhortation to each of you: “And with all thy getting get understanding.” I also invite you to think about the meaning of this scripture and how it might benefit you. I have done so. I have turned it over in my mind time and time again, and my interpretation of its meaning has evolved considerably. Perhaps you can benefit from my observations.

An Understanding Heart

As a young missionary in Japan struggling to learn a difficult language, I heard some vocabulary words early and often. Greetings such as "ohayo gozaimasu" (good morning) or "konnichiwa" (good afternoon) were two of these. Another was "wakarimasen," which means, "I don’t understand." This word, along with a side-to-side hand expression, seems to be a favorite response from Japanese contacts directed to young missionaries as they attempt to strike up conversations.

Initially, as I reflected on the meaning of “and with all thy getting get understanding,” I thought of understanding more in terms of this type of comprehension: what I might hear with my ears and understand in my mind. I thought of the Japanese saying "wakarimasen." Do I understand or not understand?

As I have studied and observed the use of the word understanding in the scriptures and from the words of living prophets, however, I have come to realize a deeper meaning. Consider these words from Elder Robert D. Hales of the Quorum of the Twelve Apostles when he was the Presiding Bishop of the Church:
“First, we start with the intelligence with which we were born. To our intelligence we add knowledge as we search for answers, study, and educate ourselves. To our knowledge we add experience, which should lead us to a level of wisdom. In addition to our wisdom, we add the help of the Holy Ghost through our prayers of faith, asking for spiritual guidance and strength. Then, and only then, do we reach an understanding in our hearts—which motivates us to ‘do what is right; let the consequence follow.’ (Hymns, 1985, no. 237.) The feelings of an understanding heart give us the sweet spirit of assurance of not only knowing but doing what is right no matter what the circumstances. The understanding in our hearts comes from a close interdependence of study and prayer.”¹

Now consider again: “And with all thy getting get understanding.” Understanding in this context follows intelligence, knowledge, experience, wisdom, and promptings from the Holy Ghost—all of which lead us to knowing and doing what is right.

Most of you are approaching or have entered a critical intersection or crossroads in your life. You are becoming more independent with each passing year, and you are moving deeper into the “and with all thy getting” phase of your life. What is it that you are going to be getting? You may be getting a husband or a wife, your own family, a job, to name a few things.

To manage these very important things that we “get,” we must also obtain “understanding,” as the scripture teaches. This understanding comes through an interdependence of study and prayer. Said another way, we must trust in and rely on the Lord Jesus Christ. Alma described this when he likened the word unto a seed. As he stated, “It beginneth to enlighten my understanding, yea, it beginneth to be delicious to me” (Alma 32:28; emphasis added).

President Thomas S. Monson often quotes a scripture from Proverbs that adds another dimension to this understanding: “Trust in the Lord with all thine heart; and lean not unto thine own understanding” (Proverbs 3:5).²

As we trust in and rely on the Lord, a greater measure of understanding comes from Him into our heart.
"The Hand of the Lord Is Over Us"

Let me offer an example of a powerful woman who played a key role in the Restoration, who trusted in the Lord, and who leaned not unto her own understanding.

Shortly after the Church was organized in Palmyra, New York, Joseph Smith's mother, Lucy Mack Smith, remained in Waterloo, New York, with a large group of Saints while her husband, Joseph Sr., and some of their sons, including Joseph Jr., departed before her for Kirtland, Ohio. Her responsibility was to bring this group to Ohio when she received word from her son, the Prophet.

Word came in early spring 1831. Lucy, with the help of some of the brethren, began to move the group to Buffalo, New York, with the intention of making passage to Ohio by ship on Lake Erie. She said: "When the brethren considered the spring sufficiently open for traveling on the water, we all began to prepare for our removal to Kirtland. We hired a boat . . .; and . . . we numbered eighty souls."

Then, as they pushed off into the Erie Canal and headed to Buffalo, she said: "I then called the brethren and sisters together, and reminded them that we were traveling by the commandment of the Lord, as much as Father Lehi was, when he left Jerusalem; and, if faithful, we had the same reasons to expect the blessings of God. I then desired them to be solemn, and to lift their hearts to God continually in prayer, that we might be prospered."

About halfway to Buffalo from Waterloo, passage along the canal became impossible. Conditions for the 80 Saints were uncomfortable, and murmuring began almost immediately. Lucy, relying on the Lord, had to unite their faith. She told them: "No, no, . . . you will not starve, brethren, nor anything of that sort; only do be patient and stop your murmuring. I have no doubt but the hand of the Lord is over us."

When they arrived in Buffalo on the fifth day after leaving Waterloo, the harbor leading to Lake Erie was frozen. They took passage on a ship with Captain Blake, a man acquainted with Lucy Smith and her family.

After a couple of days, although conditions on the ship were not conducive for all of them to stay while awaiting notice of departure, Lucy reported, "Captain Blake requested the passengers to remain on board, as he wished, from that time, to be ready to start at a moment's warning; at the same time he sent out a man to measure the depth of the ice, who, when he returned, reported that it was piled up to the height of twenty feet [6 m], and that it was his opinion that we would remain in the harbor at least two weeks longer."

This was devastating news to the group. Supplies were low and conditions were difficult. Lucy Mack Smith further recorded her admonition to the Saints: "You profess to put your trust in God, then how can you feel to murmur and complain as you do! You are even more unreasonable than the children of Israel were; for here are my sisters pining for their rocking chairs, and brethren from whom I expected firmness and energy, declare that they positively believe they shall starve to death before they get to the end of their journey. And why is it so? Have any of you lacked? . . . Where is your faith? Where is your confidence in God? Can you not realize that all things were made by him, and that he rules over the works of his own hands? And suppose that all the Saints here should lift their hearts in prayer to God, that the way might be opened before us, how easy it would be for him to cause the ice to break away, so that in a moment we could be on our journey!"

Now, please observe here the great faith of Mother Smith—how she chose to trust in the Lord and how she asked that the Saints with her not lean unto their own understanding:

"'Now, brethren and sisters, if you will all of you raise your desires to heaven, that the ice may be broken up, and we be set at liberty, as sure as the Lord lives, it will be done.' At that instant a noise was heard, like bursting thunder. The captain cried, 'Every man to his post.' The ice parted, leaving barely a passage for the boat, and so narrow that as the boat passed through[,] the buckets of the waterwheel were torn off with a crash, which, joined to the word of command from the captain, the hoarse answering of the sailors, the noise of the ice, and the cries and confusion of the
After encouraging her stranded brothers and sisters to cease murmuring and to raise their desires to heaven, Lucy Mack Smith recalled that “the ice parted, leaving barely a passage for the boat.” As soon as the Saints’ boat passed through, the ice closed up again.
spectators, presented a scene truly terrible. We had barely passed through the avenue when the ice closed together again, and the Colesville brethren were left in Buffalo, unable to follow us.

“As we were leaving the harbor, one of the bystanders exclaimed, ‘There goes the “Mormon” company! That boat is sunk in the water nine inches deeper than ever it was before, and, mark it, she will sink—there is nothing surer.’ In fact, they were so sure of it that they went straight to the [news] office and had it published that we were sunk, so that when we arrived at Fairport we read in the papers the news of our own death.”

“Lean Not unto Thine Own Understanding”

“And with all thy getting get understanding,” or, said another way, “Trust in the Lord with all thine heart; and lean not unto thine own understanding” (Proverbs 3:5).

I have personally observed the heartbreak and personal havoc wrought upon those whose focus is on worldly “getting” and not on the Lord’s “understanding.” It seems that those who lean unto their own understanding or rely on the arm of the flesh are more likely to develop a disproportionate focus or obsession for material gain, prestige, power, and position. But keeping the “getting” in accordance with this scriptural guidance of “understanding” will temper your temporal appetite. It will allow the proper context for your activities as a productive member of society and of the Lord’s kingdom.

As a young student full of aspiration, I remember listening to a respected and successful mentor suggest that we appropriately manage ambitions by following an order of “learn, earn, serve.” President Gordon B. Hinckley (1910–2008) taught a pattern that leads to trusting the Lord and relying on Him rather than on ourselves. He said: “Each of us has a fourfold responsibility. First, we have a responsibility to our families. Second, we have a responsibility to our employers. Third, we have a responsibility to the Lord’s work. Fourth, we have a responsibility to ourselves.”

We must have a balance. President Hinckley suggested that we fulfill this fourfold responsibility through family prayer, family home evening, family scripture study, honesty and loyalty to our employer, fulfillment of our Church responsibilities, personal scripture study, rest, recreation, and exercise.

American philosopher and poet Ralph Waldo Emerson said, “This time, like all times, is a very good one, if we but know what to do with it.”

Fortunately, Latter-day Saints never have to look very far to know what to do. With your knowledge of a loving Heavenly Father and the great plan of happiness, you have rudders deep in the water. Now, put your oars in deeply as well and pull hard and even.

In a general conference talk, President Monson quoted from Proverbs, as he had done before: “Trust in the Lord with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths.” Then he said, “That has been the story of my life.” What a great life to emulate.

I have great expectations for each of you, as do the Father and the Son. I finish where I began—with the exhortation found in Proverbs: “And with all thy getting get understanding.”

Get real understanding. This will come to you as you realize the interdependence of study and prayer, as you maintain a commitment to serve while learning and earning, and as you lean not unto yourself but trust in and rely on the Lord.

From a devotional address, “Lean Not unto Thine Own Understanding,” delivered at Brigham Young University on January 14, 2015. For the full address in English, go to speeches.byu.edu.

NOTES
2. See, for example, Thomas S. Monson, “A Word at Closing,” Ensign or Liahona, May 2010, 112.
3. Lucy Mack Smith, History of Joseph Smith by His Mother, Lucy Mack Smith (1979), see 195–99, 202–205; emphasis added.
5. Ralph Waldo Emerson, in “The American Scholar,” an address delivered on Aug. 31, 1837, at the University of Cambridge.