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The Uses of Adversity

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It is general knowledge that serious economic challenges plague much of the world at present. We see burdensome national debt and slow, even recessionary economies in several countries of what is termed the euro zone, in parts of Latin America and Africa, as well as in the United States. Equally worrisome are the levels of personal and family debt that in too many instances have already resulted in home foreclosures, bankruptcies, and even homelessness.

Some years ago, President Gordon B. Hinckley spoke plainly about such matters in a priesthood session of general conference. At the conclusion of that address, he summarized his counsel in these words: “I urge you, brethren, to look to the condition of your finances. I urge you to be modest in your expenditures; discipline yourselves in your purchases to avoid debt to the extent possible. Pay off debt as quickly as you can, and free yourselves from bondage.”¹ I am certain that those who followed President Hinckley’s clear direction are today very happy they did, being in a much better position to weather the storm than they might otherwise have been. Regrettably, there are many who never heard his words or who, if they did, did not follow them.

In May 2005, I clipped an article that appeared in a Salt Lake City newspaper that seemed to portend what has now come to pass. It spoke of record borrowing in the United States as people used debt to increase the size of their homes and their standard of living. Among others, it cited the experience of one fairly young couple:

Growing up in a small house crammed with as many as 11 kids, Winford Wayman, a 30-year-old construction worker, longed for privacy and open spaces. But he and his wife, Kristin, a 26-year-old bookkeeper, fell behind as they borrowed to buy pickup trucks. Mr. Wayman has purchased or leased four since 1999.

"I like trucks. They make them so . . . good-looking. I see a good-looking truck and I have to have it," says the slender, goateed Mr. Wayman.

He keeps his green Ford F-150 SuperCrew in pristine shape, which he acknowledges is his way of trying to keep up with his wealthier younger brother, who favors diesel-powered trucks and owns the construction company where Mr. Wayman works.

Recently, the Waymans got interested in a \$125,000 vinyl-side home in Tooele. . . . They applied for an interest-only loan, but just as the loan was being finalized Kristin Wayman got cold feet. She feared the couple couldn't afford the mortgage payments. "We freaked. We didn't know what to do," says Ms. Wayman. They ended up going through with the house deal, fearing a lawsuit if they tried to back out.

Now the Waymans are trying to figure out how to finish the basement, an expense that may require additional borrowing. "I don't think I'm too glad that I have all these ways of borrowing," says Mr. Wayman.²

Some may feel quite secure with respect to their employment. Others have reason to worry or may be among the number forced to look for a new job. Some may have a more than adequate income stream with little or no debt. Others may be facing financial demands that grow increasingly unmanageable. Perhaps you are somewhere in between these extremes or, while you feel relatively secure yourself, you worry about friends or loved ones who face much greater challenges. Certainly all of us are entitled to feel concern. My message, however, is that the present and future adversity can serve a healthy purpose and even be a blessing. It can help us reaffirm and return to sound values. It can make us more attentive to one another and help us to value relationships over things. It can deepen our spirituality and faith in God.

Consider what we may have lost in the last couple of decades that present troubles can help us regain. If we did not act sooner, we may now be compelled to change bad spending habits; stop adding to and begin diminishing debt; save money; better grasp the difference between wants and needs, luxuries and necessities; get control of runaway materialism; root out pride; master the patterns of provident living; better understand the empowerment of work

over the debilitating influence of entitlement; and spend less time and means on things we can no longer afford and more time with family and friends.

An interesting article appeared in the October 21, 2008, *New York Times* under the heading "Memo from London" and titled "Dear Prudence: Recession May Bring Return of Traditional Values." It spoke of the drop in consumer spending and a feeling of alarm in Britain but then went on to say, "There is a parallel thought in the air: perhaps the downturn, however painful, will lead to a return to the values of the past. Perhaps the last 15 years or so will be considered a sort of madness, an anomaly, a strange dream. In a country whose modern identity was forged in part by postwar principles like thrift, prudence and living within your means, perhaps people will lower their widely inflated expectations and go back to making do."

The writer quotes a sixty-five-year-old retired secretary in London named Audrey Hurren:

"I think it wouldn't do any harm at all for some of the younger generation to be less greedy," she said. "It's not a very nice thing to say, but maybe they could behave a little more sensibly." Mrs. Hurren was raised just after World War II believing that if you couldn't afford it, you didn't buy it. By contrast, she said, her granddaughters have more than she ever dreamed of, and are still dissatisfied. "They don't appreciate anything," she said. "It's easy come, easy go. They get a mobile phone; if they don't like it, they throw it away and get a new one."

The article continues:

"I am happy to observe that the decades of vulgar excess are finally over," the columnist India Knight wrote in *The Times* of London. "There is a strong collective sense of us all coming back down to earth. It's like a huge national reality check and, unwelcome as it may be, there is a possibility that it will result in us straightening out our priorities." . . .

Organic food was presented as a necessity for good health; supermarkets emphasized "luxury" ranges of foods. Britons abandoned traditional seashore vacations and began flying to the Continent, ate at trendy new restaurants, went crazy with new gadgets. In a recent book, the psychiatrist Oliver James complained that the country was suffering from "affluenza."³

The Savior spoke with clarity in His Sermon on the Mount. "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: for where your treasure is, there will your heart be also" (Matthew 6:19-21). We should ask ourselves, what do we treasure? Are

our hearts set upon what we have and what we covet, or are our hearts set upon Jesus Christ and His treasure?

Samuel the Lamanite delivered a severe rebuke against those who love their financial treasure and possessions more than the giver of such largesse:

Hearken unto the words which the Lord saith; for behold, he saith that ye are cursed because of your riches, and also are your riches cursed because ye have set your hearts upon them, and have not hearkened unto the words of him who gave them unto you.

Ye do not remember the Lord your God in the things with which he hath blessed you, but ye do always remember your riches, not to thank the Lord your God for them; yea, your hearts are not drawn out unto the Lord, but they do swell with great pride. . . .

And behold, the time cometh that he curseth your riches, that they become slippery, that ye cannot hold them; and in the days of your poverty ye cannot retain them.

And in the days of your poverty ye shall cry unto the Lord; and in vain shall ye cry, for your desolation is already come upon you, and your destruction is made sure; and then shall ye weep and howl in that day, saith the Lord of Hosts. And then shall ye lament, and say:

O that I had repented, and had not killed the prophets, and stoned them, and cast them out [or we might lament, O that we had not ignored the prophets]. Yea, in that day ye shall say: O that we had remembered the Lord our God in the day that he gave us our riches, and then they would not have become slippery that we should lose them; for behold, our riches are gone from us. (Helaman 13:21–22, 31–33)

When I check the current value of the 401(k) retirement savings account that I accumulated in my former life as an in-house legal counsel, I understand how riches can become slippery. I have decided that I just won't retire!

In all seriousness, we must not trifle with the Lord's counsel, and we must never overlook His hand in our blessings or be ungrateful for what He has granted and will yet grant to us individually and as a people. Yes, this is a season of turbulence, but let it also be for us a season of reflection and reformation. Let it be a time of renewal. We can make it a time of reestablishing the fundamentals in our lives. "Tis better far for us to strive / Our useless cares from us to drive."⁴ Perhaps once and for all we can drive materialism from our lives and replace it with charity and goodness.

I was interested to read in *BYU Magazine* a report of comments made by Professor Jason S. Carroll of the School of Family Life at BYU. He and colleagues at Duke University and Texas Tech published some of their research and analysis on the subject of materialism. *BYU Magazine* noted that "trying to define materialism is like a fish trying to describe water, says Carroll: 'We

swim in it. It's all around us. It's so pervasive that it's very hard to question it and think about it clearly."

The article continues:

Carroll says we can also become materialistic in an "experience consumer" sense. We might insist our children take violin lessons, have martial arts training, and compete in soccer leagues. "People will protest, 'That's talent and skill development! Isn't that justifiable?' To a point, sure. But if we take it too far, we have another form of materialism—the experiences that money and resources can buy." . . .

Consider, for example, the couple that looks up the economic ladder and focuses on people who have more. Even if they have plenty of income, typically they will perceive themselves as not having enough, which in turn fosters a sense of entitlement, feelings of resentment, and anxiety, says Carroll: "If you see that so-and-so goes to Europe, you might think, 'I've never been to Europe. Part of the good life is a vacation in Europe, but we can't afford that. Something's not right.' So you start to attach your expectations and your sense of quality of life to those higher on the ladder.' At its core, looking up also creates a sense of ingratitude, says Carroll. You lose perspective of what you have."⁵

Professor Carroll suggests four strategies that can reduce or eliminate materialism in our lives. First, he says, be aware of your benchmark and comparison points. In other words, rather than looking up the economic ladder with envy, focus with humility and compassion on those who have less. Be grateful for what you have and share with those less fortunate. Second, resist parental peer pressure. If you can stand up to the pressure of seeing other parents giving their children more things, excessive programmed activities, and exotic vacations, your own children will cultivate less materialistic attitudes. Third, realize that there is often a financial price to be paid for gospel faithfulness. The article noted, "We tend to think we can have large families, pay tithing, keep up our food storage, make charitable contributions, and send children on missions without settling for a lower standard of living. 'We have expectations based on an American standard of living that's largely driven by smaller, two-income families. We want to replicate that standard of living on a single income and all these additional expenses.'"⁶ In all likelihood we cannot, but that's all right—we are choosing something of much higher value. Professor Carroll's fourth and final suggestion is to refresh our gospel perspective about material possessions. He reminds us, for example, of Book of Mormon patterns and the Savior's caution "For a man's life consisteth not in the abundance of the things which he possesseth" (Luke 12:15).

Professor Carroll asserts:

Children who grow up in a non-materialistic household enjoy countless advantages. They grow up with a deeper appreciation for the things they have, no matter how modest. They learn to be wise in their spending habits. They develop a strong work ethic. Perhaps most important, they are part of a family that highly values interaction rather than possessions, which in turn fosters a sense of security and belonging. It is a gift to give a child a sense of where true value is found. The key is to teach them to value something they can find regardless of their financial circumstances. It's something that's very, very stable and secure—their relationships.

Resisting a culture that is overwhelmingly materialistic is not easy. Parents will need to put their children's welfare above other opportunities, perhaps including those that would bring greater wealth.⁷

If tighter budgets make us slow down because we can no longer afford to do all we have been doing, we may indeed begin to see needs that we have been blind to as we have been rushing about. The Lord says that the way He has ordained that we help one another is “that the poor shall be exalted, in that the rich are made low” (D&C 104:16). Often we best exalt others as we draw forth seemingly small offerings from our store—a meal, a conversation, an expression of love or friendship, a few dollars, a visit, a letter. Perhaps now more than ever we can look to help others both directly and indirectly, as when we voluntarily commit time, skills, and other resources to the storehouse that bishops draw upon in fulfilling their special charge to help those in need. *The Church Handbook of Instructions* states, “A storehouse is established when faithful members consecrate to the bishop their time, talents, skills, compassion, materials, and financial means in caring for the poor and in building up the kingdom of God on the earth.”⁸

May I remind you of Jacob's counsel that possessions and wealth are not ends in themselves but means for achieving much greater objectives: “But before ye seek for riches, seek ye for the kingdom of God. And after ye have obtained a hope in Christ ye shall obtain riches, *if ye seek them*; and ye will seek them for the intent to do good—to clothe the naked, and to feed the hungry, and to liberate the captive, and administer relief to the sick and the afflicted” (Jacob 2:18–19; emphasis added).

We have spoken about the blessings that this season of difficulty can bring in its wake if we will reenthroned fundamental values and gospel truths in our lives and be increasingly attentive to the needs of those around us. But what will truly give us hope is our faith in Jesus Christ. Sweet indeed will be the uses of adversity if it binds us closer to Him.



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Jacob counseled that we should only seek for riches “to do good—to clothe the naked, and to feed the hungry, and to liberate the captive, and administer relief to the sick and the afflicted.”

Remember, you have the Holy Ghost, whose direction and peace are real. There was a period in my life when economic disaster threatened. There were matters beyond my control to which I was subject, and at times there was no other person who could provide the help I needed. Prayer was my only recourse, and the guidance of the Spirit in answer to my pleading prayers gave me what I needed. At first, I prayed for a miraculous, instantaneous deliverance from my problems. The answer to that prayer was no. Instead I found that the Spirit guided my steps a little at a time, opened doors that I could not open alone, and occasionally brought a bit of help at just the right moment. I was tutored and guided in a journey that took some years to reach a final, positive resolution. All through this time, when I could not see my way clear to the end or even the next step, the Spirit spoke peace to my soul, and I was enabled to continue on, to fulfill other obligations, and to be an engaged husband and father. Perhaps in Alma's words, I was “compelled to be humble” (see Alma 32:13). In any case, as Alma promised, I was blessed and learned

wisdom. Most importantly, I learned to pray—really pray—and get answers. That has been more than worth the struggle of those difficult years.

And so I say to you, rely upon Him who is mighty to save, and listen to the counsel of His servants. “Remember that it is upon the rock of our Redeemer, who is Christ, the Son of God, that ye must build your foundation; that when the devil shall send forth his mighty winds, . . . yea, when all his hail and his mighty storm shall beat upon you, it shall have no power over you to drag you down to the gulf of misery and endless wo, because of the rock upon which ye are built, which is a sure foundation, a foundation whereon if men build they cannot fall” (Helaman 5:12).

I know of no other single commandment whose observance produces such an instant endowment of faith as the law of tithes and offerings. When one has been honest with God in the payment of tithing, he can call upon God with confidence, knowing, not merely believing, that God will hear him and respond. Not only does God promise to open the windows of heaven and pour out “a blessing, that there shall not be room enough to receive it” (Malachi 3:10; 3 Nephi 24:10), but He also commits to “rebuke the devourer for your sakes” (Malachi 3:11; 3 Nephi 24:11) to protect and preserve the fruit of your labors. I believe that this protection applies to the fruits of your labors to provide for your family, to rear your children, to cultivate your marriage, and to serve the Lord in Church callings. All of us need that protection against the adversary, and all of us need the reassurance of blessings without measure. Tithing, therefore, is a foundation stone in any stable and enduring financial structure you hope to build.

When the Church was very young—indeed, before the Church was formally established—the Lord spoke to the Prophet Joseph Smith and Oliver Cowdery in words that teach us why we need not fear. Said He:

Fear not to do good, my sons, for whatsoever ye sow, that shall ye also reap; therefore, if ye sow good ye shall also reap good for your reward.

Therefore, fear not, little flock; do good; let earth and hell combine against you, for if ye are built upon my rock, they cannot prevail.

Behold, I do not condemn you; go your ways and sin no more; perform with soberness the work which I have commanded you.

Look unto me in every thought; doubt not, fear not.

Behold the wounds which pierced my side, and also the prints of the nails in my hands and feet; be faithful, keep my commandments, and ye shall inherit the kingdom of heaven. (D&C 6:33–37)

Because of the wounds in His side and His hands and feet—that is, because of His Atonement and the power and grace that flow from it—we

need not fear. He has overcome the world, and we can rely on Him. We are engraven on the palms of His hands: He will not, He cannot forget us. His power to help and bless is infinite. His promise, as one who cannot lie, is that if we are faithful, He will sustain us, and good will be our reward. I bear witness that this promise is sure, that it is within the power of Jesus Christ as divine Redeemer and it is His will to fulfill it.

The trials, difficulties, and experiences of life can all serve a useful purpose if we will turn to rather than away from the Savior. It is He who can convert any adversity to our blessing. I conclude with the words of a lovely poem entitled “May You Have”:

Enough happiness to keep you sweet,
 Enough trials to keep you strong,
 Enough sorrow to keep you human,
 Enough hope to keep you happy,
 Enough failure to keep you humble,
 Enough success to keep you eager,
 Enough wealth to meet your needs,
 Enough enthusiasm to look forward,
 Enough friends to give you comfort,
 Enough faith to banish depression,
 Enough determination to make each day better than yesterday.⁹

This is my prayer for you as I invoke upon each of you the blessings and tender love of your heavenly and your redeeming Lord. **RE**

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Notes

1. Gordon B. Hinckley, “To the Boys and to the Men,” *Ensign*, November 1998, 54.
2. Bob Davis, “Extra Credit: Lagging Behind the Wealthy, Many Use Debt to Catch Up,” *Salt Lake Tribune*, May 17, 2005, A1.
3. Sarah Lyall, “Dear Prudence: Recession May Bring Return of Traditional Values,” *New York Times*, October 20, 2008.
4. William Clayton, “Come, Come, Ye Saints,” *Hymns* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1985), no. 30.
5. M. Sue Bergin, “Family Focus: Enjoy a Richer Life,” *BYU Magazine*, Winter 2008, 18.
6. Bergin, “Family Focus,” 19.
7. Bergin, “Family Focus,” 19.
8. *The Church Handbook of Instructions, Book 1: Stake Presidencies and Bishoprics* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 2006).
9. Quoted in Harold B. Lee, “First Presidency Message: Your Light to Be a Standard unto the Nations,” *Ensign*, August 1973, 4.