
Spiritual and Economic Self-Reliance

Elder M. Russell Ballard

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Volumes have been written and taught over the centuries on the subject of personal and economic self-reliance. My travels have taken me to almost everywhere in the world—most of the continent of Africa, the islands of the sea, the great cities of Latin America, Asia, Europe, and to 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 Melvin J. Ballard was named general chairman of the newly formed Welfare Committee. Harold B. Lee was the first managing director, followed by Marion G. Romney. Since that beginning, the Church has learned a great deal about the principles of self-reliance. From the General Handbook 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 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. 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.²

President Ezra Taft Benson explained:

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 password to success ... self-reliance.”⁴

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

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. In Moroni we learn that, “The spirit of Christ is given to every

man.”⁵ 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.

Bob Gay, at a Marriott School convocation on 26 April 2002, said:

I think one of the most important things I have learned in this life is that our very success and happiness depends not in doing what we like or think is best—but in doing the will of our Father in Heaven no matter where that may take us and no matter how foreign it may seem to our own individual rational judgment of what is right or best.

In other words, 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.”

Underpinning what this university would do—what the Marriott School and what this wonderful center will now do—would be to establish in the minds of those who are going into the world to try to help. Teach them first how to teach the dignity and the importance of being a child of God regardless of circumstance, culture, or location.

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 real 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 the Grameen Bank, which some have said was the beginning of microfinance. When he was asked what would be his initial strategy, 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.⁶

It should be noted that the banks expected a high rate of loan defaults. Yunus expected and experienced almost none. I understand Grameen has provided more than \$4 billion in loans and is entirely self-sustaining. Surely the Spirit of the Lord guided this noble effort. Gratefully, many others have also reached out to help, not just the school's Center for Economic Self-Reliance.

Third, we need to teach that every man and every woman has the God-given right to choose what they 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.”⁷ 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 have 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 this 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 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. 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.⁸

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 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 sixty-five 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.”⁹

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 the 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.¹⁰ Part of thinking straight is listening—being able to listen to the promptings of the Spirit.

Fifth, seek guidance from the Lord and trust in Him. In D&C 76:5–10, we learn:

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.

May the symbol of the light from candles remind us that we must carry the light of the restored gospel of Jesus Christ to all of God's children. We must, 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.

God bless you as you reach out to all corners of the earth through this outstanding Center for Economic Self-Reliance to strengthen and to bless the lives of our Heavenly Father's children. May your efforts bring economic self-reliance to those in need throughout the world and result in lasting, even eternal, blessings for you and for all of those whom you serve. I leave you my testimony that the work of this Center will be blessed. The Lord lives, and He smiles upon your efforts.

About the Speaker

Elder M. Russell Ballard was called to be a member of the Quorum of the Twelve Apostles of The Church of Jesus Christ of Latter-day Saints on 6 October 1985.

As a young man, Elder Ballard served as a counselor to the president of the British Mission. He has been a bishop twice and a high councilor in two stakes. In 1974, he was called as president of the Canada Toronto Mission, where he was serving when he was called to the First Quorum of the Seventy in April 1976. He served as a member of the Presidency of the First Quorum of the Seventy from 21 February 1980 to 6 October 1985. Before being called as a General Authority, Elder Ballard had interests in automotive, real estate, and investment businesses. He has served on many civic committees and boards. He married Barbara Bowen on 28 August 1951. They have two sons, five daughters, and forty-three grandchildren.

Footnotes:

1 Church Handbook of Instructions, Book 2: Priesthood and Auxiliary Leaders, 1998, 257.

2 Ensign, November 1982, 93.

3 Ensign, November 1985, 6.

4 “The Dignity of Self- Reliance,” Improvement Era, June 1909.

5 Moroni 7: 16.

6 Notes by Chris Eyre taken from introduction of Mr. Yunus by Sam Dailey Harris at a recent conference in California.

7 2 Nephi 2:27.

8 The Art of Virtue, 1986, 88–90.

9 New Dictionary of Quotations, 1084.

10 See Mosiah 4:15.