

DEBT MANAGEMENT

Elder Henry B. Eyring—of the Quorum of the Twelve Apostles

There is a long tradition here for speakers to remind you of how much you owe others for your education. You have sacrificed, yet families have added their contributions, and teachers have given help far beyond what is called for in their contracts. And then there are the faithful members of the Church whose tithes support this institution. Most of them will never see this campus, nor will their descendants ever attend, and yet they gave the majority of the cost of your education, gladly and with faith that their offering would somehow create some great good for someone else.

Your problem is how to manage your debt rather than hope to erase it. You can't repay your benefactors. You could not ever find them and they wouldn't take your money if you offered it. But you can from this day forward act so that your debt will be steadily reduced.

First, wherever you may labor in life, give more than you take. Second, whoever is around you in life, find someone to help. And, third, ask God to multiply the power of your efforts to give and to help.

Let me give you three rules of managing the debts of gratitude you have accumulated here. First, wherever you may labor in life, give more than you take. Second, whoever is around you in life, find someone to help. And, third, ask God to multiply the power of your efforts to give and to help.

Let me suggest some examples of how to do it, from what I have learned in this place. In one of the first years when I was the President here, a young man came to my office in the old Spori Building. He was dressed poorly and was ill at ease. School was about to start in the Fall. He said that he was a convert to the Church, that he had arrived with just enough money for tuition and nothing else, and that he wanted my help.

My mind raced to think of what aid I could arrange for him. He had no money for food that day, no money for a place to stay, and no way to buy books. He was sleeping in his car. When I began to talk about what we could give him, he held up his hand to stop me. He said, "I just want to know the names of some people in town who might have some logs they want split for firewood." He had an axe in his car. He said that he could make his own way, thanks. And I learned later that he split more wood than he was paid for at each place he found a job. I watched him over the years, sure that he would forever more than pay his own way. Like him, be more a giver than a taker, wherever you are.

During the years I was here, we had a basketball player from Australia. He had played for his national team. I understand he held the record for the most points scored by an individual in a single Olympic game. He later played in the NBA. And yet I remember watching from this very spot, after some function in this building. The chairs were cleared and

the basketball team was gathering for their practice. Over there, to the side of the floor, I saw our star. He was working with another player, one of the obscure ones, one whom the coach didn't play much. He was showing him, over and over, patiently, how to make a move with the ball. I remember now the admiration I felt for him. He was thinking of someone else more than himself. He was remembering who had helped him. He was trying to lift someone to where he was. Like him, whoever is around you, find someone to help.

Finally, you will need faith that God will help you give when you want to take, and to help others when you need help yourself. I have seen that miracle here more than once. You will need it most when times are hardest. I remember going into the home of a faculty member. He had just learned that his son had been killed in an accident. He could only have known for a few minutes or at most an hour. Yet, he greeted me smiling. He gave me comfort rather than taking comfort from me. And he had only concern for his other children, to help them see the hope of eternal life that was so plain to him. Like him, plead with God to multiply your efforts to give and to help. He loves you and is all powerful. He will help you to give and to serve others, even when it seems nearly impossible.

Then, you can rest assured that you have done your best to manage your debts of gratitude. But, of course, your debts will only grow, since God always blesses bountifully His grateful servants.

I testify that our Heavenly Father and the Savior live and that they have blessed us with gifts of infinite worth. In the name of Jesus Christ, amen. ∞

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