

Ground Floor Opportunity

Everyday in America thousands of people are asked, "how would you like to make an extra \$20,000, \$50,000 or even a \$100,000 a year in your spare time?" This type of question is usually a precursor to a pitch for your involvement in a multi-level, network-marketing program. And thousands join up every week.

There is a general reason why I would advise people not to get involved in these types of programs. The thrust of the message seems to be, "get a lot for doing very little". It is in conflict with the principle given to Adam as he and Eve were cast out of the Garden of Eden, "In the sweat of thy face shalt thou eat bread". From the beginning, the Lord intended for us to work and probably work hard. The notion of getting something for very little or nothing should be uncomfortable to us.

Of course, the world would have us believe differently. We are shrewd business people if we can generate millions of dollars and do nothing but sit back and count our money as it comes rolling in! It's okay to pretend or create a false illusion about a product or service if it will increase your bottom line profits. Satan would have us all believe that money, wealth, prestige and power are the elements of a successful and happy life. Lucifer would have you believe that you can buy anything you want with money.

How wonderful to listen to a prophet like President Harold B. Lee when he said of his childhood, "In our home we had everything money could not buy". Think of the importance of love, testimony, friendship, service, "chores", integrity, etc. These things do not come with a price tag in dollars.

As I have evaluated and have even participated in some of these ground floor opportunities, I have come up with what I call the "Two Great Lies". First, the pitch for joining a program usually suggests that there are incredible amounts of dollars to be made with just a few hours of work each week. If something is too good to be true, it probably isn't. Anyone I know that has had a modicum of success in a network-marketing program has worked his or her butt off. It requires a tremendous amount of time and effort to make it work. The second lie typically deals with the product or service being promoted. More often than not, the product cures cancer, diabetes, and the common cold or extends your life for ten extra years. This exaggeration of the product is designed to make it unique and to justify the high price at which it is sold. The truth of the matter is that the product is mediocre to good and the high price is needed to cover the cost of paying all the downline people in an organization.

When any kind of "deal" is brought to you, I think there are several guidelines to keep in mind:

- 1. Pay your tithes and offerings first – always, always, always. No more needs to be said on that topic.**
- 2. Always place a portion of your income in savings or some other investment vehicle.**
- 3. If it's a good deal today, more than likely it will be a good deal tomorrow. So many times people tell you that you have to decide today. Any time you are required to decide right away, you should make sure you take an extra long look at the program. This type of "expediency close", is used by sales people quite frequently and effectively.**
- 4. "Slow and steady" is more often than not the proper game plan for investments. Too many people try to cash-in on the "get rich quick" schemes and in the final analysis end up losing more money than they save. I recommend you develop a very conservative strategy that is designed to create a core of equity that is all yours. You own it 100% and no one has access to it. For example, you own your home, cars and other real estate. Then have "play money" as a second priority. Use that money wisely by diversifying your investments. Some should be in low-risk investments while a smaller portion is in "high-return, higher risk" financial investments. If for some reason the financial environment of the country changes for the worse, at least you have your core equity on which to fall back.**
- 5. Our salvation does not depend on our financial success. True, we need to provide for our families, but we don't need to provide a palace. One has only to look at the origins of different people in our extended family. Mom grew up in a situation where her family went without many of the day to day conveniences that so many enjoy today. Oatmeal every morning for breakfast was the rule, not the exception. They made their own bread, milked their cow, made their own butter, slaughtered their own beef, grew food in their garden and canned fruit and vegetables. Wearing hand-me-downs was a way of life. Making their own clothing was expected. Has all of that helped to make mom the great person she is today? Was a lack of money a detriment to her building character or developing all those other qualities that are so important in life? What about Grandpa Stevenson? What about some of our pioneer ancestors?**
- 6. "Plan your work and then work your plan"! Make a sound financial plan and then be committed to it. Do not get distracted by all the moneymaking schemes that seem to deluge our society.**
- 7. Marriage can be a stressful experience all by itself. When you throw money matters on top of it all, it can be an ongoing struggle that never seems to end. Be united in your financial plan and stick to it. The couple that does not have to worry about money each day of the week is miles and miles ahead in life.**

8. **People will lie to you. Not only people that you do not know, but also those that profess to be your friends. Money has a strange effect on some people. Be careful who you listen to and who you trust in financial matters. Many times people do not have your best interest at hand; they are more interested in making money.**
9. **Be careful about business partnerships. So many times we fail to think about what can happen in a situation where a business deal goes bad. Just as much time ought to go into the plans for a “divorce” of partners within a business as the time that goes into plans for the “marriage” of partners. A partner of Uncle Thom decided to leave the business they jointly owned. One day Uncle Thom was walking into the office at the same time his partner was hauling their filing cabinet with all their client files out the door on a dolly. It created some ill feelings among two members of the church that should have never existed.**
10. **Don’t turn your back on a 50% return of your money – as long as that return comes as a byproduct of hard work, working smart and honesty.**

When it comes to understanding these matters you should learn from credible people that really know what they are saying. People like President N. Eldon Tanner, Elder Marvin J. Ashton, Uncle Quinn McKay and other church leaders. They will provide you the proper perspective. I have not taken advantage of the best opportunities and most sound strategies like I should. I do not want you to go through the same thing.

I do not want to suggest to you that it is wrong to have a lot of money. It is how we attain that money and what we do with it that makes all the difference in the world. I hope all of my children do well financially. There is a lot of good that can be done when we share our bounty with others. I especially hope that our children will be sensitive to the needs of their brothers and sisters. Be liberal with your means and take care of your own. Also, try to be in a position through your careful management of money that you can dedicate all your time to the Lord when you are older. Missionary work in Kenya is more important than retirement in Arizona with membership at the local country club.