

FOR WOMEN AS WELL AS MEN  
J. Reuben Clark Law Society  
Wednesday, September 30, 2009, 7:00 p.m.  
Elder John K. Carmack

Introduction

As the Executive Director of the Perpetual Education Fund I often get asked the question: Is the PEF for women as well as men? My invariable answer is simply “YES,” but I almost always add, “51% of our recipients are women!”

How do our Church leaders feel about education for women? Let’s let them speak for themselves. Immediately upon being set apart in their new callings as the First Presidency of the Church, President Monson and his counselors invited the media to a press conference. One question came from Howard Berkes, a reporter for National Public Radio. He asked:

I recently heard a speech of yours that you gave at the Relief Society before the Relief Society Conference in October in which you told women that they should get an education in case their husband dies or they get divorced, and I am wondering what you would say to Mormon women who may see that the need for an education or career goes beyond these two things.

President Monson

President Monson’s unedited answer was:

Oh, I think that today’s world is competitive more than it has ever been and I believe men *and women* need to get a type of education which will enable them to meet the exigencies of life whether it be the death of a husband or a death of a wife or moving to this assignment or that assignment. I believe men *and women* need to be prepared for a vastly *broader scope* than we have ever had before. Well educated too (italics added).

Berkes followed up with this additional question:

Education for the sake of education is worthy other than the notion of being prepared for the death of a spouse?

President Monson’s answer:

Oh, I certainly think so. I had the privilege of serving for many years on the State Board of Regents which governed all of the universities in the State of Utah and I have seen a great expansion and emphasis upon everyone qualifying to educate the mind and to be prepared for any type of exigencies that may come into their life and to have a satisfaction of knowing that you’ve accomplished something. That you’ve had a goal and that you’ve achieved it.

Then Daniel Carrillo, a reporter for Univision, the Spanish Network, asked:

During the presidency of Gordon B. Hinckley the Perpetual Education Fund was created as a message of hope for those third world countries which a pretty large group of your membership comes from Latin America which that fund is being used very well. What would be your message of hope for those third world countries in general? *Are you going to continue with that fund with any other program* (italics added)?

Here was President Monson's reply:

I think the Perpetual Education Fund is one of the hallmarks of the administration of President Gordon B. Hinckley. I remember that he was the first to speak to us about it and indicated the need to pursue that to a conclusion.... Bishop Burton... has worked closely in that regard and others who have received assignments there. They report to us regularly and it is expanding and those young people are finding jobs and they are able to repay the loans. It is a perpetual education fund. It has lifted them out of poverty to a life comparable to others who otherwise have the chance and the money to provide an education. It's a miracle that's all there is to it and every day when I read the obituaries, we do that every day you know, make certain we are not in it, but I like to see at the bottom, in lieu of flowers contributions may be made to the Perpetual Education Fund. *That is a fund that will go far in to the future* (italics added).

President Hinckley never made a distinction between men and women in establishing PEF as the educational program for young adults in less-advantaged countries. Now that he is gone we can learn several important things about President Monson's feelings.

- Education is just as vital for women as for men in the Church.
- Education for women is not just a safeguard in case of divorce, death of a spouse, or lack of opportunity to marry, but is also important for fulfilling life's purposes and the goals of improving our minds and skills.
- The Perpetual Education Fund is a miraculous tool to expand educational and training opportunities and also to fight poverty that exists. It is a program that will continue indefinitely and go far into the future.

### Why This Subject?

You may ask: why is education so important when we know that many great men and women, including some in most of our families, haven't been to college, yet have contributed wonderfully well in all aspects of society? The following points may help answer that question.

1. As implied in the first question to President Monson, a woman may end up either early or late being the primary bread winner for her family, or for herself.

2. Aside from that practical point made above, education can help women fulfill their life's roles, including rearing children, at the highest level of which they are capable.
3. Women also gain fulfillment and satisfaction from improving their minds and skills.
4. As we will point out, with an education women are more likely to fulfill their duties as citizens, pay their fair share of taxes, vote intelligently, give voluntary service in their communities, and develop a sense of self worth and self reliance.
5. Education helps women achieve excellence in Church and community service.
6. Through achieving educational goals, they experience joy and fulfillment.
7. Education opens opportunities in matters where education is a required condition.

### President Hinckley

What did President Hinckley counsel women about the importance of gaining an education? Early in my service as a Seventy, President Hinckley joined a group of us for lunch. I mentioned that his sons were well educated at prestigious universities. He replied: "Yes, they are smarter than their father, but not smarter than their mother." I sensed his feelings about his wife's critical place in their family. He later shared his counsel on this matter in the 2004 Women's Meeting of the Church, where he said:

I must remind you that you must get all of the education that you possibly can. Life has become so complex and competitive. You cannot assume that you have entitlements due you. You will be expected to put forth a great effort and to use your best talents to make your way to the most wonderful future of which you are capable. Occasionally, there will likely be serious disappointments. But there will be helping hands along the way, many such, to give you encouragement and strength to move forward.

What a tremendous difference training makes. Training is the key to opportunity. It brings with it the challenge of increasing knowledge and the strength and power of discipline. Perhaps you do not have the funds to get all the schooling you would desire. Make your money go as far as you can, and take advantage of scholarships, grants, and loans within your capacity to repay.

It is for this reason that the Perpetual Education Fund was established. We recognized that a few dollars could make a world of difference in the opportunities for young men *and young women* to secure needed training. The beneficiary secures the training and repays the loan so someone else can have the same opportunity (*italics added*).

His counsel bears emphasis.

- Get all the education you possibly can.
- Life is getting more and more complex and competitive.
- You can't assume entitlement.
- The Lord expects both men and women to increase their talents and use them.

- A wonderful future can be possible if we do our part.
- With helping hands and hard work we can overcome disappointments.
- Training can make a huge difference.
- There is power in discipline.
- Make your money go as far as you can, then take advantage of scholarships, grants, and loans within your capacity to repay.
- PEF has taught us that a few dollars can make a world of difference for our youth.

### Education's Value and Benefits

In a recent published study by the American College Board, we learn many things about the benefits of education. Here are a few of them.

1. On average, education secures much higher levels of lifetime earnings for recipients.
2. Educated persons generally contribute more to our communities in taxes and voluntary service.
3. A young adult that has to borrow for tuition, fees, and other educational costs will on average earn enough to compensate for these loans by the time she or he reaches mid-thirties.
4. Although a woman benefits somewhat less financially than a man from education, a woman will generally earn 60% more than her counterpart that has only a high school education.
5. These benefits apply to all racial and/ethnic groups.
6. Poverty rates are lower for educated persons.
7. Educated persons are generally more healthy than their counterparts . They smoke less and are more likely to exercise than less educated ones.
8. Their children are generally better prepared for school and participate more in extra-curricular activities. They also participate much more in volunteer activities.
9. They are more likely than less educated persons to vote and donate blood.

### Concerns

We do have some concerns to share. Although in the past two or three decades women have significantly out-paced men in acquiring college and professional education, still they are not doing as well as they could. We should be concerned and do our part to change that.

Graduation rates in colleges are generally falling and are not nearly what they should be. Many enroll in college, but don't finish. Colleges could do a much better job than they do in helping students complete their education, but men and women should be better finishers.

Faced with an economic downturn, people are enrolling in institutions of higher learning in greater numbers to increase their skills and employment opportunities. Our young people should not be apathetic about the need to gain more knowledge and skills. Presidents Hinckley and Monson are right on target. We should heed their counsel.

### Conclusions

In conclusion, I share a thought or two from my own family experience. Looking back, I am happy to have married Shirley who excelled as a student. This has benefited us in every way—spiritually, emotionally, and financially. She graduated from an excellent university, did graduate work in her field of foods and nutrition, became a registered dietician, and was in a position to help our children and grandchildren by example and by being prepared to assist them in their school work.

We have four daughters and one surviving son. I will talk just about our daughters. All of them are very good mothers and were excellent students in school. Lisa has both a college education and a law degree from a fine law school. Having an excellent provider for a husband, she has used her law training mostly part time at home in real estate matters. She has put her knowledge and education to good use in raising her children. Their oldest two are now in graduate school and the third well along at the university.

Paula also is a university graduate and has an MBA from an excellent university. She has used that education wisely, contributing much to needs of their family. She has been able to work just two or three days a week in her chosen field and make an excellent income that has helped with family finances and kept her up-to-date in her chosen field. Her children are excelling in school, with one well along at the university.

Barbara and Julia, our youngest, both served missions for the Church. Both graduated from the university and are doing an excellent job raising bright children. Neither of them works full time, but Julia is handling important matters for her husband's small business and Barbara has master's degrees in French and education if ever she must work outside the home. All of our daughters are intelligent, educated, and excel in Church and voluntary community service.

Finally, here are a couple of stories from our sisters' Perpetual Education Fund experiences.

One dear sister in Mexico wanted to be a dental hygienist, but could not afford the schooling. She worked as a waitress, an honorable work, but at subsistence level remuneration. When PEF provided a loan, she was able to get into school to follow her dream and immediately got a job in a dental office at much higher pay. Then she completed her training and became a dental hygienist at an even higher level of pay. She is reaping some of the benefits brought by education that I have shared.

In her own words, here is my last example among thousands from PEF. Shirley from South Africa sent this:

The PEF program is a blessing from our Heavenly Father. My bishop introduced the program to me at a time when I desperately needed extra funding to finish my Java programming course. I had attended college previously and had spent a lot of money being trained, but I couldn't find decent employment. The PEF program was able to give me hope and an opportunity to drastically improve my life through education. I appreciate that the program encouraged me to stay active in the Church, to participate in institute programs, and to improve myself spiritually.

Shortly after completing the course I was blessed with a computer programming job at one of South Africa's leading insurance companies. I made sure to pay off the PEF loan as quickly as I could. This helped me understand the importance of being responsible for my actions in order to bless other students that will need the help from PEF. My confidence levels increased as I paid off the loan and I proved to be reliable and trustworthy. I felt good about that achievement. I think it's better to not procrastinate paying off a loan, because interest on the loan can quickly build up. To avoid any temptations at the end of the month, I opted to have a debit order going off my account to pay for the loan. Some months when I could spare some money, I paid extra towards the loan. That made a huge difference, and I would advise others to do the same, but only after they have taken care of all their necessary living costs.

A better paying job meant a better quality of life. It meant I could help out my parents and family, and I was able to make myself more available to serve in the Church. The skills and refinement I have since acquired from working have helped me greatly to be of better service in all my Church callings.

I've been working for almost six years as a programmer and I still love my job. I was able to save up a really good deposit for my first car. I recently got married in the temple to a wonderful man. With both of us working, my husband and I were able to save up for our wedding and for a deposit for our new home. I feel that if it were not for my studies and my constant participation at church I would not have had a job, nor would I have been able to achieve any of these good things. I feel so indebted to our Heavenly Father. I owe Him my life and more. I would not have come this far in my life without his help. I'm thankful for the continued revelation we receive from modern-day prophets. Each and every revelation helps to improve our lives. The Lord truly loves us and wants the very best for us. I'm grateful to know that."

That story has all the elements in it that President Hinckley foresaw in his announcement of the Perpetual Education Fund, doesn't it! It includes her good feelings when she fulfilled a sacred promise, the benefit of carefully selected training for a skill needed in her community, the time and skill to fulfill Church callings, the blessings of a temple marriage, and the joy and powerful testimony that comes from following a Prophet of God.

Primary children often sing the hymn "Follow the Prophet. He knows the way." He has a message for our women about education. Obtain all you can. Fulfill your ambitions and goals one way or another, now or later. Improve and increase your talents. Use your education and training for yourselves, your families, and your communities. You'll not regret it.