

#38: "In Mine Own Way"

Monte F. Shelley, 8 Nov 2009

Quotes

- Your future is as bright as your faith. President Monson, 2009
- If ye are prepared ye shall not fear. (D&C 38:30)

It is my purpose to provide for my saints, for all things are mine. But it must needs be done *in mine own way*. (D&C 104:15–16)

Timeline of Events Related to Welfare	
1830	Apr – Jun 1844. Joseph Smith, Jr. , president
1831	Feb 9. D&C 42. Law of Consecration. "Remember the poor, and consecrate of thy properties for their support." Joseph started monthly fast with fast offerings. (JD 12:115)
1837	Panic of 1837 (1837–1842) US depression. Money problems, lawsuits, mobs, apostasy Greed, bank failures, depression, and apostasy in Kirtland.
1838	Jul 8. D&C 119. Tithing restored.
1845	May 15. Fast day. "Enough was contributed to supply the wants of the poor until harvest." (HC 7:411) May 17. Fast offerings emphasized. "So long as the saints will all live to this principle with glad hearts and cheerful countenances they will always have an abundance."
1847	Jan 14. D&C 136. Prepare and help needy to go west. Pioneers start traveling to Utah Dec – Aug 1877. Brigham Young , president
1849	Fall. Perpetual Emigration Fund. Loans to 30,000
1855	Drought, grasshoppers, severe winter, many cattle died. Monthly fast and fast offerings. "No one perished or even suffered materially for the want of food, and all were remarkably healthy." Policy of storing up grain each year.
1856	First handcart companies go west
1857	Jun 7. HCK: "Build your storehouses ... we will lay up the grain for seven years." (JD 4:336-339)
1861	Church wagon trains Civil War (1861–1865)
1865	Oct. Brigham states policy of self-sufficiency.
1867	Nov 3. GAS: "A few years ago [Brigham] gave counsel ... to lay by seven years provisions" of wheat (JD 12:106).
1868	Oct. Churchwide cooperative movement began. Deseret alphabet to be used in school books. (JD 12:298) ZCMI (Zion's Cooperative Mercantile Institution)
1873	Panic of 1873 (1873–1879)
1875	Brigham Young Academy established in Provo. 1870s–1880s United Orders set up in Orderville, Brigham City, etc. In the mid-1880s the First Presidency disbanded them. "The ... law of consecration ... was never strictly followed ... in Utah or in Missouri." (Victor L. Brown)
1880	Oct – Jul 1887. John Taylor , president
1889	Apr – Sept 1898. Wilford Woodruff , president
1890	Oct 4. Manifesto repealing polygamy accepted by Saints
1893	Panic of 1893 (1893–1896). Many banks and businesses in financial ruin
1896	Jan 4. Utah became a state after meeting fed requirements
1898	Sept – Oct 1901. Lorenzo Snow , president
1899	Church owed over \$1,000,000 to banks and businesses. Revelation to emphasize law of tithing.
1901	Oct – Nov 1918. Joseph F. Smith , president
1903	Education loans for aspiring teachers
1907	Church was debt free Panic of 1907. This led to legislation and investigations that created the Federal Reserve System

1911	First Presidency told Saints to remain in their lands
1914	Jul 28 – Nov 11, 1918. World War I
1918	Nov – May 1945. Heber J. Grant , president
1922	May 6. First Church radio station dedicated.
1926	Institute of religion program began.
1929	Jul. Tabernacle choir radio program began. Great Depression (Oct 1929 to late 1930s or early 1940s) Every major currency left the gold standard.
1932	Pioneer Stake (Harold B. Lee) storehouse established. Work projects to provide wood, clothing, and food. Franklin D. Roosevelt elected US president. (1932–1945) New Deal. Government welfare, regulation, planning, business. Gold taken and replaced with paper. No gold standard, inflation, deficit spending. Social Security, soak-the-rich taxes, labor unions empowered
1933	Oct. HJG : Many people have said, ... "Well, others are getting some [government relief], why should not I?" ... There is a growing disposition among the people to try to get something from the government ... with little hope of ever paying it back. I think this is all wrong."
1936	Apr. Church Welfare program established (Harold B. Lee)
1937	Apr. First Presidency: "Let us avoid debt as we would avoid a plague. ... Let ... every household ... [have] enough food and clothing, and, where possible, fuel also, for at least a year ahead. ... Let every head of household aim to own his own home, free from mortgage." In late 1930s, Church welfare farms began.
1938	Sept. Deseret Industries opened its doors.
1939	Sept 1 – Sept 2, 1945. World War II
1941	Dec 7. Pearl Harbor attacked (US enters war in 1942)
1942	Apr. "These revolutionists are using a technique that is as old as the human race—a fervid but false solicitude for the unfortunate over whom they thus gain mastery and then enslave them. ... Communism and ... similar <i>isms</i> bear no relationship ... to the United Order." (First Pres.)
1945	May – Apr 1951. George Albert Smith , president
1946	Ezra Taft Benson in Europe to distribute relief supplies.
1951	Apr – Jan 1970. David O. McKay , president*
1953	Relief supplies sent to Greece after earthquakes
1966	Apr. "The United Order can never function under socialism or 'the welfare state,' ... [because] the principles upon which socialism and the United Order are conceived and operated are inimical." (Marion G. Romney)
1970	Jan – Jul 1972. Joseph Fielding Smith , president
1971	Welfare Services Missionary Program began
1972	Jul – Dec 1973. Harold B. Lee , president
1973	Dec – Nov 1985. Spencer W. Kimball , president
1974	SWK : "When we are affluent, as many of us are, that we ought to be very, very generous. ... I think we should ... give, instead of the amount we saved by our two meals of fasting, perhaps ... ten times more where we are in a position to do it." (CR 1974; <i>Ensign</i> , Nov 1977, 76)
1985	Jan 25. Special fast. Fast offerings sent to Africa. Later a second fast held. Total offerings were \$10.4 million. LDS Humanitarian Services began. From 1985 to 2008, \$282.3 million in cash and \$833.6 million in commodities of aid was given throughout 167 countries. Nov – May 1994. Ezra Taft Benson , president
1994	May – Mar 1995. Howard W. Hunter , president
1995	Mar – Jan 2008. Gordon B. Hinckley , president

1998	Oct. GBH told of Pharaoh's dream that meant 7 years of plenty followed by 7 years of famine. "The time has come to get our houses in order. ... The economy is a fragile thing. ... Self-reliance cannot obtain when there is serious debt. ... One has neither independence nor freedom from bondage when he is obligated to others."
2001	Mar 31. Perpetual Education Fund established. "18,900 [of 35,600] have finished. ... With the 2.7 years of education ..., they are increasing their income by three to four times. What a blessing this is in their lives!" Sept 11. Towers came down. Oct. GBH : The economy is particularly vulnerable. We have been counseled ... concerning self-reliance, ... debt, ... thrift. So many of our people are heavily in debt for things that are not entirely necessary. ... I cannot forget ... Pharaoh's dream of the fat and lean kine.
2002	Oct. GBH : "We have a great welfare program with facilities for such things as grain storage. ... But the best place to have some food set aside is within our homes, together with a little money in savings. The best welfare program is our own welfare program."
2008	Jan – present. Thomas S. Monson , president Stock market crash

1. The Quest for Self-Sufficiency

Brigham (Oct. 1865): "Let every one ... buy of nobody else but their own faithful brethren, who will do good with the money they will thus obtain. I know it is the will of God that we should sustain ourselves, for, if we do not, we must perish."

In 1868, Church leaders began to promote locally-owned and Church-supervised cooperatives to avert the threat to economic stability. The purpose of ZCMI was to bring goods here, sell them inexpensively and "let the profits be divided with the people."

Apostasy. Some Mormon businessmen and intellectuals who called themselves "liberals" publicly challenged Brigham's policies. The leaders were excommunicated, started their own church, and started a daily anti-Mormon newspaper, the *Salt Lake Tribune*. Together with leading non-Mormons, they formed the Liberal Party to oppose the Church's political activities. They were joined by former apostle Amasa M. Lyman.

2. Panic of 1893

Hundreds of banks, railroads, mines, and other businesses were in financial ruin. That crisis saddled Heber J. Grant with debts that took him years to repay. During that time he said: "I want to confess to you that I and many others have done wrong. Why? Because we have been so very anxious to make a dollar that we have run in debt, and now we cannot promptly pay our honest debts. ... For the first time in my life I have had people come to me and ask me to pay money that I owed them, and I have had to ask for an extension of time. If the Lord will only forgive me this once I will never be caught again. I have been a borrower of money since I was eighteen; but if I can only get paid off what I owe now, I shall be content ... with the blessings of the Lord, whatever they may be, be it much or little." (TPC:HJG #13)

3. Great Depression (c. 1929–1940)

HJG 1932. "If the ... Saints had listened to the advice given ... by my predecessor, ... under the inspiration of the Lord, ... urging ... the ... Saints not to run in debt, this great depression would have hurt the ... Saints very, very little. ... The main reason for the depression ... is the bondage of debt and the spirit of speculation among the people. ... I want all ... to benefit by my experience in buying theatre stock [with borrowed money]. [For] 32 years of my

life, ... every dollar I made was lost before I made it. It is a great burden, figuratively speaking, to have a dead horse, and to have to carry the horse for 32 years before you can put it under the ground. It is a terrible condition, and all on account of debt. Since that time I have always lived within my means. ...

"If there is any man living who is entitled to say, 'Keep out of debt,' his name is Heber J. Grant. Thank the Lord that I was able to pay [all my debt], and pay it all without asking a dollar discount from anyone. I do not believe I ever would have paid it if I had not been absolutely honest with the Lord. When I made any money, the first debt I paid was to the Lord, and I believe ... that if the Latter-day Saints as a people, had taken the advice of the Prophet ... and had been efficient tithe payers they would not be in the condition they are in today. If they were honest and conscientious in the payment of [fast offerings] we could take care of every person in distressed circumstances in this Church."

4. Church Welfare/Security Program Established

On 20 April 1835 the First Presidency assigned stake president Harold B. Lee to introduce the welfare program Churchwide. ... After the meeting, Harold B. Lee drove up to City Creek Canyon and walked into the trees to pray. He later said, "My spiritual understanding was opened, and I was given a comprehension of the grandeur of the organization of the Church and the Kingdom of God, the likes of which I had never contemplated before. The significant truth which was impressed upon me was that there was no need for any new organization to do what the Presidency had counseled us to do. It was as though the Lord was saying: 'All in the world that you have to do is to put to work the organization which I have already given.'" (CH chap 39)

First Presidency (1936): "Our primary purpose was to set up, in so far as it might be possible, a system under which the curse of idleness would be done away with, the evils of a dole abolished, and independence, industry, thrift and self respect be once more established amongst our people. The aim of the Church is to help the people to help themselves. Work is to be re-enthroned as the ruling principle of the lives of our Church membership. ... Brigham Young, under similar conditions, said: "Set the poor to work—setting out orchards, splitting rails, digging ditches, making fences, or anything useful, and so enable them to buy meal and flour and the necessities of life." (TPC:HJG chap 12)

Brigham: "My experience has taught me ... that it is never any benefit to give out and out, to man or woman, money, food, clothing, or anything else, if they are able-bodied and can work and earn what they need, when there is anything on earth for them to do. ... To pursue a contrary course would ruin any community in the world and make them idlers." (TPC:HJG chap 12)

A General Welfare Committee was established in 1936. Harold B. Lee was managing director. Later, Deseret Industries stores were developed to help the unemployed and handicapped, and farms and production projects were established to help the needy.

The three main objectives of the Church Security Plan:

1. To supply food, clothing, and shelter to those in need.
2. To find employment for all able-bodied members.
3. To improve the conditions of employed members.

HLB: "The activities of the Welfare plan have provided the greatest opportunities for spiritualizing this Church that perhaps have ever been given this people in our generation." (Apr. 1942)

Three welfare principles emphasize our responsibility for own needs: work, self-reliance, and stewardship; the other three focus on responsibility to others: love, service, and consecration.

5. Welfare Program and the Law of Consecration

Marion G. Romney: [In 1936] the First Presidency ... announced ... the welfare program. President J. Reuben Clark, Jr., its principal architect, said ...: "We have all said that the Welfare Plan is not the United Order. ... However, ... when the Welfare Plan gets thoroughly into operation ... we shall not be so very far from carrying out the great fundamentals of the United Order. ... [Both are based on private property, donating to Church for poor, avoiding idleness and greed, a storehouse, and welfare projects.] I suppose the best way to live the principles of the law of consecration is to abide by the principles and practices of the welfare program. These principles and practices include avoiding idleness and greed, contributing liberal fast offerings and other welfare donations, paying a full tithing, and complying with the purpose ... [of] the program. (*Ensign*, Feb 1979, 3)

Spencer W. Kimball defined Welfare Services as the "essence of the Gospel . . . the Gospel in action" (*Ensign*, Nov. 1977, 77).

6. Receive Aid Gratefully

Dallin H. Oaks: Each of us should do all that we can, in the spirit of gospel self-reliance, to provide for ourselves and our families in a temporal and a spiritual way. Then, if it is necessary to reach out for help, we know we have first done all that we can.

Dallin Oaks quoted from the Leader's Guide to Welfare: "Latter-day Saints have the responsibility to provide for themselves and their families. Individual members, however, may find it necessary to receive assistance beyond that which the family can provide, in which case they may turn to the Church for help. In some instances, individual members may decide to receive assistance from other sources, including government. In all such cases, members should avoid becoming dependent upon these sources and strive to become self-reliant. Where possible, they should work in return for assistance rendered."

If, by necessity, we become recipients of Church welfare, there are guidelines for us to follow:

- Receive help in the proper spirit: graciously accept the help offered by others.
- Receive with humility, thanking the Lord for His goodness and the goodness of our fellowmen.
- Determine that we will use the help we receive to become more self-reliant and more able to serve others. (Church website)

7. Self-reliance

Brigham: My faith does not lead me to think the Lord will provide us with roast pigs, bread already buttered, etc.; he will give us the ability to raise the grain, to obtain the fruits of the earth, to make habitations, ... and when harvest comes, giving us the grain, it is for us ... to save the wheat until we have one, two, five, or seven years' provisions on hand, until there is enough of the staff of life saved by the people to [provide] bread [for] themselves and those who will come here seeking for safety.

Heber J. Grant: I have never seen the day when I was not willing to do the meanest [or lowliest] work, (if there is such a thing as mean work, which I doubt) rather than be idle.

There is a spirit growing in the world today to avoid giving service, an unwillingness to give value received, to try to see how little we can do and how much we can get for doing it. This is all wrong. Our spirit and aim should be to do all we possibly can, in a given length of time, for the benefit of those who employ us and for the benefit of those with whom we are associated. The other spirit—to get all we can, and give as little as possible in return—is contrary to the gospel of the Lord Jesus Christ.

GBH: "We teach emphatically the importance of self-reliance, the importance of education ... [to] earn a living; the importance of saving and being prudent in the management of their affairs; the importance of setting something aside, a reserve, to take care of their needs if there should come a rainy day in their lives."

Ezra Taft Benson (4/1977): "Our bishops storehouses are not intended to stock enough commodities to care for all the members. ... Storehouses are only established to care for the poor and the needy. For this reason, members ... have been instructed to personally store a year's supply of food, clothing, and, where possible, fuel. By following this counsel, most members will be prepared and able to care for themselves and their family members, and be able to share with others as may be needed."

Boyd K. Packer: "We have been taught to store a year's supply of food, clothing, and, if possible, fuel—at home. ... Can we not see that the same principle applies to inspiration and revelation, the solving of problems, to counsel, and to guidance? We need to have a source of it stored in every home. ... If we lose our emotional and spiritual independence, our self-reliance, we can be weakened quite as much, perhaps even more, than when we become dependent materially" (*Ensign*, May 1978, 91–92).

8. Live within our means. Avoid Debt

HJG: If there is any one thing that will bring peace and contentment into the human heart, and into the family, it is to live within our means. And if there is any one thing that is grinding and discouraging and disheartening, it is to have debts and obligations that one cannot meet.

HJG: Let me warn the Latter-day Saints to buy automobiles and to buy the ordinary necessities of life when they have the money to buy them, and not to mortgage their future. ... I want to say to you that those who discount their future, who run into debt for the ordinary necessities of life and for the luxuries of life, are laying burdens upon themselves that will come back with compound interest to cause them great trouble and humiliation.

GBH: It may be necessary to borrow to get a home, of course. But let us buy a home that we can afford and thus ease the payments which will constantly hang over our heads without mercy or respite for as long as 30 years. No one knows when emergencies will strike. ... Self-reliance cannot obtain when there is serious debt hanging over a household. One has neither independence nor freedom from bondage when he is obligated to others. ... Look to the condition of your finances.... 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. ... If you have paid your debts, if you have a reserve, even though it be small, then should storms howl about your head, you will have shelter for your wives and children and peace in your hearts. ("To the Boys ...," *Ensign*, Nov 1998)

Avoid new debt

- Emergency savings fund (\$1000, later 3-12 month)
- Budget to include R&R, insurance (health, auto, ...)
- Save 10% for future (down payment, retirement, education)

Reasonable home debt

- 15 yr loan, maximum payment = 25% of income

Get out of debt

- Debt snowball to get out of consumer debt
- Increase income (sell personal stuff, deliver pizza), decrease expenses (eat rice & beans)
- Home mortgage (pay extra principle, refinance to lower interest rate) (www.daveramsey.com)

9. Tithes and offerings

HJG: God ... prospers and blesses and gives wisdom to those ... who are strictly honest with him in the payment of their tithing. ... When a man is in financial difficulty, the best way to get out of that difficulty ... is to be absolutely honest with the Lord.

10. Use resources as God directs

After ye have obtained a hope in Christ ye shall obtain riches, if ye 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 2:19)

They did all labor, every man according to his strength. And they did impart of their substance, every man according to that which he had, to the poor, and the needy, and the sick, and the afflicted; and they did not wear costly apparel, yet they were neat and comely. ... Because of the steadiness of the church they began to be exceedingly rich, having abundance of all things whatsoever they stood in need.... And thus, in their prosperous circumstances, they did not send away any who were ... [in need]; and they did not set their hearts upon riches; therefore they were liberal to all ... whether out of the church or in the church, having no respect to persons as to those who stood in need. (Alma 1:26–30)

Behold ... ye must visit the poor and the needy and administer to their relief, that they may be kept until all things may be done according to my law which ye have received. (D&C 44:6)

HJG: We want to learn as Latter-day Saints ... [to] confine ourselves to the necessities of life, and not to indulge in extravagant habits. If we have a surplus, use it as God desires that we should use it. ... It is our duty to provide for our families; but it is not our duty to live in extravagance. It is not our duty to labor to gain wealth for the adornment of our persons. ... Whenever we learn ... to use the means that God gives us for the onward advancement of His Kingdom, Latter-day Saints will not have any particular financial trouble; the Lord will bless them with an abundance. What we need to do is to seek for the light and inspiration of His Spirit to guide us at all times, and He will add all other things to us that are necessary.

11. Prophecies or Warnings

Heber C. Kimball: “We think we are secure here in the chambers of the everlasting hills, where we can close those few doors of the canyons against mobs and persecutors, the wicked and the vile, who have always beset us with violence and robbery, but I want to say to you, my brethren, the time is coming when we will be mixed up in these now peaceful valleys to that extent that it will be difficult to tell the face of a Saint from the face of an enemy to the people of God. Then, brethren, look out for the great sieve, for there will be a great sifting time, and many will fall; for I say unto you there is a test, a TEST, a TEST coming, and who will be able to stand?” (*Life of Heber C. Kimball*, 446)

Wilford Woodruff: “Lay up your wheat and other provisions against a day of need, for the day will come when they will be wanted, and make no mistake about it. We shall want bread, and the Gentiles will want bread, and if we are wise we shall have something to feed them and ourselves when famine comes.”

Ezra Taft Benson: I ask you earnestly, have you provided for your family a year’s supply of food, clothing, and, where possible, fuel? The revelation to produce and store food may be as essential to our temporal welfare today as boarding the ark was to the people in the days of Noah. Also, are you living within your income and saving a little? Are you honest with the Lord in the payment of your tithes? (*Ensign*, Nov 1987, 48; Nov. 1980)

Quotes

Joseph F. Smith: “It has always been a cardinal teaching with the Latter-day Saints, that a religion which has not the power to save the people temporally and make them prosperous and happy here cannot be depended upon to save them spiritually, and exalt them in the life to come.” (*Encyclopedia of Mormonism*)

L. Tom Perry: Independence and self-reliance are critical to our spiritual and temporal growth. Whenever we get into situations which threaten our self-reliance, we will find our freedoms threatened as well. If we increase our dependence on anything or anyone except the Lord, we will find an immediate decrease in our freedom to act. As President Heber J. Grant declared, “Nothing destroys the individuality of a man, a woman, or a child as much as the failure to be self-reliant.” (*Ensign*, Nov 1991, 64)

Dallin H. Oaks: Traditionally, religions have taught men and women to worship a God who commands them to love one another and to serve one another. But today there are a host of pseudoreligions that teach men and women to worship themselves and to celebrate their worship with the sacrament of self-indulgence. True religion preaches responsibilities, teaching us to give. Modern counterfeits preach rights, teaching us to take. True religion produces a citizenry educated to serve; modern counterfeits produce a citizenry educated to demand service.

For current Church guidelines and resources, go to providentliving.lds.org

Seven Baby Steps to Financial Peace

www.DaveRamsey.com

If you will live like no one else, later you can live like no one else.

1. \$1,000 to start an Emergency Fund

An emergency fund is for those unexpected events in life that you can’t plan for: the loss of a job, an unexpected pregnancy, a faulty car transmission, and the list goes on and on. It’s not a matter of *if* these events will happen; it’s simply a matter of *when*.

2. Pay off all debt using the Debt Snowball

List your debts, excluding the house, in order. The smallest balance should be your number one priority. Don’t worry about interest rates unless two debts have similar payoffs. If that’s the case, then list the higher interest rate debt first.

3. 3 to 6 months of expenses in savings

Don’t start throwing all your “extra” money into investments quite yet. It’s time to build your full emergency fund.

4. Invest 15% of household income into Roth IRAs and pre-tax retirement

When you reach this step, you’ll have no payments—except the house—and a fully funded emergency fund. Now it’s time to get serious about building wealth.

5. College funding for children

By this point, you should have already started Baby Step 4—investing 15% of your income—*before* saving for college. Whether you are saving for you or your child to go to college, you need to start *now*.

6. Pay off home early

Now it’s time to begin chunking all of your extra money toward the mortgage. You are getting closer to realizing the dream of a life with no house payments.

7. Build wealth and give!

It’s time to build wealth and give like never before. Leave an inheritance for future generations, and bless others now with your excess. It’s really the only way to live!