

#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." Lesson #12 was on Law of Consecration. LoC replaced Shaker belief of all things common. What "his own way" was and was not. Private NOT communal property; agency NOT compulsory means;
	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. In 1837 the spirit of speculation which was prevalent throughout the nation caught the Saints in its grip. Heber C. Kimball was shocked at the spirit of speculation, greed, fault-finding, and dissension among the Church members in Kirtland. \$150 lots were selling for \$500–1,000. Nearly every quorum was infested with this corrupting spirit. Many were lifted up in pride and became disaffected toward Joseph because he counseled against their greed and speculation. As a result Joseph withdrew from the Kirtland Safety Society "bank." April and early May were boom days for Kirtland. From late May to June 800 banks collapsed. The depression of 1837 was one of the worst in US history. Many who had refused to heed Joseph's caution against reckless buying now blamed him for the failure and dilemma in Kirtland. In late May while Joseph was away, "certain members of ... the Twelve, the witnesses to the Book of Mormon, and other Church authorities met in the temple and proposed the Joseph be dropped as Prophet and that David Whitmer be named to take his place." (Ivan J. Barrett, <i>Joseph Smith and the Restoration</i> , 341–343)
1838	Jul 8. D&C 119. Tithing restored. (Some proposed 2%) The command to pay tithing required greater sacrifice of property than that required by the law of consecration. Few of the saints at the time had much, if any, surplus goods, and of those that did, very few considered their property to be surplus.
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. "Let this be an example to all saints, and there will never be any lack for bread: When the poor are starving, let those who have, fast one day and give what they otherwise would have eaten to the bishops for the poor, and everyone will abound for a long time; and this is one great and important principle of fasts approved of the Lord. And so long as the saints will all live to this principle with glad hearts and cheerful countenances they will always have an abundance." (HC 7:413)
1847	Jan 14. D&C 136. Prepare and help needy to go west. ⁵ Let each company provide themselves with all the

	teams, wagons, provisions, clothing, and other necessities for the journey, that they can. ... ⁸ Let each company bear an equal proportion ... in taking the poor, the widows, the fatherless, and the families of those who have gone into the army. (D&C 136:5–8)
	Pioneers start traveling to Utah WHY did it take ~7 years to get them to Utah. Dec – Aug 1877. Brigham Young , president*
1849	Fall. Perpetual Emigration Fund. Loans to 30,000 Why and How? Help poor, Loan, paid back with work,...
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. ... During these years ... the wise policy was inaugurated of storing up grain each year against 'a day of famine'. [CHC 4:109-110]. In all these times of scarcity...measures were taken to supply those who were unable to furnish themselves. A fast day was proclaimed for the church on the first Thursday of each month, and the food saved in that way distributed among the poor; and thousands of persons, who had abundance of bread put their families on rations, in order to save the same for those who could not otherwise obtain it. And so wise and liberal were the regulations during these periods of scarcity ... that no one perished or even suffered materially for the want of food, and all were remarkably healthy. ... During these years ... the wise policy was inaugurated of storing up grain each year against 'a day of famine'. [CHC 4:109-110].
1856	First handcart companies go west (help poor)
1857	Jun 7. HCK: "Build your storehouses before your grain is harvested, and lay it up, and let us never cease until we have got a seven year's supply ... we will lay up the grain for seven years." (JD 4:336-339) Gadianton robbers
1861	Church wagon trains (help poor come) Civil War (1861–1865)
1865	Oct. Brigham states policy of self-sufficiency.
1867	Nov 3. George A. Smith: "A few years ago President Young gave counsel to the people of the Territory—most of whom agreed to it—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. "All the sounds of the language can be represented and expressed with the greatest of ease. ... It will be the means of introducing uniformity in our orthography, and the years that are now required to learn to read and spell can be devoted to other studies." (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) "Two of the better-known examples of these orders as practiced by the Saints in Utah in the 1870s and 1880s were located in Orderville and Brigham City. ... The united order movement was generally short-lived. In the mid-1880s the First Presidency counseled the few remaining orders to disband. ... As we look back over

	these noble experiments in Utah, we now see that the original <u>law of consecration</u> , revealed through the Prophet Joseph in the early 1830s, was never strictly followed in any instance, either in Utah or in Missouri.” (Victor L. Brown, “The Law of Consecration,” BYU 11/7/76, speeches.byu.edu)	1941	Dec 7. Pearl Harbor attacked (US enters war in 1942)
1880	Oct – Jul 1887. John Taylor , president*	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. They suit their approaches to the particular group they seek to deceive. Among the Latter-day Saints they speak of their philosophy and their plans under it as an ushering in of the United Order. Communism and all other similar <i>isms</i> bear no relationship whatever to the United Order. (First Presidency, Apr. 1842)
1889	Apr – Sept 1898. Wilford Woodruff , president*		Oct. “There is a growing ... sentiment that communism and the United Order are virtually the same thing. ... Bishops, who belong to communistic organizations, are preaching this doctrine. ... In practice the brethren in Missouri got away, in their attempts to set up the united order, from the principles set out in the revelations. This is also true of the organizations set up here in Utah.” (President J. Reuben Clark, Oct. 1942)
1890	Oct 4. Manifesto repealing polygamy accepted by Saints	1945	May – Apr 1951. George Albert Smith , president
1891	To become a state: disbanded Church political party. Most were democrats. Many were asked to be republicans.	1946	Ezra Taft Benson in Europe to distribute relief supplies.
1893	Panic of 1893 (1893–1896). Many banks and businesses in financial ruin	1951	Apr – Jan 1970. David O. McKay , president*
1894	Requirements for statehood: freedom of religion, no polygamy, public schools open to all without church control, no federal land en.wikisource.org/wiki/Utah_Enabling_Act.1894	1953	Relief supplies sent to Greece after earthquakes
1896	Jan 4. Utah became a state after meeting fed requirements	1966	Apr. “The United Order can never function under socialism or “the welfare state,” for the good and sufficient reason that the principles upon which socialism and the United Order are conceived and operated are inimical.” (Marion G. Romney)
1898	Sept – Oct 1901. Lorenzo Snow , president	1970	Jan – Jul 1972. Joseph Fielding Smith , president
1899	Church owed over \$1,000,000 to banks and businesses. Revelation to emphasize law of tithing.	1971	Welfare Services Missionary Program began
1901	Oct – Nov 1918. Joseph F. Smith , president*	1972	Jul – Dec 1973. Harold B. Lee , president*
1903	Education loans for aspiring teachers	1973	Dec – Nov 1985. Spencer W. Kimball , president*
1907	Church was debt free Panic of 1907. This led to legislation and investigations that created the Federal Reserve System	1974	SWK: “Sometimes we have been a bit penurious and figured that we had for breakfast one egg and that cost so many cents and then we give that to the Lord. I think that when we are affluent, as many of us are, that we ought to be very, very generous. ... I think we should be very generous and give, instead of the amount we saved by our two meals of fasting, perhaps much, much more—ten times more where we are in a position to do it.” (CR, Apr 1974, p. 184.) (quoted in Spencer W. Kimball, “Welfare Services: The Gospel in Action,” <i>Ensign</i> , Nov 1977, 76)
1911	First Presidency told Saints to remain in their lands	1985	Jan 25. Special fast. Fast offerings sent to Africa. Later a second fast held. Total offerings were \$10.4 million. (EOM) 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
1914	Jul 28 – Nov 11, 1918. World War I	1994	May – Mar 1995. Howard W. Hunter , president
1918	Nov – May 1945. Heber J. Grant , president*	1995	Mar – Jan 2008. Gordon B. Hinckley , president
1922	May 6. First Church radio station dedicated.	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. So many of our people are living on the very edge of their incomes. In fact, some are living on borrowings. ... The economy is a fragile thing. ... 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.
1926	Institute of religion program began.	2001	Mar 31. Perpetual Education Fund established. “18,900 [of 35,600] have finished. ... With the 2.7 years
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/relief, regulation, planning, business ^(TVA) . Gold taken from people and replaced with paper. No gold standard, inflation, deficit spending, government debt good. 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 get some of it?” I believe that there is a growing disposition among the people to try to get something from the government of the United States 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 head of every household see to it that he has on hand 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. Let us again clothe ourselves with these proved and sterling virtues—honesty, truthfulness, chastity, sobriety, temperance, industry and thrift; let us discard all covetousness and greed.”		
	In late 1930s, Church welfare farms began. (EOM)		
1938	Sept. Deseret Industries opened its doors.		
1939	Sept 1 – Sept 2, 1945. World War II		

	<p>of education ..., they are increasing their income by three to four times. What a blessing this is in their lives!" (Thomas S. Monson, <i>Ensign</i>, May 2009, 4–6)</p> <p>Sept 11. Towers came down.</p> <p>Oct. GBH: The economy is particularly vulnerable. We have been counseled again and again concerning self-reliance, ... debt, ... thrift. So many of our people are heavily in debt for things that are not entirely necessary. ... I cannot forget the great lesson of Pharaoh's dream of the fat and lean kine and of the full and withered stalks of corn.</p>
2002	<p>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. Five or six cans of wheat in the home are better than a bushel in the welfare granary. ... We can begin with a one week's food supply and gradually build it to a month, and then to three months." (<i>Ensign</i>, Nov 2002, 57)</p>
2008	<p>Jan – present. Thomas S. Monson, president</p> <p>Stock market crash</p>

* Teachings of Presidents manual available

1. The Quest for Self-Sufficiency

Brigham (Oct. 1865): "Let every one of the Latter-day Saints, male and female, decree in their hearts that they will 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, so far as receiving aid from any quarter, except God and ourselves. ... We have to preserve ourselves, for our enemies are determined to destroy us." (CH chap 31)

Brigham 1868: Our policy "must be to let this trade [with outside merchants] alone, and save our means for other purposes than to enrich outsiders. We must use it to spread the Gospel, to gather the poor, build temples, sustain our poor, build houses for ourselves, and convert this means to a better use than to give it to those who will use it against us." (CH ch 31)

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."

The purpose of ZCMI [1868] ... was to bring goods to the territory, sell them as inexpensively as they could possibly be sold, and "let the profits be divided with the people at large."

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.

Apostasy. Just as Brigham Young was promoting the cooperative system, certain Mormon businessmen and intellectuals who called themselves "liberals" publicly questioned his policies. This faction, known as the Godbeites, because they were led by William S. Godbe, called for cooperation with gentile merchants nationwide and argued that Utah should focus upon mining as its natural source of wealth rather than upon agriculture and stock raising. They began publishing the *Utah Magazine* in 1868. ...

After attempts at reconciliation, the leaders of the New Movement ... were excommunicated. In 1870 they started their own church, ... and made their periodical into a daily anti-Mormon newspaper, the *Salt Lake Tribune*. Together with leading non-Mormons in Salt Lake City, they formed the Liberal Party to oppose the Church's political activities. They were joined by former Apostle Amasa M. Lyman, who had been dropped from the Twelve in 1867 for teaching false doctrine. ... The Liberal Party was a disruptive force in Utah politics until 1893. (CH chap 31)

2. Panic of 1893

An economic crisis swept across much of the United States in 1893, leaving hundreds of banks, railroads, mines, and other businesses in financial ruin. That crisis ... caught Elder Grant and many others by surprise. It saddled Heber J. Grant, then a member of the Quorum of the Twelve Apostles, with debts that took him years to repay. In an address he gave 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, I believe, with the blessings of the Lord, whatever they may be, be it much or little." (TPC:HJG chap 13)

3. Great Depression (c. 1929–1940)

HJG 1932. "If the people known as Latter-day Saints had listened to the advice given from this stand by my predecessor, under the inspiration of the Lord, calling and urging upon the Latter-day Saints not to run in debt, this great depression would have hurt the Latter-day Saints very, very little. ... To my mind, the main reason for the depression in the United States as a whole, is the bondage of debt and the spirit of speculation among the people."

Continuing with his address, President Grant emphasized the need to avoid debt. He also urged his listeners to pay tithes and offerings, even in times of financial difficulty. He referred to a time many years earlier when he went into debt to buy stock in the Salt Lake Theatre, hoping to save the building from being torn down:

"I want all the people within the sound of my voice 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 beyond a shadow of a doubt, that if the Latter-day Saints as a people, had taken the advice of the Prophet of the Lord, and had been efficient tithers 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." (TPC:HJG chap 13)

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 about the organization that might need to be set up. 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 in establishing the Church's welfare program 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. Our great leader, 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." [*Discourses of Brigham Young*, 275.] This admonition is as timely today as when Brigham Young made it. (TPC:HJG chap 12)

I desire to call attention to a statement by President **Brigham Young**: "My experience has taught me, and it has become a principle with 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. This is my principle and I try to act upon it. To pursue a contrary course would ruin any community in the world and make them idlers." [See *Discourses of Brigham Young*, 274.] And what would ruin a community would ruin a state, and I might incidentally remark, a nation also. (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.

HBL: "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. (James E. Faust, "Establishing the Church: Welfare Services Missionaries Are an Important Resource," *Ensign*, Nov 1979, 91).

President J. Reuben Clark Jr., who served as a Counselor in the First Presidency for 28 years, emphasized, "The real long term objective of the Welfare Plan is the building of character in the members of the Church, givers and receivers, rescuing all that is

finest down deep inside of them, and bringing to flower and fruitage the latent richness of the spirit." (OH chap 9)

A General Welfare Committee was established in 1936 to oversee welfare efforts in the Church. Harold B. Lee, president of the Pioneer Stake, was made the committee's 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 welfare program continues to bless thousands of people today, both needy Church members and others in destitute circumstances throughout the world. (OH Chap 9)

Marion G. Romney, a key participant in directing the welfare program of the Church, also gave his testimony: "The welfare program was a direct revelation from the Lord to President Heber J. Grant. I heard President (J. Reuben) Clark tell that to a group of stake presidents at a meeting in Orem." ¹⁶(CH #39)

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. (*Ensign*, May 1997, 22)

Dallin Oaks quoted from the Leader's Guide to Welfare regarding our responsibility as members and families: "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." (*The Lord's Own Way*, 133)

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.

(providentliving.org/content/display/0,11666,2592-1-1098-5,00.html)

7. Self-reliance

BY: 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, to procure a few boards to make a box, and when harvest comes, giving us the grain, it is for us to preserve it—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 (*DBY*, 291–92).

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. (TPC:HJG #12)

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. [10](#)

GBH: "We teach emphatically the importance of self-reliance, the importance of education, of equipping our people so they can 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" (*Teachings of Gordon B. Hinckley*, 585).

Ezra Taft Benson: "Our bishops storehouses are not intended to stock enough commodities to care for all the members of the Church. Storehouses are only established to care for the poor and the needy. For this reason, members of the Church 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." (CR, Apr 1977)

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. [4](#)

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. [5](#)

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. ... We are carrying a message of self-reliance throughout the Church. 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. ...

What a wonderful feeling it is to be free of debt, to have a little money against a day of emergency put away where it can be retrieved when necessary. President Faust ... had a [4%] mortgage. ... Many people would have told him he was foolish to pay off that mortgage when it carried so low a rate of interest. But the first opportunity he had to acquire some means, he and his wife determined they would pay off their mortgage. He has been free of debt since that day. That's why he wears a smile on his face, and that's why he whistles while he works.

I urge you ... to look to the condition of your finances. I urge you to 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.

This is a part of the temporal gospel in which we believe. May the Lord bless you, my beloved brethren, to set your houses in order. 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. (Gordon B. Hinckley, "To the Boys and to the Men," *Ensign*, Nov 1998, 51)

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)

HJG: If a person owned what he had and did not have to pay interest, and only bought as he had the money to buy, the majority of people would be in reasonably comfortable circumstances. ... We have mortgaged our future without taking into account the incidents that may happen—sickness, operations, etc. [6](#)

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. (Jac 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: Another thing that we want to learn as Latter-day Saints—and I have gone to work to learn it—is 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—for the onward advancement of His Kingdom and the spread of the Gospel. ...

So far as our property is concerned it is of no actual value to us, only as we are ready and willing to use it for the advancement of God's Kingdom. 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 be willing 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. ¹⁷

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." (JD, 18:121)

Ezra Taft Benson: Family preparedness has been a long-established welfare principle. It is even more urgent today. 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? ("To the Fathers in Israel," *Ensign*, Nov 1987, 48; Nov. 1980)

Conclusion

Modern prophets and apostles warned the early Saints of the need to prepare for bad times. They continue to urge to live providently and to prepare for emergencies. May we follow their counsel.

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" (quoted in L. Arrington, *Great Basin Kingdom*, 1958, p. 425, n. 16; *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. (Dallin H. Oaks, *The Lord's Way*, 103)

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!

BY: While we have a rich soil in this valley, and seed to put in the ground, we need not ask God to feed us, nor follow us round with a loaf of bread begging of us to eat it. He will not do it, neither would I, were I the Lord. We can feed ourselves here; and if we are ever placed in circumstances where we cannot, it will then be time enough for the Lord to work a miracle to sustain us (*DBY*, 294)

BY: Let the people build good houses, plant good vineyards and orchards, make good roads, build beautiful cities in which may be found magnificent edifices for the convenience of the public, handsome streets skirted with shade trees, fountains of water, crystal streams, and every tree, shrub and flower that will flourish in this climate, to make our mountain home a paradise and our hearts wells of gratitude to the God of Joseph, enjoying it all with thankful hearts, saying constantly, "not mine but thy will be done, O Father" (*DBY*, 302).

BY: "I have tried continually to get this people to pursue a course that will make them self-sustaining, taking care of their poor, the lame, the halt and the blind, lifting the ignorant from where they have no opportunity of observing the ways of the world, and of understanding the common knowledge possessed among the children of men, bringing them together from the four quarters of the world, and making of them an intelligent, thrifty and self-sustaining people.

"My warfare is, and has been for years, to get the people to understand that if they do not take care of themselves they will not be taken care of; that if we do not lay the foundation to feed and clothe and shelter ourselves we shall perish with hunger and with cold; we might also suffer in the summer season from the direct rays of the sun upon our naked and unprotected bodies.

"I see more and more that there are but very few men and women that are even capable of taking care of themselves temporally." (*Discourses of Brigham Young*, 16)

GBH: "We feel the need to emphasize with greater clarity the obligation for members of the Church to become more independent and self-reliant, to increase personal and family responsibility, to cultivate spiritual growth, and to be more fully involved in Christian service" (*Teachings of Gordon B. Hinckley*, 584-85).

GBH: "We teach self-reliance as a principle of life, that we ought to provide for ourselves and take care of our own needs. And so we encourage our people to have something, to plan ahead, keep a little food on hand, to establish a savings account, if possible, against a rainy day. Catastrophes come to people sometimes when least expected—unemployment, sickness, things of that kind. The individual, as we teach, ought to do for himself all that he can do for himself." (*Teachings of Gordon B. Hinckley*, 586).

HJG: Let us hope that that spirit of independence that was with our pioneer fathers may be re-awakened in us, and that none who are Latter-day Saints holding the Priesthood of God will be guilty of being idle. Let us work early and let us work late. [9](#)

HJG: I want to repeat to the Latter-day Saints my firm belief that God our heavenly Father prospers and blesses and gives wisdom to those men and to those women who are strictly honest with him in the payment of their tithing. I believe that when a man is in financial difficulty, the best way to get out of that difficulty (and I speak from personal experience, because I believe that more than once in my life I have been in the financial mud as deep as almost anybody) is to be absolutely honest with the Lord, and never to allow a dollar to come into our hands without the Lord receiving ten per cent of it.

The Lord does not need your money or mine. Compliance with the law of tithing and donations for ward meetinghouses, stake

houses, academies, temples, missionary work and these various needs, are all for our good. They are but lessons that we are learning which will qualify and prepare us to become more godlike and to be fitted to go back into the presence of our heavenly Father. The very lessons of a financial nature that are given us are the same as lessons that are given in a school to a boy or a girl; they are for the benefit of the boy; they are for the benefit of the girl, for their advancement, for their joy and happiness in after life; because of all the knowledge and information we acquire, and in the improvement that we make, we ourselves are the ones who are benefited.

God our heavenly Father has instituted laws to improve his people physically, spiritually, intellectually, and one of the best laws in all the world to make better Latter-day Saints is the law of tithing. There are many people who believe the gospel and would probably embrace it, but for the fact that they are like that young man of whom we read in the Scripture, when the Savior told him, after the young man declared that "all these things have I done," to sell what he had and give to the poor [see [Matthew 19:16–22](#)]. Many people cannot endure the gospel because of financial requirements that are made of them, and they allow the things of this world, which they have grasped firmly and steadfastly, to rob them of the greatest of all God's gifts, namely, life eternal. I commend the law of tithing to the Latter-day Saints. [9](#)

HJG: The law of financial prosperity to the Latter-day Saints, under covenant with God, is to be an honest tithe payer, and not to rob the Lord in tithes and offerings [see [Malachi 3:8](#)]. Prosperity comes to those who observe the law of tithing. When I say prosperity I am not thinking of it in terms of dollars and cents alone. . . . But what I count as real prosperity, as the one thing of all others that is of great value to every man and woman living, is the growth in a knowledge of God, and in a testimony, and in the power to live the gospel and to inspire our families to do the same. That is prosperity of the truest kind. [10](#)

HJG: The Lord loves a generous giver. No man living upon the earth can pay donations for the poor, can pay for building meetinghouses and temples, . . . can take of his means and send his boys and girls to proclaim this gospel, without removing selfishness from his soul, no matter how selfish he was when he started in. That is one of the finest things in all the world for men—to get to that point where the selfishness in their natures is cured. When it is eradicated from their dispositions, they are glad and anxious and willing and seeking the opportunity to do good with the means that the Lord places in their hands, instead of trying to get more of it. [18](#)

Craig L. Israelsen, a professor of family studies at BYU, has compiled a list of nine essential steps to help you navigate your way to financial independence. Even if you're not a math whiz, these tips can land you and your bank account on cloud nine.

Give Generously

Call it karma or call it a blessing — making a conscious effort to give something back to the world, whether through church donations or charitable work, can leave you in a better financial position.

Save 10 percent

If you put just 10 percent of your income into savings you'll be ready for anything when storms and unexpected expenses roll in.

Keep Records

It's time to get organized. Create your own record-keeping

system. Save your receipts and file your tax records, medical documents, and important papers in a way that's convenient.

Make a Yearly Budget

Create a 12-month estimate of your income and expenditures. This simple document estimation will help keep you on track financially month to month. Make this project an annual tradition.

Develop a Spending Plan

Create a monthly or weekly spending plan to monitor your finances. If you're married, create the plan together.

Monitor Debt

Watch out for credit cards! It's best to avoid debt unless it is for housing or education. If you find yourself with existing debt, work to pay it off.

Get Insurance

Make sure you're insured. Check into life, auto, property, medical, disability and dental insurance. Review your policies annually.

Prepare for a Home

Even if you're only able to rent, begin to think about home ownership. If you start saving now, you'll have a down payment prepared when you are ready to settle down.

Plan for the Future

It's never too early to look ahead. Plan for retirement and begin matching your employer's contribution to your 401(k). It's also a good idea to start an investment portfolio.

At the heart of welfare in the Church are six gospel principles: love, service, work, self-reliance, stewardship, and consecration (which encompasses sacrifice). These principles undergird the other fundamentals of welfare, which are the law of the fast, quorum service and Relief Society compassionate service, personal and family preparedness, and functioning welfare services committees. (James E. Faust, "Establishing the Church: Welfare Services Missionaries Are an Important Resource," *Ensign*, Nov 1979, 91)

Self-sufficiency is the ability to maintain one's self and relates to women and men being agents for themselves. Independence and self-sufficiency are critical keys to spiritual and temporal growth. A situation that threatens one's ability to be self-sufficient also threatens one's confidence, self-esteem, and freedom. As dependence is increased, the freedom to act is decreased.

Church writings often use the terms "self-sufficiency" and "self-reliance" interchangeably. Teachings pertaining to Welfare Services emphasize and place considerable importance on both individual and family independence. Six principles form the foundation of the infrastructure of the Welfare Program. Three of these principles emphasize responsibility to care for one's own needs: work, self-reliance, and stewardship; the other three focus on responsibility to others: love, service, and consecration (James E. Faust, "Establishing the Church: Welfare Services Missionaries Are an Important Resource," *Ensign*, Nov 1979, 91).

President Spencer W. Kimball defined Welfare Services as the "essence of the Gospel . . . the Gospel in action" (*Ensign*, Nov. 1977, 77). (*Encyclopedia of Mormonism*, 1293)

Changes in Welfare Program

In 1983, the Church announced significant changes.

Dallin H. Oaks: "The changes of program or method were extensive. The annual storehouse commodity budget cash assessments (paid by each stake through production projects or cash payments) were discontinued. The commodity program would now be funded by voluntary fast offering (cash) contributions. The financing of storehouses and production projects would now be provided by general church funds, without local contributions. Existing production projects would be evaluated with a view to combining, trading, or reassigning them to provide greater efficiency. Only those properties that would produce welfare goods needed within the system would be retained as welfare projects. Others would be sold or managed as taxpaying investment properties.

"Under this major change of method, the number of production projects was significantly reduced, most notably in areas without large concentrations of membership. Many production projects and most storehouses remained, but their functions were rolled back to the original purposes of producing and distributing commodities directly for the relief of the poor and providing work opportunities for those assisted and for significant numbers of the general membership. When these objectives could not be served by a project, assistance of the poor and needy was to be administered on a cash basis." (*The Lord's Own Way*, p129)

September 11, 2001

GBH, Oct 1998. [Joseph told Pharaoh that his dream meant 7 years of plenty followed by 7 years of famine.]

I am not prophesying ... years of famine in the future. But I am suggesting that the time has come to get our houses in order. So many of our people are living on the very edge of their incomes. In fact, some are living on borrowings. We have witnessed in recent weeks wide and fearsome swings in the markets of the world. The economy is a fragile thing. I hope with all my heart that we shall never slip into a depression. I am a child of the Great Depression of the thirties. I finished the university in 1932, when unemployment in this area exceeded 33 percent.

My father was then president of the largest stake in the Church in this valley. ... He walked the floor worrying about his people. He and his associates established a great wood-chopping project designed to keep the home furnaces and stoves going and the people warm in the winter. They had no money with which to buy coal. Men who had been affluent were among those who chopped wood. ...

I am troubled by the huge consumer installment debt which hangs over the people of the nation, including our own people. ... We are beguiled by seductive advertising. Television carries the enticing invitation to borrow up to 125 percent of the value of one's home. But no mention is made of interest. ... I recognize that 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. ...

We are carrying a message of self-reliance throughout the Church. 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. ...

What a wonderful feeling it is to be free of debt, to have a little money against a day of emergency put away where it can be retrieved when necessary.

President Faust ... had a [4%] mortgage. ... Many people would have told him he was foolish to pay off that mortgage when it carried so low a rate of interest. But the first opportunity he had to acquire some means, he and his wife determined they would pay off their mortgage. He has been free of debt since that day. That's why he wears a smile on his face, and that's why he whistles while he works.

I urge you, brethren, to look to the condition of your finances. I urge you to 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.

This is a part of the temporal gospel in which we believe. May the Lord bless you, my beloved brethren, to set your houses in order. 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. (Gordon B. Hinckley, "To the Boys and to the Men," *Ensign*, Nov 1998, 51)

GBH, Oct 2001: Occasions of this kind pull us up sharply to a realization that life is fragile, peace is fragile, civilization itself is fragile. The economy is particularly vulnerable. We have been counseled again and again concerning self-reliance, concerning debt, concerning thrift. So many of our people are heavily in debt for things that are not entirely necessary. When I was a young man, my father counseled me to build a modest home, sufficient for the needs of my family, and make it beautiful and attractive and pleasant and secure. He counseled me to pay off the mortgage as quickly as I could so that, come what may, there would be a roof over the heads of my wife and children. I was reared on that kind of doctrine. I urge you as members of this Church to get free of debt where possible and to have a little laid aside against a rainy day.

We cannot provide against every contingency. But we can provide against many contingencies. Let the present situation remind us that this we should do.

As we have been continuously counseled for more than 60 years, let us have some food set aside that would sustain us for a time in case of need. But let us not panic nor go to extremes. Let us be prudent in every respect. And, above all, my brothers and sisters, let us move forward with faith in the Living God and His Beloved Son. ...

I do not know what the future holds. I do not wish to sound negative, but I wish to remind you of the warnings of scripture and the teachings of the prophets which we have had constantly before us.

I cannot forget the great lesson of Pharaoh's dream of the fat and lean kine and of the full and withered stalks of corn. ...

Are these perilous times? They are. But there is no need to fear. We can have peace in our hearts and peace in our homes. We can be an influence for good in this world, every one of us. (Gordon B. Hinckley, "The Times in Which We Live," *Ensign*, Nov 2001, 72)