

of debt and have an adequate reserve of food, clothing, and money to meet an emergency. Remember the adage: "A family out of debt is out of danger."

Wise budgeting and tithing

Wise family budgeting begins with obeying the law of tithing, for the payment of tithing puts the mind at ease and alert to cope with other essentials of family financial matters. Publilius Syrus said: "When the mind rules wisely, money is a blessing"; hence, wisdom in spending can be a blessing to any family. Failure of a married couple to handle wisely and efficiently the thousands of dollars they receive and disburse during marriage may lead to the chaos and disaster of divorce and the listing of their marriage failure in the "vital statistics" column of the newspaper. This must not happen.

Since marriage is a fulfillment of a

divine command, we should take God into our partnership with the implied promise that we will sustain him and his truth. Our homes must foster the lasting virtues of honesty, thrift, work, self-discipline, sacrifice, economy, obedience, production, and freedom from debt. These are important facets of the gospel of Jesus Christ, which gospel is "the power of God unto salvation to every one that believeth. . ." (Rom. 1:16.)

May we catch its visions and blessings, I pray in the name of Jesus Christ. Amen.

President Joseph Fielding Smith:

We have just listened to Bishop John H. Vandenberg of the Presiding Bishopric.

Elder Franklin D. Richards, Assistant to the Twelve, will be the next speaker.

Elder Franklin D. Richards

Assistant to the Council of the Twelve

The "weak" and "simple" to proclaim the restoration

During the early history of the Church the Lord, in revelations to the Prophet Joseph Smith, explained that the fullness of his gospel would be restored and that it would be proclaimed by the weak and simple unto the ends of the world, and before kings and rulers (D&C 1:23), that he required their heart and a willing mind, and that they should not weary in well-doing. (D&C 64:33-34.)

And inasmuch as they are humble, they would be made strong, and blessed from on high, and receive knowledge from time to time.

They would have power to lay the foundation of this Church and to bring it forth out of obscurity and out of darkness. (D&C 1:28, 30.)

In these revelations the Lord explained his use of weak and simple instruments to proclaim his gospel. However, he gave them commandments that they might possess understanding and knowledge, receive

power and become strong, thereby qualifying themselves to be effective servants.

The Prophet a witness

The Prophet Joseph Smith is the chief example. He was weak insofar as the learning of men is concerned; but because he was humble, obedient, and possessed a willing mind, he became a mighty and strong leader and witness of the divinity of our Lord and Savior Jesus Christ.

In all ages this has been the pattern for those who would succeed in the work of the ministry: humility, prayer, dedication, and a desire and willingness to learn the will of the Lord.

With the development and application of these qualities come knowledge, power, and strength.

Members become witnesses

Membership in The Church of Jesus Christ of Latter-day Saints provides many opportunities to participate in

Saturday, October 1

Second Day

the building of the kingdom of God, and what a great privilege this is. We should, therefore, have an impelling desire to be humble and become strong, that we might be worthy and able instruments—strong spiritually, morally, mentally, physically, financially, and in every other way.

I would like to discuss the development of these qualities with you.

Gospel changes lives of men

President McKay has told us that the purpose of the gospel is to change men's lives, to make bad men good and good men better, and to change human nature. The great joy received in missionary work is to witness the change that comes into the lives of converts as they learn these eternal truths and apply them in their lives.

Spiritual food is as essential as material food, and yet many are starving themselves spiritually.

In this latter day the Lord has reconfirmed that his "Spirit is sent forth into the world to enlighten the humble and contrite. . . ." (D&C 136:33.)

How enlightenment comes

How do we receive this enlightenment? We must, of course, be humble, but we have also been instructed to "seek . . . diligently and teach one another words of wisdom; yea, seek ye out of the best books words of wisdom; seek learning, even by study and also by faith." (D&C 88:118.)

The scriptures a source

Let us remember that the best books include the Bible, the Book of Mormon, the Doctrine and Covenants, and the Pearl of Great Price, as they contain the words of the Lord to his children.

In our studies we should also recognize the value of prayer and being submissive to inspiration from the Holy Ghost. The Holy Ghost is a great teacher and revealer of truth and will quicken our minds. Everyone who has received the Holy Ghost has the privilege of this source of enlightenment, providing he is living in such a way as to be in tune with the Spirit.

The Savior explained to the Prophet

Joseph that "the glory of God is intelligence, or in other words, light and truth" (D&C 93:36); that "it is impossible for a man to be saved in ignorance" (D&C 131:6); and that "whatever principle of intelligence we attain unto in this life, it will rise with us in the resurrection." (D&C 130:18.)

The path is clearly defined—to seek diligently words of wisdom out of the best books by study and faith. Let us resolve today to study regularly the four standard works of the Church and other good books.

Apply truth to living

Then, as we are enlightened and learn the great eternal principles of truth, we have the responsibility of applying them in our lives. Activity in the Church opens up many avenues of service whereby we can apply these eternal principles. Through service we evidence our love of God and of our fellowmen.

We are told that as we are humble and do this, we will be endowed with power and receive growth and development, great joy and happiness.

This is the path to spiritual, moral, and mental power and strength.

Health, an advantage

Now let us consider the development of physical strength.

One of the outstanding blessings of this earth life is to obtain a body for our spirit to inhabit. Lucifer's great punishment was that he should not possess a body.

The Apostle Paul in writing to the Corinthian Saints said, "Know ye not that ye are the temple of God, and that the Spirit of God dwelleth in you?"

"If any man defile the temple of God, him shall God destroy; for the temple of God is holy, which temple ye are." (1 Cor. 3:16-17.)

Inasmuch as our body is the abode of our spirit, the offspring of God, we should make certain that we do not defile it. To this end the Lord has given us a specific Word of Wisdom by revelation.

This principle was given with a "promise, adapted to the capacity of

the weak and the weakest of all saints, who are or can be called saints." (D&C 89:3.) It contains a promise that "all saints who remember to keep and do these sayings, . . . shall receive health in their navel and marrow to their bones;

"Great treasures of knowledge"

"And shall find wisdom and great treasures of knowledge, even hidden treasures;

"And shall run and not be weary, and shall walk and not faint." (D&C 89:18-20.)

We are counseled in this revelation to eat and drink those foods and drinks that are beneficial to our bodies and to refrain from taking anything into our bodies that is injurious or harmful. We can likewise protect our health by getting proper exercise and rest.

The Word of Wisdom is a basic law, and those who live the law will be strengthened in body and in mind.

Financial means. Avoid debt.

Now with reference to the development of financial strength: God has given us our free agency, but we are required to work for our sustenance, growth, and development.

We frequently refer to the gospel as "the gospel of work." This principle incorporates the necessity of sustaining ourselves and our families. To properly fulfill this requirement in this day, we must be financially responsible or strong. Being strong financially does not necessarily mean being wealthy with earthly possessions; it means possessing sufficient to meet our requirements and living within our income rather than overextending ourselves.

In modern revelation the Lord has given us these commandments: "Behold, it is said in my laws, or forbidden, to get in debt to thine enemies." (D&C 64:27.) "And again, verily I say unto you, concerning your debts—behold it is my will that you shall pay all your debts." (D&C 104:78.)

President Brigham Young repeatedly counseled the Saints to get out of debt

and stay out of debt. Other Latter-day Prophets have given similar counsel. President Joseph F. Smith told the Saints, "Get out of debt and keep out of debt, and then you will be financially as well as spiritually free."

President Heber J. Grant said in one of his sermons, "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 one thing that is grinding, and discouraging and disheartening, it is to have debts and obligations that one cannot meet." (*Relief Society Magazine*, Vol. 19, page 302.)

One of the Relief Society lessons deals with this subject, and the appropriate title is "Don't Let Your Yearnings Exceed Your Earnings." This lesson is certainly in line with the injunctions of the Lord to his people. Today much unhappiness results from financial problems; they are a major factor in unhappy marriages, many of which result in divorce.

Personal financial weaknesses come about primarily by unwise use of credit and obligating ourselves for more than we receive. This frequently brings about bankruptcy, and unfortunately, bankruptcies have greatly increased during the last few years.

Many business failures are likewise the result of overextension and inability to finance the enterprise properly.

I counsel you to get out of debt and stay out of debt, and if it is necessary to use credit, use it wisely and sparingly. Financial strength is realized by keeping God's commandments, one of which is the payment of an honest tithe, and by developing habits of work, thrift, and living within one's income.

Be strong spiritually, morally, mentally, physically

It is vital to our welfare and happiness that we be strong financially as well as spiritually, morally, mentally, and physically. In all ages men and women who have had important missions to perform possessed great strength. The trek to Utah of the Mormon pioneers, many of whom were our ancestors, was made by those

who were strong in purpose and in faith. They left us a noble heritage.

Today's problems are, in many respects, different from those confronting our pioneer forefathers. However, our problems are as real and important to us as their problems were to them, and it requires great strength and faith on the part of men, women, and children to successfully meet today's challenges.

We should consistently study the gospel, as it teaches us in simple terms how to develop this strength. These gospel principles are eternal. As we apply them in our lives, we are able to meet our challenges with purpose, faith, and vision, as did our forebears, and become strong instruments in the hands of the Lord in building the kingdom. Yes, as we do our part, the Lord will make us equal to the tasks that lie ahead.

I am grateful for my knowledge that God lives and that Jesus Christ is our Savior and Redeemer, that the gospel in its fullness was restored to earth

through the Prophet Joseph Smith, and that we have a great Prophet at the head of the Church today, our beloved President David O. McKay. May the Lord bless and sustain him as he continues to inspire us and give us strength.

In October 1831 the Lord through revelation to the Prophet Joseph Smith said to William E. M'Lellin, ". . . he that is faithful shall be made strong in every place; and I, the Lord, will go with you." (D&C 66:8.)

Each of us has this same assurance: As we are faithful we shall be made strong in every place, and the Lord will go with us. May this be our great desire and blessing I pray in the name of Jesus Christ. Amen.

President Joseph Fielding Smith:

We have just listened to Elder Franklin D. Richards, Assistant to the Council of the Twelve.

We shall now hear from Elder Alma Sonne, one of the Assistants to the Twelve.

Elder Alma Sonne

Assistant to the Council of the Twelve

My brethren and sisters, I have just read the autobiography of Elder John A. Widtsoe in a book called *In a Sunlit Land*. I read from Chapter 15, entitled "Apostleship":

Testimony of John A. Widtsoe

"Since my boyhood I had known the restored gospel to be true. In my college days I had subjected it to every test known to me. Throughout my life it had made the days joyous. Doubt had fled. I possessed the Truth and understood, measurably, the pure and simple gospel of Jesus Christ.

"I had studied the gospel as carefully as any science. [And please remember that Brother Widtsoe was a scientist in his own right, so regarded in this country and across the sea in Europe.] The literature of the Church I had acquired and read. During my spare time, day by day, I had increased my gospel learning. And I had put gospel truth to work in my

daily life, and had never found it wanting.

"The claims of Joseph Smith the Prophet had been examined and weighed. No scientific claim had received a more thorough analysis. Everywhere the divine mission of the latter-day prophet was confirmed.

"The restored Church has been compared with other churches. Doctrine for doctrine, principle for principle, organization for organization, the churches had been placed side by side.

"Compared with the churches of the world, the Church of Jesus Christ, as restored through Joseph Smith, stood like a field of ripening grain by the side of scattering stalks."

This was John A. Widtsoe's testimony, given to the world a short time before he passed on. It was based on investigation, research, and prayerful study.

Dr. Widtsoe was not deceived. He had not only "weighed and examined"