

order to receive the Savior when he comes.

I know from my own experience and the witnesses by the thousands that I have received of the Spirit that this is the Lord's work. It is to prepare us. If you'll think of the most sacred place you ever have been, you'll remember that the final thing that we are to do is to be able and willing to consecrate all that we have to the building up of the kingdom of God, to care for our fellow men. When we do this we'll be ready for the coming of the Messiah.

The Lord bless you, brothers and sisters, that you may listen and that you may implement the things that have been taught us here this morning, and live under the guidance of the Spirit day by day. That is possible when we get the connection made between us and the Spirit, and then walk under its guidance. I bless you that we may do so, in the name of Jesus Christ, our Redeemer. Amen.

PRESIDENT SPENCER W. KIMBALL

Brethren and sisters, we have heard much this morning that is vital to our development and I hope that it has sunk into our hearts. Frequently we have letters from the field regarding Welfare work that come direct to the First Presidency and we generally turn to President Romney because he is the past master in this field.

Law of Consecration

What he just stated about the law of consecration, I have been impressed with very much in the years past, especially in the past year, that as we have talked to brethren, calling them to responsible positions, asking them for additional service, we have frequently been spoken to in this vein. "Will you do this my brother?" And he says, "I've been to the temple." And to me that preaches a great sermon. "I've been to the temple. I know what I have promised. I have made my promises to the Lord and I will fulfill them."

I have been thinking of many things since we came to this meeting. I endorse what Brother Ashton has said. I think if I were starting with a young family, I would want to get the twelve points of Brother Ashton and follow them explicitly myself and teach my children and my family and everybody

with whom I came in contact. It is basic. All my life from childhood I have heard the Brethren saying, "get out of debt and stay out of debt." I was employed for some years in the banks and I saw the terrible situation that many people were in because they had ignored that important counsel.

Evils of borrowing "on time"

I remember one day there came into my business place a man and he said, "You know, I've got to have a hundred dollars. I'll give you ten dollars for the use of a hundred dollars for one week." And I thought, "Have you gone crazy? What's the matter? Ten dollars on one hundred dollars would be ten percent for a year, it would be about 500 percent for a week. What are you thinking about? Have you lost your reason? Why don't you plan? Why don't you anticipate your needs and then provide for them?"

When I was in the bank I found a little extra time and needed a little extra money, and I kept books for some of the stores in town, especially one little department store. And one of the shocking things of my life was to find on the books the accounts of many of the people in the community that I knew. I knew them. I knew approximately what

their income was, and then I saw them wear it away. In other words, I saw they were buying their clothes, their shoes, everything they had "on time."

And I found that it was my duty to make the bills at the end of the month for them. And many of them couldn't pay at the end of the month. They couldn't pay even the installments that were arranged for them. And having been reared in a home that took care of its funds, I couldn't understand it. I could understand how a person could buy a home on time or perhaps could even buy an automobile on time. But I never could quite understand how anybody would wear clothes they didn't own. Or eat food that they had to buy "on time." I had a good deal to do with the merchants in the town and found that their books were cluttered with accounts for food, for cheese, for bread, for milk, for other things.

Wise planning of budget

One day I remember I met in the grocery store some old friends of mine, and this woman had just paid eighty dollars for a small supply of food that she was carrying out of the grocery store. And I came in and bought one or two small things, and she said to me, "How can you do it? How can you do it?" And I said, "Well, I have a wife who is careful and she doesn't waste anything. She doesn't throw anything away. She just makes it over, uses it again. And we buy only what we need. And instead of buying the prepared things we can buy as many potatoes probably for a dollar that it would take many, many dollars to put into chips and in other preparations."

I have heard my mother-in-law, who was a very careful cook in her home, say many times, "That woman throws more waste from the kitchen than I would use in a month." And I have seen that in many homes. And so I think that we need to be very, very careful.

I agree with all that Brother Ashton

has said this day with regard to the financing of the family in the home. Every family should have a budget. Why, we wouldn't think of going one day without a budget in this Church or in our businesses. We have to know approximately what we may receive and we certainly must know what we are going to spend. And one of the successes of the Church would have to be that the Brethren watch these things very carefully, and we do not spend that which we do not have.

Example of Bill

I remember a case in my life a few years ago. I was in my office on the second floor. A young man came in. He was bedraggled, he looked pretty bad. His clothes were hanging loose, and I was afraid he was going to jump out my window. He was desperate. He told me he had just lost his wife. She had left him and taken his two sons with her. She did not leave anything to pay the numerous bills that they had. And life looked pretty desperate. He had even gone to drinking a little bit.

I finally said to him, "Well, now, I am going to help you if you would like me to. I will get you a job. It won't be a very good job. It won't be maybe the thing you have been used to doing. It won't bring in the amount of money you have been used to spending, but if you need a job I will get you one and I will help you with the problems that come to you." I got him a job at the hospital for eighty dollars a month.

"Oh," he said, "I can't live on that."

And I said, "eighty dollars will be better than what you are getting now." He agreed and finally he went to work. It was temporary, but it took care of the situation.

And I said to him, "Now, why don't you, Bill, take your car and put it on blocks and walk to work because that will be good for your health as well as you will finally get caught up on your indebtedness. Why don't you go to the

music store and tell them you will pay out the cornet for your boy at two dollars a month and go to this other store and pay this much on your gas, you will pay this much on something else."

He said, "Oh, they would laugh at me. They wouldn't take that."

And I said, "You try them."

And when he came back after the first week, he said, "Well, they surprised me. Those people said, 'That's wonderful, I appreciate what you are paying. We will assist you.'"

Success

And so when he came back the first week, he gave me a list of the things that he had been spending for, and I said, "What is this newspaper here? Costs ten cents a day, doesn't it? That is seventy cents a week. You pay that on your obligations instead of buying the paper. There are several of them at the hospital. You can read them. And what is this shoe shine every day?"

"Oh," he said, "I have to have my shoes shined."

And I said, "Yes, you do, but you can shine your own shoes. Why don't you use a few cents and get a can of polish and shine your own shoes?"

"Oh, I couldn't do that," he said. "I never have done it. My father didn't do it."

But here and there we finally got him to be willing to do this. And it was only a matter of a few months until he had a better job, paying twice as much with prospects of even doubling, and doubling again. And he was getting along fine. He had a little cheap room, he had a little hot plate. He cooked his

own egg every morning, and he ate bread and milk at night, and he ate at the hospital at noon for free. And it was amazing how quickly he was out of debt, though it had run into thousands of dollars.

Well I am sure that there are ways and means. I want to mention a story I have told about Uncle Golden. You have heard about my Uncle J. Golden Kimball, who was a rather interesting person. I don't think it is true, but it was told of him that his creditors kept coming and bothering him all the time and they wanted payments on their accounts. And he began to get a little tired of it, and he said; "Now listen here fellows. You know the way I handle my accounts. I take all of the bills at the end of the month and I put them in the waste basket. Then I stir them around and if I see one that looks good and I can I'll pay it. But," he said, "if you don't quit bothering me I won't even put yours in the waste basket."

A great program

As I close I would only like to commend these brethren on the wonderful work they do. We meet with the Bishopric every Friday morning and consider matters that are of importance. We are grateful that they have the insight that they do, that they are carrying forward so valiantly. It is a great program. We have seen it working in many fields in many ways. I pray the Lord will bless us all that we may be wise as we administer this program to the people of this Church. And I ask His blessings upon us, in the name of Jesus Christ. Amen.