but among the wicked, men shall lift up their voices and curse God and die.

"And there shall be earthquakes also in divers places, and many desolations; yet men will harden their hearts against me, and they will take up the sword, one against another, and they

"When . . . the Lord had spoken these words," as he stood with His apostles, "they were troubled."

will kill one another. . . .

"[But He] said unto them: Be not troubled, for, when all these things shall come to pass, ye may know that the promises which have been made unto you shall be fulfilled." (D&C 45:31-35.)

"I am no respecter of persons." He said, "and will that all men shall know that the day speedily cometh; the hour is not yet, but is nigh at hand, when peace shall be taken from the earth, and the devil shall have power over his own dominion.

"And also [and here is the brightest spot in the silver lining] the Lord shall have power over his saints, and shall reign in their midst." (D&C 1:35-36.)

Testimony

That we shall in full faith, relying upon these assurances, so keep the commandments that we shall be sustained by the knowledge that "behind the dim unknown, Standeth God within the shadow, keeping watch above his own" would be my fervent hope.

Now, my brothers and sisters, I bear you my witness that I know these things are true; that we are the children of God our Father; that He sent us here; that our actions determine what will occur according to His statements

to us in the plain and simple words that He has spoken. I know that we can have peace in the world if we will repent and follow the commandments of the Lord. I know that calamity will follow if we do not. And I plead for God to be with us that we may merit peace and security, in the name of Jesus Christ, our Redeemer. Amen.

Following President Romney, the Choir sang "As the Dew from Heaven Distilling" without announcement.

President Spencer W. Kimball

We have heard from President Marion G. Rommey, Second Counselor in the First Presidency of the Church, followed by the Tabernacle Choir sing. "As the Dew from Heaven Distilling." The Choir will continue now by singing. "Lo, My Shepherd Is Divine," directed by Jerold Ottley, following which Elder Boyd K. Packer of the Council of the Twelve Apostles will address us.

The Tabernacle Choir sang, "Lo, My Shepherd Is Divine."

President Kimball

We shall now be pleased to hear from Elder Boyd K. Packer of the Quorum of the Twelve Apostles.

Elder Boyd K. Packer

What I shall say I could say much better if we were alone, just the two of us. It would be easier also if we had come to know one another, and had

that kind of trust which makes it possible to talk of serious, even sacred things.

If we were that close, because of the nature of what I shall say, I would study you carefully as I spoke. If there should be the slightest disinterest or distraction, the subject would quickly be changed to more ordinary things.

Jesus Christ

I have not, to my knowledge, in my ministry said anything more important. I intend to talk about the Lord, Jesus Christ, about what He really did—and why it matters now.

One may ask, "Aside from the influence He has had on society, what effect can He have on me individually?"

To answer that question I ask, have you ever been hard-pressed financially? Have you ever been confronted with an unexpected expense, a mortgage coming due, with really no idea how to pay it?

Such an experience, however unpleasant, can be, in the eternal scheme of things, very, very useful. If you miss that lesson you may have to make it up before you are spiritually mature, like a course that was missed or a test that was failed.

That may be what the Lord had in mind when He said,

"It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God." (Matt. 19:24.)

Spiritual debt

Those who have faced a foreclosure know that one looks helplessly around, hoping for someone, anyone, to come to the rescue

This lesson is so valuable because there is a spiritual account, with a balance kept and a settlement due, that no one of us will escape.

To understand this spiritual debt we must speak of such intangibles as love, faith, mercy, justice. Although these virtues are both silent and invisible, surely I do not need to persuade you that they are real. We learn of them by processes that are often silent and invisible as well.

We become so accustomed to learning through our physical senses by sight and sound and smell, by taste and touch—that some of us seem to learn in no other way.

But there are spiritual things that are not registered that way at all. Some things we simply feel, not as we feel something we touch, but as we feel something we feel.

There are things, spiritual things, that are registered in our minds and recorded in our memories as pure knowledge. A knowledge of "things which have been, things which are, things which must shortly come to pass." (D&C 88:79; see also D&C 93:24, and Jac. 4:13.)

As surely as we know about material things, we can come to know of spiritual things.

Each of us, without exception, one day will settle that spiritual account. We will, that day, face a judgment for our doings in mortal life and face a foreclosure of sorts.

Justice: an eternal law

One thing I know: we will be justly dealt with. Justice, the eternal law of justice, will be the measure against which we settle this account.

Justice is usually pictured holding a set of scales and blindfolded against the possibility that she may be partial or become sympathetic. There is no sympathy in justice alone—only justice! Our lives will be weighed on the scales of justice.

The Prophet Alma declared:

"Justice claimeth the creature and executeth the law, and the law inflicteth the punishment; if not so, the works of justice would be destroyed, and God would cease to be God." (Al. 42:22.)

I commend to you the reading of the 42nd chapter of Alma. It reveals the place of justice and should confirm that the poet spoke the truth when he said, "In the course of justice [only,] none of us should see salvation." (Shakespeare, The Merchant of Venice, IV. i. 199-200.)

A parable

Let me tell you a story—a parable.

There once was a man who wanted something very much. It seemed more important than anything else in his life. In order for him to have his desire, he incurred a great debt.

He had been warned about going into that much debt, and particularly about his creditor. But it seemed so important for him to do what he wanted to do and to have what he wanted right now. He was sure he could pay for it later.

So he signed a contract. He would pay it off some time along the way. He didn't worry too much about it, for the due date seemed such a long time away. He had what he wanted now, and that was what seemed important.

The creditor was always somewhere in the back of his mind, and he made token payments now and again, thinking somehow that the day of reckoning really would never come.

But as it always does, the day came, and the contract fell due. The debt had not been fully paid. His creditor ap-

peared and demanded payment in full.

Only then did he realize that his creditor not only had the power to repossess all that he owned, but the power to cast him into prison as well.

"I cannot pay you, for I have not the power to do so," he confessed. "Then," said the creditor, "we will

exercise the contract, take your possessions, and you shall go to prison. You agreed to that. It was your choice. You signed the contract, and now it must be enforced."

Mercy and justice

"Can you not extend the time or

forgive the debt?" the debtor begged.
"Arrange some way for me to keep
what I have and not go to prison. Surely
you believe in mercy? Will you not
show mercy?"

The creditor replied, "Mercy is always so one-sided. It would serve only you. If I show mercy to you, it will leave me unpaid. It is justice I demand. Do you believe in justice?"

"I believed in justice when I signed the contract," the debtor said. "It was on my side then, for I thought it would protect me. I did not need mercy then, nor think I should need it ever. Justice, I thought, would serve both of us equally as well."

"It is justice that demands that you pay the contract or suffer the penalty," the creditor replied. "That is the law. You have agreed to it and that is the way it must be. Mercy cannot rob justice."

There they were: One meting out justice, the other pleading for mercy. Neither could prevail except at the expense of the other.

"If you do not forgive the debt there will be no mercy," the debtor pleaded.

"If I do, there will be no justice," was the reply.

Both laws, it seemed, could not be served. They are two cternal ideals that appear to contradict one another. Is there no way for justice to be fully served, and mercy also?

The mediator

There is a way! The law of justice can be fully satisfied and mercy can be fully extended—but it takes someone else. And so it happened this time.

The debtor had a friend. He came to help. He knew the debtor well. He knew him to be shortsighted. He thought him foolish to have gotten himself into such a predicament. Nevertheless, he wanted to help because he loved him. He stepped

between them, faced the creditor, and

"I will pay the debt if you will free the debtor from his contract so that he may keep his possessions and not go to prhson."

As the creditor was pondering the offer, the mediator added, "You demanded justice. Though he cannot pay you, I will do so. You will have been justly dealt with and can ask no more. It would not be just."

And so the creditor agreed.

The mediator turned then to the debtor. "If I pay your debt, will you ac-

cept me as your creditor?"
"Oh yes, yes," cried the debtor.
"You save me from prison and show
mercy to me."

"Then," said the benefactor, "you will pay the debt to me and I will set the terms. It will not be easy, but it will be possible. I will provide a way. You need not go to prison."

And so it was that the creditor was paid in full. He had been justly dealt with. No contract had been broken.

The debtor, in turn, had been extended mercy. Both laws stood fulfilled. Because there was a mediator, justice had claimed its full share, and mercy was fully satisfied.

Christ is our mediator

Each of us lives on a kind of spiritual credit. One day the account will be closed, a settlement demanded. However casually we may view it now, when that day comes and the foreclosure is imminent, we will look around in restless agony for someone, anyone, to help us.

And, by eternal law, mercy cannot be extended save there be one who is both willing and able to assume our debt and pay the price and arrange the terms for our redemption.

Unless there is a mediator, unless we have a friend, the full weight of justice untempered, unsympathetic, must, positively must fall on us. The full recompense for every transgression, however minor or however deep, will be exacted from us to the uttermost farthing.

But know this: Truth, glorious truth, proclaims there is such a Media-

"For there is one God, and one mediator between God and men, the man Christ Jesus." (1 Tim. 2:5.)

Through Him mercy can be fully extended to each of us without offending the eternal law of justice.

This truth is the very root of Christian doctrine. You may know much about the gospel as it branches out from there, but if you only know the branches and those branches do not touch that root, if they have been cut free from that truth, there will be no life nor substance nor redemption in them.

Mercy not automatic

The extension of mercy will not be automatic. It will be through covenant with Him. It will be on His terms, His generous terms, which include, as an absolute essential, baptism by immersion for the remission of sins.

All mankind can be protected by the law of justice, and at once each of us individually may be extended the redeeming and healing blessing of mercy.

A knowledge of what I am talking about is of a very practical value. It is very useful and very helpful personally; it opens the way for each of us to keep his spiritual accounts paid up.

You, perhaps, are among those

troubled people. When you come face to face with yourself in those moments of quiet contemplation—that many of us try to avoid—are there some unsettled things that bother you?

We are accountable

Do you have something on your conscience? Are you still, to one degree or another, guilty of anything small or large?

We often try to solve guilt problems by telling one another that they don't matter. But somehow, deep inside, we don't believe one another. Nor do we believe ourselves if we say it. We know better. They do matter!

Our transgressions are all added to our account, and one day if it is not properly settled, each of us, like Belshazzar of Babylon, will be weighed in the balance and found wanting.

Redemption

There is a Redeemer, a Mediator, who stands both willing and able to appease the demands of justice and extend mercy to those who are penient. for "He offereth himself a sacrifice for sin, to answer the ends of the law, unto all those who have a broken heart and a contrite spirit; and unto none else can the ends of the law be answered." (2 Ne. 2:7.)

Already He has accomplished the redemption of all mankind from mortal death; resurrection is extended to all without condition.

He also makes possible redemption from the second death, which is the spiritual death, which is separation from the presence of our Heavenly Father. This redemption can come only to those who are clean, for no unclean thing can dwell in the presence of God.

If justice decrees that we are not eligible because of our transgression, mercy provides a probation, a penitence, a preparation to enter in.

Testimony

I have carried with me a great desire to bear testimony of the Lord, Jesus Christ. I have yearned to tell you in as simple terms as I can, what He did, and who He is.

Although I know how poor mere words can be, I know also that such feelings are often carried by the spirit, even without words.

At times I struggle under the burden of imperfections. Nevertheless, because I know that He lives, there is a supreme recurring happiness and joy.

There is one place where I am particularly vulnerable—when I know that I have abused someone, or caused them hurt, or offended them. It is then I know what agony is.

How sweet it is, on those occasions, to be reassured that He lives, and to have my witness reaffirmed. I want, with fervent desire, to show you how our burdens of disappointment, sin, and guilt can be laid before Him, and on His generous terms have each item on the account marked. "Paid in Full."

I claim with my brethren of the Twelve to be a special witness of Him. My witness, and theirs, is true. I love the Lord, and I love the Father who sent Him.

"How great the wisdom and the love"

Eliza R. Snow, with deep spiritual inspiration, wrote these words, with which I close.

How great the wisdom and the love That filled the courts on high And sent the Savior from above To suffer, bleed, and die!

His precious blood He freely spilt; His life He freely gave, A sinless sacrifice for guilt, A dying world to save.

How great, how glorious, how complete, Redemption's grand design, Where justice, love, and mercy meet In harmony divine!

(Hymns, no. 68.)

In the name of Jesus Christ, amen.