

lem. Being overweight increases the risk of many diseases and creates physical discomfort as well as psychological burdens.

We should be grateful that scientific research and medical practice have resulted in longer life spans, greater health and vitality, and reduction in deaths among babies and small children. One of the touching parts of our past history is the great longing mothers and fathers felt for something to help their sick children get well.

Today, immunization against disease is a great blessing. Some of the most hazardous diseases are now almost totally under control because of immunization.

Home nursing courses, first aid, and other home health skills are taught in Relief Society.

In this day of high medical costs, it would also be helpful if women are taught the value of good medical health insurance. This is essential for both physical health and financial management.

Physical health goals

In summary, our physical health goals should be—

1. To obey the Word of Wisdom;
2. To maintain proper weight and endurance through regular exercise, adequate rest, and a balanced diet;
3. To improve or maintain personal and home sanitation;
4. To practice preventative measures to preserve good health;
5. To learn and practice home health skills.

May the application of these principles help each of us live joyously, I pray, in the name of Jesus Christ. Amen.

President N. Eldon Tanner

Bishop J. Richard Clarke, second counselor in the Presiding Bishopric, will now speak to us. After he is finished, we would like all to stand and join in singing, "Do What Is Right," led by Brother Donald Ripplinger.

Bishop J. Richard Clarke

Brothers and sisters, I am so thankful to be involved in the great welfare plan of the Church. I testify from the depths of my soul that this great movement was revealed by Almighty God to his latter-day prophets.

We have come a long way since the early days of welfare, but we have an enormous distance yet to travel. With the great expansion of missionary work throughout the earth, the ministering to temporal needs will likewise expand. To meet this magnificent challenge successfully, we must be wise and faithful stewards.

Stewardship

Modern scripture reminds us that

all things belong to the Lord. He declared, "I, the Lord, stretched out the heavens, and built the earth, my very handiwork; and all things therein are mine, . . . all these properties. . . .

"And if the properties are mine, then ye are stewards." (D&C 104:14, 55-56.)

The lessons of stewardship are vividly taught in the parable of the talents (see Matt. 25:14-30). To be profitable servants, we must improve that which the Lord has entrusted to us. Stewards are managers, and sound management reduces waste and ensures an appropriate return on invested resources. How happy were the servants who could report to their lord that they had done all that was expected of them and were

told, "Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things" (Matt. 25:21).

I believe there are three elements which characterize successful stewardship—agency, diligence, and accountability. We are free to accept or reject the invitation to serve, but once we accept, we assume full responsibility for the results. In section 4 of the Doctrine and Covenants, we read, "O ye that embark in the service of God [I see this as the invitation], see that ye serve him with all your heart, might, mind and strength" (D&C 4:2). And then, in section 72: "It is required of the Lord, at the hand of every steward, to render an account of his stewardship, both in time and in eternity" (D&C 72:3). While we are ultimately accountable to the Lord, we are also accountable to his mortal priesthood administrators.

Planning

Let us now focus more specifically on how we may fulfill our stewardship responsibilities within the Storehouse Resource System:

First is the process of planning. Planning makes it possible to control and maximize our resources. Lack of proper planning results in frustration. Most of us have learned that trial-and-error management is wasteful and discouraging. So that eventually each area or zone will be self-sustaining, we are selectively introducing master planning throughout the Church. Welfare master planning is the process of identifying needs and programming resources to meet those needs. When the master plan is fully implemented, our bishops will be able to assist the needy more adequately under changing economic conditions.

Efficiency

Second, a good steward operates efficiently. Two years ago, President Kimball said:

"Let us become efficient in our production operations, so that we don't merely go through the motions of having welfare farms. The time will come when we will need all the products and more from our projects—even more than we do now.

"Do what you can to make our projects economically viable, so that we don't rationalize that the welfare project is good simply . . . for the priesthood to labor side by side; we can have the brotherhood of labor and the economic efficiency too." (ENSIGN, May 1976, pp. 125-26.)

Addressing a welfare conference in 1960, President J. Reuben Clark, Jr., counseled:

"It is my humble judgment today that it would be better for us never to have acquired a welfare project than to fail to take care of it now that we have it. The Lord will not hold us blameless, those of us who lead in the wards and the stakes, . . . if we take of the funds of the people, those sacred trust funds, and purchase projects and then do not utilize those projects as the Lord would have us." (Welfare agricultural meeting, 4 Apr. 1960.)

It is a sobering responsibility to administer these sacred funds at Church headquarters. When we receive an application for a loan or Church participation, we review financial statements and projections very carefully. We critically assess the organizational structure, the management, and the local priesthood involvement with each project. The application forms tell us much about the quality of the stewards operating the project.

Quality control

Third, let us improve our quality control. Good quality is never an accident; it is always the result of high intention and sincere effort. We commend you who are following the prescribed standards and procedures to assure that our storehouse commodities are pure and nutritional. President Kimball put

quality control in perspective recently at the groundbreaking of a new cannery. He said, "[We should] be pleased to serve a meal of our products to the Lord, were it . . . our privilege to have him visit any one of our storehouses." The phrase "good enough for welfare" must take on new meaning. Nothing less than our very best is acceptable to the Lord. The *Deseret* label should stand for highest quality because behind that label are the labors of love.

Whether in services or produced goods, by management or volunteer workers, quality control applies to every aspect of welfare services. The quality of commodities received into the storehouse is the final measurement of our production efficiency.

Safety

Fourth, closely associated with quality control is safety. I am glad to say that our safety record is improving, but there are still too many accidents occurring in some of our units. The cost in human terms is tragic. In dollars, in labor losses, and fire losses it totals several hundred thousand dollars each year.

We would like to remind you that the Church is primarily self-insuring. This means that when carelessness results in replaceable loss, we are forced to draw upon the sacred funds of the Church to restore that which has been damaged or lost. A handbook has been prepared to outline the safety procedures for all that is done in the Storehouse Resource System. Will you study its contents carefully and apply them consistently? Remember, most accidents are preventable.

Preventive maintenance

Fifth, a good steward will follow preventive maintenance. He will see that every building is well constructed and annually inspected and that all equipment is regularly inspected and serviced. He will extend the life of every

capital asset through wise management. I have a sign in my office which reads: "Why is there always enough time to do things over, but never enough time to do it right?" Preventive maintenance allows us to do it right the first time.

Accounting & financial priorities

Sixth, a wise steward maintains good accounting records and follows sound financial practices. We are upgrading our accounting data system to provide you and us with better information. We appreciate your patience and assistance in implementing this new system. As you know, sound judgment depends upon effective data. We thank you who are accurately submitting your reports as requested.

With general Church participation in acquiring capital assets, it is incumbent that you manage prudently. We exhort you to seek participation only for equipment and other capital assets that are justifiably needed for successful production. The Lord's trust in these matters should never be violated.

The business reputation of the Church must be held impeccable. All accounts payable should be remitted as agreed. Very often nonprofit organizations expect discounts on their purchases and then they're dilatory in payment. Let it not be so with us. This applies to your promissory notes with the Church and your production commitments. These are sacred obligations and should be honored accordingly.

Labor diligently

Now, brothers and sisters, so much remains to be done. May we follow the counsel and example of our leader, President Kimball. At the October welfare conference last year, he said: "May I urge you to go forward in this great work. So much depends upon our willingness to make up our minds collectively and individually, that present levels of performance are not accept-

able, either to ourselves or the Lord." (ENSIGN, Nov. 1977, p. 79.)

To all who diligently labor, the Lord gives this promise: "And whoso is found a faithful, a just, and a wise steward shall enter into the joy of his Lord, and shall inherit eternal life" (D&C 51:19).

My brothers and sisters, the Lord loves you for your devotion and untiring efforts. May he bless you as you continue to meet the great challenges before us today and tomorrow, I humbly pray in the name of Jesus Christ. Amen.

The congregation sang the hymn, "Do What Is Right."

Bishop H. Burke Peterson

Brothers and sisters, this morning President Kimball has outlined for us standards of performance as they relate to the subject of personal and family preparedness. The filmstrip has refreshed our memories and hopefully inspired us to set goals and make preparations in areas of need.

Each of the principles discussed in the filmstrip is basic and should have direct application in the lives of every person and family member in the Church. Individual needs will vary as does the circumstance of each of us. Personal situations change as years go by. We should constantly appraise our needs and update our direction and emphasis. Our eternal progression, in large measure, is determined by our ability to evaluate and strengthen each area of weakness. What is the need of one may not necessarily be satisfied in the same way for another. For a moment, I would like to give a few examples of what I mean.

President N. Eldon Tanner

To better help us understand and realize how to achieve these personal and family preparedness standards, the following film has been prepared. It is recommended that this film be shown during bishopric departmental sessions in the 1979 regional representative meetings. The film strip is being adapted and translated for use internationally. Following the filmstrip, Bishop H. Burke Peterson will suggest ways in which each family may apply these principles in their homes.

Change with circumstances

As some of you may know, Sister Peterson and I have five daughters. Over the years, in an effort to increase our spiritual maturity, we have read the scriptures on a daily basis in our home. Fifteen years ago, when all of our children were at home, we would get together at 6:15 in the morning and study. Today, with one thirteen-year-old daughter at home, our scripture study continues, but the pattern has changed. In addition to reading together on family night and on Sunday evenings, we are now using an exciting new daily scripture reading program. On the side of the refrigerator is taped a chart with numbers from 1 to 30, each number representing consecutive days of reading the scriptures. Each family member is responsible for reading a chapter a day and recording his progress on the chart. It is visible to all. If one day is missed, then it is necessary for the one