

surpassed by my gratitude.

Future missionaries, may our Heavenly Father bless you with a desire to serve, the patience to prepare, and a willingness to labor, that you and all who comprise this royal army of the Lord may merit his promise: "I will go before your face. I will be on your right hand and on your left, and my Spirit shall be in your hearts, and mine angels round about you, to bear you up." (D&C 84:88.)

This is my earnest and sincere prayer. I ask it humbly and in the

name of Jesus Christ, amen.

### President Spencer W. Kimball

Elder Thomas S. Monson, a member of the Council of the Twelve Apostles, has just addressed us.

We shall now hear from Elder Franklin D. Richards, a member of the Presidency of the First Quorum of the Seventy.

He will be followed by President Marion G. Romney, Second Counselor in the First Presidency.

## Elder Franklin D. Richards

My dear brethren, I rejoice with you in the wonderful spirit of this priesthood meeting.

I am grateful that my spirit was reserved to come to earth in the dispensation of the fulness of times, when the gospel of Jesus Christ has been restored, and when we have a prophet of God, our beloved President Spencer W. Kimball, to counsel us.

### Work

Each of us is entitled to immortality through the atoning sacrifice of our Lord and Savior, Jesus Christ, but in order to enjoy eternal life, we must work out our own salvation day by day.

What a marvelous philosophy—the gospel of work—eternal progression!

President David O. McKay said, "Let us . . . realize that the *privilege* to work is a gift, that [the] *power* to work is a blessing, that *love* [of] work is success" (*True to the Faith*, comp. Llewelyn R. McKay, Salt Lake City: Bookcraft, 1966, p. 287).

For the next few minutes I would like to direct my remarks particularly to my young friends of the

Aaronic Priesthood. You may not realize it, but when you are young you set the patterns that follow you throughout your entire life. It is so important that you set good patterns when you are young.

I am grateful that I had a father and mother who taught me as a boy the joy of work and the importance of paying my tithing and of spending less money than I made so that I could have something saved for my schooling and mission.

As a young boy, I raised chickens and sold eggs in the neighborhood, mowed lawns, worked in a warehouse and brickyard, and later sold printing. By working, I had my own money to spend, and I felt pretty grown-up. I paid my tithing, put some in a savings account for a mission and schooling, and the rest was mine to spend in any way I wanted to.

My parents taught me that tithing was a commandment of our Father in Heaven and a way for us to show our love for him and our appreciation for all the blessings he gives us. I still have a tithing receipt which was given to me when I was eight years old, and it is among my prized possessions.

The younger a boy is when he learns these important lessons, the more they become a part of his life. I am sure that many of the blessings I have enjoyed throughout my life have come to me because as a boy I learned the importance of working and being thrifty, paying my tithing, and putting something away for my mission and schooling.

When a young man goes on a mission or to school and pays some of the cost, he generally works harder and is happier and more successful.

Now, let me speak to you older priesthood bearers, as well as to the younger brethren.

Regardless of the difficulties existing in the world today, we as a people must recognize that we have been greatly blessed with the resources of this world. We, in effect, become stewards over our earthly possessions.

Throughout the history of the Church, the doctrine of personal and family preparedness has been emphasized by the leaders of the Church. Six phases of personal and family preparedness have been stressed by our leaders: education, career development, financial, health, and spiritual preparedness, and home production and storage.

In view of today's moral and social conditions, as well as unstable economic conditions in practically every country in the world, I have felt impressed to speak upon the importance of personal and family financial preparedness.

We must recognize that financial problems are the reason for much unhappiness and are certainly a major factor in family difficulties and divorce.

The Lord has told us that if we are prepared, we shall not fear (see D&C 38:30). What a blessing it is to be free from financial fear.

I would like to suggest a three-point formula to attain and maintain

financial preparedness:

1. Pay your tithes and offerings.
2. Get out of debt and stay out of debt.
3. Use your surplus funds wisely.

This formula is equally applicable to young and old. Let me discuss each of these three points briefly.

### **Pay tithes and offerings**

*First, pay your tithes and offerings.* The Lord has said:

"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. . . .

"Bring ye all the tithes into the storehouse, . . . and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." (Mal. 3:8-10.)

In this dispensation, the Lord has revealed to us that this is "a day of sacrifice, and a day for the tithing of my people" (D&C 64:23).

Brethren, compliance with the law of tithing opens the windows of heaven, bringing material and spiritual blessings through sacrifice and obedience. It is truly the first step towards personal and family financial preparedness.

As long as one is honest with the Lord, the amount of tithing paid is not material. The widow's or child's mite is as important and acceptable as the rich man's offerings.

When men, women, and children are honest with the Lord and pay their tithes and offerings, the Lord gives them wisdom whereby they can do as much or more with the remainder than they could if they had not been honest with the Lord. They are blessed and prospered in various ways—spiritually, physically, and mentally, as well as materially. I know this to be true, and I am sure

that many of you can bear such a testimony. And always remember the words of the Lord Jesus: "It is more blessed to give than to receive" (Acts 20:35).

### Avoid debt

Now, the *second* point of the formula—*get out of debt and stay out of debt*. In modern revelation, the Lord has given us these commandments: "Verily I say unto you, concerning your debts—behold it is my will that you shall pay all your debts" (D&C 104:78). And again: "Pay the debt thou hast contracted. . . . Release thyself from bondage" (D&C 19:35).

President Joseph F. Smith advised the Saints to "get out of debt and keep out of debt, and then you will be financially as well as spiritually free" (In Conference Report, Oct. 1903, p. 5).

In getting out of debt and staying out of debt, there are certain basic principles that we, as individuals and families, can apply, such as:

1. Live within your income.
2. Prepare and use short- and long-term budgets.
3. Regularly save a part of your income.
4. Use your credit wisely, if it is necessary to use it at all. For example, a reasonable debt may be justified for the acquisition of a home or education.
5. Preserve and utilize your assets through appropriate tax and estate planning.

I know that by following these simple, basic principles it is possible to get out of debt and stay out of debt.

What will this mean to us as individuals and families?

President Heber J. Grant said, "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" (*Relief Society Magazine*, May 1932, p. 302). Brethren, I can personally bear witness that this is true.

### Use surplus funds wisely

The *third* point of the formula is to *use your surplus funds wisely*. In many respects, the real test of a man is his attitude towards his earthly possessions. A person who places earthly possessions in the scales against the things of God evidences little understanding of eternal values.

President Brigham Young had this to say about this matter:

"When this people are prepared to properly use the riches of this world for the building up of the kingdom of God, He is ready and willing to bestow them upon us. . . .

"I like to see men get rich by their industry, prudence, management and economy, and then devote it to the building up of the kingdom of God upon the earth" (*Journal of Discourses*, 11:114-15).

I personally feel very strongly that in furtherance of these teachings every man who has property and means should so live as to obtain wisdom to know how to use them in the best possible way to promote the welfare of his family and his fellowmen and in building the kingdom of God.

### Testimony

I bear you my testimony that personal and family preparedness is vital to our eternal welfare and happiness, and it is important to be strong financially, as well as spiritually, mentally, and physically.

Yes, financial strength is realized by keeping God's commandments, by the payment of an honest tithe, by developing habits of work,

by being thrifty and living within one's income, as well as by using our means wisely.

May each of us this night commit ourselves to incorporate these great principles into our lives.

Brethren, how glorious it is to know that God lives and that Jesus is the Christ, our Savior and Redeemer, and also to know that the gospel in its fulness has been restored, together with the power to act in the name of God, through the instrumentality of the Prophet Joseph Smith, and that there is a living prophet at the head

of the Church today, our beloved President Spencer W. Kimball. I pray that we may have the good judgment to follow his counsel. In the name of Jesus Christ, amen.

### President Spencer W. Kimball

Elder Franklin D. Richards, a member of the Presidency of the First Quorum of the Seventy, has addressed us.

President Marion G. Romney, Second Counselor in the First Presidency, will be our next speaker.

## President Marion G. Romney

I would like to direct my remarks to the Aaronic Priesthood particularly. What I have to say I think would be applicable to all of us, however. I would like to start with Alma's testimony to his son. He testified "that whosoever shall put their trust in God shall be supported in their trials, and their troubles, and their afflictions, and shall be lifted up at the last day" (Al. 36:3).

### Word of Wisdom

I plead with you young Aaronic Priesthood bearers—and all of us—to determine now, in your youth, to put your trust in the Lord, and by obeying his commandments learn the right to receive the specific blessings he has promised for specific types of living—those given in the Word of Wisdom, for example, when he said that "all saints who remember to keep and do these sayings, walking in obedience to the commandments, shall receive health in their navel and marrow to their bones;

"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.

"And I, the Lord, give unto them a promise, that the destroying angel shall pass by them, as the children of Israel, and not slay them." (D&C 89:18-21.)

This reference to the destroying angel passing by the children of Israel refers to the occasion when, to persuade the Egyptians to let Israel go, "the Lord smote all the firstborn in the land of Egypt, from the firstborn of Pharaoh that sat on his throne unto the firstborn of the captive that was in the dungeon; and all the firstborn of cattle.

". . . and there was a great cry in Egypt; for there was not a house where there was not one dead." (Ex. 12:29-30.)

But in his death-dealing mission the destroying angel passed by the homes of those Israelites who had marked their door lintels and side posts with the blood of a lamb, as directed by the Lord.

It appears from the Word of Wisdom and other scriptures that there are destroying angels who have a work to do among the peoples of the earth in this last dispensation.