

by premature death. We can increase their options by proper insurance planning.

We would also urge each family to carry adequate health insurance. Medical costs are soaring, and trying to self-insure from personal savings is very risky. During inflation, medical costs increase faster than our savings accumulate.

Proper concept of welfare program

Since its inception, there have been critics of the welfare program—but some people have a problem for every solution. I am sure there were Israelites in Egypt who did not want to leave their homes until Moses could explain how they were going to get across the Red Sea. It was not until they followed Moses to the shores of the Red Sea that the Lord opened up the way to them.

Brothers and sisters, we do not know by what means or when a crisis will occur in our family. Residents of Michigan did not need a nationwide, full-scale depression to tax their economic resources and cause many to lose their jobs. If I have a crippling disability for a prolonged period, my income stops just as surely as if it were caused by a national catastrophe. We tend to view distasteful circumstances in a rather detached way; but, as one of the American presidential candidates recently said, "If my neighbor loses his job, it is a recession; but if I lose my job, that's a depression."

There are some who feel that they are secure as long as they have funds to purchase food. Money is not food. If there is no food in the stores

or in the warehouses, you cannot sustain life with money. Both President Romney and President Clark have warned us that we will yet live on what we produce.

I would like to make one point very clear. The welfare services program of the Church is essentially you and I being self-sufficient within our own families. The Church storehouse system is a backup system for the small number of members who are poor or physically handicapped, or for emergencies or disasters. There is *no way* the Church, as an institution, intends to assume the responsibility that rightfully belongs to the individual. The welfare program was never designed to do so. Personal and family preparedness is the Lord's way. Then, by uniting together to pay generous fast offerings and by providing commodities from our projects and canneries, we can help our neighbor who cannot help himself.

Most important of all, brothers and sisters, with all our storing, let us store righteousness that we may stand approved of the Lord. In 1833 the Lord said,

"Therefore, let your hearts be comforted, for all things shall work together for good to them that walk uprightly, and to the sanctification of the church.

"For I will raise up unto myself a pure people, that will serve me in righteousness;

"And all that call upon the name of the Lord, and keep his commandments, shall be saved." (D&C 100:15-17.)

Such a people will be known as the "household of faith" (D&C 121:45). That we may be found in their midst is my prayer, in the name of Jesus Christ, amen.

Sister Barbara B. Smith

My dear brothers and sisters, I have been thinking what a difference we could make in each household if

we as women accept and follow the wise counsel given this morning, if we wholeheartedly respond to it—not

in a spirit of sacrifice or out of a sense of duty, but because of our devotion to the Lord. Our response, then, would be out of the fullness of our hearts—with joy, with faith, and with a feeling of challenge and innovation.

Joseph in Egypt

I am reminded of a visit I had with President Kimball. At that time he had been reading again the account of Joseph who was sold into Egypt. President Kimball made the comment that Joseph was a great teacher of the welfare program.

Since then, as I have read the story of Joseph, I have been impressed with his great qualities of mind and spirit that made his experience one of the greatest welfare sagas of ecclesiastical history.

Recall the circumstances of Joseph's Egyptian servitude, his time in the household of Potiphar as overseer of the house (see Gen. 39). Remember the test of faith during his unjust imprisonment. Consider his interpretation of dreams that ultimately led to his elevation to the highest office in Pharaoh's government.

Note Joseph's obedience to the Lord's warning of impending famine, that "the land perish not through the famine" (Gen. 41:36). "Joseph gathered corn as the sand of the sea" (Gen. 41:49) during the seven plenteous years against the seven years of famine.

Observe the drama unfold which brought Joseph's brothers to him to plead for food. Joseph was the agent of their deliverance. Feel the emotion as Joseph revealed his true identity to his family.

Finally, recognize the discipline of Joseph's life that brought to fruition his absolute faith in the Lord, his endurance, his deep affection for his kindred.

We, as women in the Church, can be Josephlike in faith and in obedience and in following the direction

of the Lord given us through his chosen leaders.

Increased involvement in welfare matters

In this time of international uncertainty, worldwide inflation, and financial stress, I see the need for the Relief Society to become increasingly involved in welfare matters and for its members to implement welfare principles more fully.

In the organization, the wheels have already been set in motion for a closer, more efficient response in welfare. The first of these major moves was made in April 1979, when President Ezra Taft Benson announced the establishment of priesthood councils at every level of Church government. Last October the Relief Society's role in priesthood councils was explained. We directed Relief Society leaders regarding their participation and involvement. From reports received, this instruction is now beginning to be implemented, and a better working relationship between priesthood and Relief Society leaders is resulting.

Role of ward and stake board members

The next action taken by Relief Society to carry out its responsibilities and contribute more effectively in the welfare program came last spring. At that time a new administrative plan was adopted to fully utilize the stake and ward Relief Society boards.

Acting under the direction of the ward and stake Relief Society presidencies, each board member is assigned to a specific division of work. She is to serve as a resource to her presidency in planning, goal setting, and implementing the assigned facet of work.

In the area of welfare, the board member, working under the direction

of the president, is expected to become knowledgeable about *all* aspects of welfare and to help the presidency by—

1. Interpreting welfare services material; studying, compiling, and evaluating welfare services information.

2. Investigating resources; becoming familiar with Church and community resources.

3. Increasing understanding; meeting regularly with the presidency to discuss Relief Society's role in welfare services.

4. Initiating goal setting; setting short- and long-term goals with the Relief Society president.

5. Implementing approved plans and revising plans when directed.

Duties of Relief Society presidencies

She correlates her work with other board members as she helps to carry out approved welfare plans. In this assignment, the board member extends the effectiveness of the president and her counselors, but she does *not* assume their responsibilities nor replace them on welfare services committees, nor does she handle confidential matters.

The presidency works under the direction of priesthood leadership as defined in the new *Welfare Services Resource Handbook*.

We feel this new assignment will strengthen and extend Relief Society's capability to respond to ward or stake welfare responsibilities.

We ask that Relief Society presidencies become thoroughly familiar with the Storehouse Resource System and that they learn how to complete a bishop's order for commodities accurately and with sensitivity. The Relief Society president must complete all orders *before* the bishop signs them. The two signatures assure agreement that the kinds of products and the amounts are correct and that Church resources are safeguarded.

As Relief Society leaders, we now look forward to an era of increased activity in the welfare aspect of our work. We have a specific goal to be implemented immediately which we offer as a challenge and a guide for Relief Society leaders and members alike. We ask, in this time of inflation and great financial stress on individuals and families, that our teachings of "provident living" be further expanded and fully practiced by every member.

We encourage women to economize in creative ways such as—

1. Exchanging skills, when practical, instead of money; exchanging excess vegetable produce from one garden for fruit from another; exchanging rather than buying books, musical instruments, Scout uniforms, etc.

2. Becoming more knowledgeable gardeners; developing their own garden seeds gathered from their

Encourage economy

own high quality produce.

3. Saving time and money by organizing their homes into efficient work and storage centers and by preparing food with their own mixes.

This means that all will make wise use of the resources available to them as they live each day and prepare for the future.

Let us become better managers of our economic resources. The first step could be to plan a workable budget. This should be one that is uniquely right for us. Our budget, in addition to allowing for the basic payments to the butcher, the baker, and the mortgage loan banker, should include a payment to ourselves—in the form of savings, even though it may be meager at first.

In an interesting book entitled *The Richest Man in Babylon*, the story is told of a poor scribe who bargained with the rich man for his formula for economic success. That

early Babylonian gave a surprisingly simple answer: "A lean purse is easier to cure than endure.

"... learn to make your treasure work for you. Make it your slave.

"Pay for what you eat and wear but pay yourself as well." (George S. Clason, *The Richest Man in Babylon*, New York: Hawthorne Books, 1955, p. 31.)

Practice prudence

Let us practice prudence in our homes, become better meal planners, housekeepers, and home decorators. Let us acquire the sewing and tailoring skills that will help our clothing look custom-made and that will help keep it in good repair. Let us make our kitchens creative centers from which emanate some of the most delightful of all home experiences.

I know that many women already do this. One such family does not like to miss a meal at home. The children want to bring their friends home because of the mother's excellent cooking and the inviting table on which the food is served. The parents always engender gracious, stimulating conversation with their children at mealtime.

The mother is what I would call a provident homemaker, especially in her kitchen. When she cooks, she cooks in quantity, not only for the immediate meal but for other meals as well. She is creative and innovative with foods. She makes nourishing soups, such as split pea, onion, minestrone, and consommé, using marrow bones and soup meat. Then she serves the meat as a main-course dish with a savory sauce or garnish. Colorful fresh vegetables are added to make a complete and satisfying meal. Occasionally she prepares chicken from which she makes delicious chicken dumplings, chicken salad, or chicken sandwiches. This homemaker uses necks, backs, and

other less meaty parts that many discard to provide a base for the aromatic broth from which soups are made for the days ahead. This woman draws from a home garden of beautiful fruits, vegetables, and herbal seasonings to make the family meals to "please the eye and to gladden the heart; . . . for taste and for smell, to strengthen the body and to enliven the soul" (D&C 59:18-19).

I sense in this homemaker a happy, creative spirit that makes provident living an enriched way of life.

She understands—as we each should—that life is made up of small daily acts. Savings in food budgets come by pennies, not only by dollars. Clothing budgets are cut by mending—stitch by stitch, seam by seam. Houses are kept in good repair nail by nail. Provident homes come not by decree or by broad brush-stroke. Provident homes come from small acts performed well day after day. When we see in our minds the great vision, then we discipline ourselves by steady, small steps that make it happen. It is important to realize this correlation between the large and the small.

Let us as women in the Church today make happy, provident living a life-style in our homes, approaching this goal in a spirit of challenge and innovation and thanksgiving. Let us see what creativity can do to heighten the standard of our living, not reduce it—to be provident without becoming penny-pinching, miserly, or ungenerous. We have many ideas displayed in the Relief Society Building, and we invite you to come and see them.

Then as we attend area and multiregion council meetings and as we serve in this vital welfare work, may we be great teachers of welfare services principles. Led by chosen priesthood leaders, may we all work together, as Joseph of old proclaimed, "to preserve . . . a posterity

ty in the earth, and to save . . . lives by a great deliverance" (Gen. 45:7), I humbly pray, in the name of Jesus Christ, amen.

President Spencer W. Kimball

Brother Ripplinger will now lead us in singing hymn number 110,

"Choose the Right," following which we shall hear from President Douglas W. DeHaan of the Portland Oregon East Stake.

The congregation sang "Choose the Right."

President Douglas W. DeHaan

At times, working on a Church welfare production project can seem to be largely a temporal experience. We may have just spent a long, hot day on one of our farms thinning, weeding, or lifting. Or perhaps we are returning home near midnight, knowing that we are expected to be on our own jobs at 7:00 A.M. after working a swing shift in one of our canneries. While we may have a tired but satisfying feeling inside, it may not register with us that much of it was a spiritual experience. Yet Doctrine and Covenants 29:34 makes it clear that requirements the Lord places upon us are always spiritual. He says to us, in part, "And not at any time have I given unto you a law which was temporal."

Example of dairy farm

Just three years ago, at this same time of year, I had this great principle demonstrated to me at the hands of the Lord in a very special way. The Portland Oregon East Stake has been developing a dairy farm over the past half dozen years or more. It is located on an island in the Columbia River and is one of the largest single-stake projects in the Church. This fact, coupled with the need to develop the project almost from scratch, has placed a heavy burden upon our people, both in time and in money.

With a new project, we had run in the red each year, but 1977 was to be our turnabout year. The final result depended upon harvesting about seventy-five acres of corn, which was to be made into silage for feed. Unseasonably, it had rained almost every day during the month of September, and by the first day of October, our scheduled harvest date, I knew the crop was in trouble. We have a very high water table on the island, and when the ground gets saturated with too much water we get so much mud our harvest equipment cannot get into the fields without sinking. Once the land is saturated, it takes about a month of dry weather to make the fields passable to vehicles. During the winter months and right up until June, the corn ground is entirely under water.

I visit the farm about once a week, so I keep a pair of rubber boots in my car. I drove to the farm that October day and decided to pull on my boots and walk down into the corn fields. I immediately found even the road turned to mud and puddles. In places the mud came near the top of my eighteen-inch-high boots, and I don't really know why I continued walking. It was a dark gray, overcast day, and drops of rain were splashing in the open puddles everywhere. The farm crew told me they had taken a corn chopper down into the fields a few days earlier but had it down to