Family needs, however, are not always physical. Often faith, forgiveness, encouragement, comfort, counsel, listening, teaching, most support, examples of loving and caring, and a host of other experiences will see loved ones through a crisis—and their crisis needs may last a lifetime. Time with a family member may pay the greatest dividends of all

The story is told of a family who had a grandmother who had to live in a home for the elderly. Once each year they would visit her. On that occasion, they would take her a new blanket. As they were returning home from one such visit, one of the father's young sons asked, "Daddy, why do we visit grandmother every year?"

The father answered, "So she will know that we love her."

Another question: "Daddy, why do we bring her a new blanket every time?"

The father answered, "So she

will remember that we've been here and that we have not forgotten her." Then a pause. "Daddy, what

Then a pause. "Daddy, what color blanket would you like when I come to visit you?"

There is no righteous way to avoid the commandment "Honour thy father and thy mother." (Ex. 2012.) No family that hopes to endure eternally can exclude grandmehr and grandfather, brothers and sisters, or other relatives. Heaven forbid that any family member—regardless of age—should be considered a burden. Wouldn't it be wonderful if family members would counsel together as they make plans to assist those in need?

Families can cause miracles to happen

Because of some personal experiences, I am a true believer that families who will fast and pray together can cause miracles to happen. They can literally pay righteous things to take place. Ofttimes it may take longer than we feel is necessary before it happens, however.

To those who are not members of a "typical" LDS family—and there are many—may we offer a reminder that we are all literally brothers and sisters. We are members of that heavenly family. These principles apply to all. The faithful will be blessed for obedience.

In an earlier day, when families refused to obey the charge of family responsibility—when they found ways to justify their acts of noncompliance with the law—the Master said:

"Ye hypocrites, well did Esaias prophesy of you, saying,

"This people draweth nigh unto me with their mouth, and honoureth me with their lips; but their heart is far from me.

"But in vain they do worship me, teaching for doctrines the commandments of men." (Matt. 15:7-9.)

This morning we have given you what the Lord has said. We may use our agency as to whether we shall obey or disobey; but, if we disobey, we must abide the penalty.

I testify of the truth of these teachings and of the reality of the one who is the author, in the name of Jesus Christ, amen.

Sister Barbara B. Smith

Need to be resourceful

President Kimball, President Tanner, President Romney, my beloved Brethren, and my dear brothers and sisters: Few people are untouched today by economic stress. We're not only confronted with it in the media, but we experience it with virtually every purchase we make.

Most Saturday afternoons my husband and I make a trip to the grocery store for our weekly supplies and food storage items. Recently, after filling our shopping cart and while waiting to be checked out, we watched the cashier totaling the purchases of customers ahead of us. Nearly all were in sizable doubledigit figures. We discussed the high cost of food for large families with limited incomes, elderly people with small pensions, and single parents often with uncertain means. We concluded that in most households resources must be managed very carefully in order to meet current demands.

The economic situation today is sobering. It requires us as women to be very resourceful if we are to meet this challenge successfully and at the same time find satisfaction in doing it well.

Reach for the stars

A young bride went to be with her husband at an army camp on the edge of a desert. Housing was scarce and costly. All they could afford was a small cabin near an Indian village. The 115-degree heat was unbearable in the daytime. The wind blew constantly, spreading dust and sand over everything. The days were long and lonely. When her husband was ordered into the desert for two weeks of maneuvers, she just couldn't bear the living conditions any longer, and she wrote to her mother that she was coming home. An almost immediate reply included these lines:

Two men look out from prison bars; One saw the mud, the other saw the stars.

She read the lines over and over. All right, she would look for the stars. She determined to make friends with her neighbors, the Indians. She admired their artful weaving and potery work and asked them to teach her. As soon as they sensed her interest was genuine, they were most willing. She became fascinated with their culture, their history—everything about them. The desert changed from a desolate, forbidding place to a world of wondrous beauty.

What had changed? Not the desert, not her environment; her own attitude transformed a miserable experience into a highly rewarding one. (From Bits and Pieces, Vol. C no. 5, pp. 21-23).

How might Relief Society enable a woman to look to the stars stars to steer by? How might Relief Society enable a woman to create an environment of optimism and adventure, while at the same time helping her stretch her dollars and resources by implementing sound economic principles in the home?

Home and money management

Let me point out a few minicourses each Relief Society unit might hold to help women meet this challenge;

First, home and money management. Wise home and money management instruction should help each sister learn how to bring all expenditures within the family income. It has been thoughtfully said that we should less set our scale of living one degree below our means. No longer can we ignore the imperative of this principle.

The first hard rule of fixing our scale of living below our means is to budget, planning first for basic needs and then for other desired items.

We should help all women enjoy the peace of mind that comes from making and following a plan for spending. Their lives will begin to have an aura of serenity when their expenses stay within their income.

Women must learn to budget and to help their children learn to budget also. Women and children should know that, no matter how important or how worthwhile an item might seem to be, if they cannot afford it, it is an unwise expenditure. Such expenditures lead to debt; and unwise debt leads to economic insecurity, which most often causes stress in the family. You can make it easier for your children if you do as Elder Marvin J. Ashton suggests: "'Save your money' is a hollow pronouncement from a parent to a child. 'Save your money for a mission, a bicycle, a doll house, a trousseau, or a car' makes under-

standable sense." (ENSIGN, July 1975, p. 73.)
Living on a budget is not a chore. It need not even be a deprivation. Budgeting should be a great learning experience.

A 'recently married daughter of a friend wrote her mother, describing how she and her husband were managing to save money on their meager income. She excitedly explained: "I've discovered that often prepared foods are too costly for our budget, so I make most things from Scratch." The other night at Relief Society I even learned how to make milk, buttermilk, contage cheese, yogurt, and creamed cheese from the powdered milk we had stored. It's fut to see how much I can save by doing hings myself."

We can teach women to be realistic in money management and still maintain a spirit of resourcefulness and optimism.

Resource management

Next, a resource management minicourse might be planned. It could enable the sisters to share ways to save energy. For example, car pool or walk whenever possible, wear sweaters, turn down the thermostat a degree or two, open shades when the sun shines and close them at night, turn off the heat or air conditioner when not at home, turn off the lights, and run the dishwasher only with a full load.

Resource management includes wise stewardship of possessions and an appreciation of the value that still remains in some used goods. One stake Relief Society president reported a homenaking meeting where their best seamstress was available to help each woman draft patterns for reusable fabric. This helped the sisters save many dollars and at the same time enjoy lovely additional clothing items.

Other miniclasses on resource management might focus on ways to take better care of clothes-how best to repair, clean, and alter them for longer wear. A miniclass on laundering tips could also add to a woman's understanding of how to add life to fabric. Classes could teach the art of clothing coordination, how to add variety and versatility to everyone's wardrobe so there is less need to purchase complete outfits. In these and other ways Relief Society could teach women to care better for their belongings, thus extending life and serviceability while at the same time bringing satisfaction and pleasure.

If we "make do" creatively, we don't have to do without. We can enrich the lives of our family members at very little cost.

Healthful living

A third minicourse might be on healthful living. Plan ways to help the sisters save money by attaining the best health of which they are capable. Relief Society should provide training to promote physical wellbeing as the least expensive medical treatment. It doesn't even cost you he price of aspirin. The illness you avoid costs nothing. Good health habits save money. To promote good

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health, women need to plan nutritious meals. Most of us could have smaller portions of food and still be healthy, but all of us should eat regular, well-balanced meals each day. Relief Society instruction should be designed to help sisters understand and practice the fundamentals of good nutrition. We should learn to prepare economical food that will be both nourishing and appealing. And in keeping with the all-Church effort to reduce cost, we would like to suggest that, although the homemaking meeting continue to be held monthly. the homemaking luncheon be served only six times per year, unless the circumstances of the sisters indicate a special need. We ask each Relief Society president to realize that this is not a time for cookies and punch, but for a social experience that will promote provident living, and that the emphasis be on an economical, nourishing food graciously served that can be easily duplicated in the homes of the sisters.

Emergency preparation

One basic concept of the welfare system of the Church is to prepare for a time of emergency by careful planning. Relief Society has the capability of helping sisters further this effort by making their homes models of provident living that can meet present need and possible emergencies.

I have thought about the emergency preparation necessary when Noah's ark was made ready. Noah must have achieved the most effective welfare planning in the history of mankind when he very carefully followed the Lord's counsel and built the ark. His wife and their sons undoubtedly worked and planned with him so that the blessings of the Lord might be theirs. Just think of preparing a year's supply for those multitudes of animals which were brought into the ark. Noah and his family must have been able to plan and provide in such a way that they could find pleasure in their efforts (selecting just the right two of each animal), adventure in their voyage (surely there were new little furry creatures almost weekly), and joy as the splendor of the very first rainbow filled the sky, and the Lord's promise was fulfilled.

Could we be as diligent today? Can we as women be accountable and help meet the great challenge of economic stress by our wise stewardship over that with which the Lord has blessed us?

May we look for the stars and find satisfaction, even joy, in living according to the directions of these prophets and Apostles, whom the Lord has chosen to lead us in our day, is my humble prayer, in the name of Jesus Christ, amen.

President Kimball

Brother Ottley will now lead us in singing hymn no. 118, "Now Let Us Rejoice," following which we shall hear from Elder M. Russell Ballard, a member of the Presidency of the First Quorum of the Seventy. Elder Ballard will be followed by Elder L. Tom Perry of the Council of the Twelve.

The congregation sang "Now Let Us Rejoice."