

prove our circumstances. Applying these keys in our daily work will help produce more income, and practicing them in our homes will help reduce expenses. When we combine these principles with keeping the commandments of God, we can learn

to become better managers of our time and resources and become financially secure.

May the Lord bless all of us to this end, I pray humbly, in the name of Jesus Christ, amen.

Elder L. Tom Perry

A lesson on preparedness was taught by the Lord in the twenty-fifth chapter of Matthew. It tells about ten virgins awaiting a marriage celebration. Five were wise and prepared. Five were foolish and not prepared. The five wise virgins were welcomed into the marriage feast upon the arrival of the bridegroom. The five foolish virgins were off to the store buying supplies, and upon their return found the door closed. The cry to the Lord to open the door was met with the response, "I know you not."

Teach personal and family preparedness

My assignment today is as basic to welfare services as priesthood is to the Church. I've been given the assignment to bring an increased awareness to the priesthood and Relief Society leadership of the need to teach and to give basic training in personal and family preparedness on a regular, continuing schedule.

Let us, for a minute, examine our leadership report card to see how well we have fulfilled our assignment to teach the principles of personal and family preparedness.

Our rate of annual increase for the period from 1970 to 1978 in total fast-offering assistance was 15 percent. Then we had a little upset in our economy, and the rate last year jumped to 32.5 percent.

We look even worse when we examine total commodity assistance. For the period 1970-78, the annual

rate of increase in commodity assistance was 11.3 percent. Last year, the rate was a disastrous 53.5 percent. A little dip in the economy found the membership without oil for their lamps. Immediately it was necessary for those not adequately prepared to turn to the Church for assistance.

The results indicate that training of families in basic principles of self-reliance and independence over the past years has not been as effective as it should have been.

With such alarming results we must remind ourselves that the Church welfare system was never designed or intended to care for the healthy member who, as a result of his poor management or lack of preparation, has found himself in difficulty. It was designed to assist the membership in case of a large, physical disaster, such as an earthquake or a flood. It was designed to assist the ill, the injured, the incapacitated, and to rehabilitate them to a productive life. In far too many cases, members who should be making use of their own preparedness provisions are finding that there is nothing there and that they have to turn to the Church.

It is time to ask ourselves, What has created the problem of placing such a heavy burden on the Church to supply our welfare needs? My analysis of this problem would lead me to believe that, as leaders, we have spent far too much time in *administering* relief and far too little in *prevention* by having our families

prepared to administer to their own needs. It is time to teach the basics—again. It is time to make the number one priority of our welfare efforts personal and family preparedness. We must prepare now so that in time of need more of our members will be able to draw upon their own preparedness and not have to seek assistance from the Church.

I like the story of the old man in nineteenth-century New Hampshire who treasured his independence and self-reliance above all else in his life. He accounted it true Christianity that he cared for his own and helped others, and fiercely resisted the notion that he ought to accept help from any other mortal. When his aged wife died, he buried her himself, then dug his own grave and laid in it his open, homemade coffin. "When my time is coming," he said, "I'll climb in the box and fold my arms over my chest. Won't be no bother to no one. They can just nail down the lid and push in the dirt."

Train the family

President Marion G. Romney has said so often: "No self-respecting Church member will voluntarily shift the responsibility for his own maintenance to another. Furthermore, a man not only has the responsibility to care for himself; he also has the responsibility to care for his family." (*The Basics of Church Welfare*, address to the Priesthood Board, 6 Mar. 1974, p. 2.)

The home must be the heart of the welfare program. We must focus our training of personal and family preparedness to reach the family organization. We must teach that every family should be headed by an executive committee comprised of a husband and wife who will set aside sufficient time to plan for their family needs. If it is a single-parent family or an individual living alone, there is still need to organize time

and thought to establish goals for meeting needs.

It must start here. Every family has different needs. I notice the difference in my own family now that my children are married. Father and mother are now alone. Their needs have changed. A daughter with her own home and family, a son renting in a student housing project with his family, and a newlywed daughter and her husband, still students at a university—each has different needs, and these needs are changing each year.

Personal and family preparedness planning must begin with the family executive committee. Planning must be tailored to fit the circumstances of each family. Consideration must be given to their unique requirements in career development, financial and resource management, education, physical health, home production and storage, and social, emotional, and spiritual strength.

Each family organization should include a family council comprised of all members of the family unit. Here the basic responsibilities of the family organization can be taught to the children. They can learn how to make decisions and act upon those decisions. Too many are growing to marriageable age unprepared for this responsibility. Work ethics and self-preparedness can be taught in a most effective way in a family council. President J. Reuben Clark, Jr., has paraphrased an old statement. "All work and no play makes Jack a dull boy," he would say. "But all play and no work makes Jack a useless boy." (As quoted by Harold B. Lee, "Administering True Charity," address delivered at the welfare agricultural meeting, 5 Oct. 1968.)

How grateful I am for a father who had the patience to teach me the art of gardening. How frustrating it must have been in this teaching process to find a neat row of weeds still in the ground and a pile of dead

carrots on the ground after I'd completed one of my assignments. Our family was taught not only the art of stacking and rotating cans and bottles on shelves, but also how to grow and replace the fruits and vegetables necessary to fill the empty cans and bottles again.

Priesthood and Relief Society support family

The first-line support to the families in the Church organization is priesthood home teaching and Relief Society visiting teaching. These functions provide two important services. They keep the bishop, the quorum leader, and the Relief Society president adequately informed of the physical, emotional, temporal, and spiritual condition of the membership. They also have teaching opportunities and serve as a resource to provide some of the training to the families as they prepare for self-sufficiency.

The Melchizedek Priesthood quorum leader can help the head of the household by teaching the principles of welfare—how to love, to give service, to recognize what his stewardship is, to work honestly and diligently for his family and for others, and to consecrate his time and talents to the building up of the kingdom of God. He can train the home teachers on how they can get to know the families and be sensitive to their needs. When a member has special needs, the president can work with the bishop and other quorum members to see that those needs are met in a confidential and loving manner.

The quorum meeting begins to fill its purpose when it meets the needs of the members. It is there they can be taught how to develop the skills in all areas of personal and family preparedness.

The Relief Society president gives the same kind of strength and

support to the women of the ward as she trains the visiting teachers in the skills of compassionate service, as visits are made to the sisters and their needs are met confidentially with love and sensitivity.

The sisters are usually more effective in teaching gospel principles. They teach and practice skills of sewing, canning, drying, and other food storage methods. They teach nutrition and physical fitness. They emphasize reading and cultural arts skills. Overall there is a permeating spirit of love and giving, of industry, and serious attention to the skills of homemaking and gospel living.

So, priesthood and Relief Society, working together, bring the family to a realization that personal and family preparedness is living the gospel.

You may have read the story in the *ENSIGN* about the Hibbert family. (See *ENSIGN*, June 1980, pp. 41-42.) The husband and father of a large family was diagnosed as having terminal cancer. After the shock and fear were faced, the husband and wife counseled together and decided that the best thing they could do for their joy and peace of mind was to prepare themselves and their family for what was to come.

They chose to create family memories through shared experiences, to complete family histories, to have a year's supply of food and other necessities to meet the financial emergencies that would come. A will was prepared and all insurance and legal papers were put in order. The children were taught to care for one another and to take responsibility in the home.

Just weeks before the death of Brother Hibbert, their home was destroyed in a fire. With it went much of the food storage, but there was still the togetherness of a family that had learned to work together, to plan and prepare, and to face a difficulty head on. With the death of Brother

Hibbert, there was sorrow—but not grief. The family had developed the skills it takes to remain close and loving. They were prepared.

Need to place proper priorities

As you can see from the heavy responsibilities given to the quorums and the Relief Society, careful practical training must be given to those officers. This must be supplied by the ward organization, presided over by a bishop.

As chairman of the ward welfare services committee, the bishop directs all welfare services in the ward. He seeks out the needy and distressed. He coordinates the teaching of gospel principles and programs fundamental to welfare services, coordinates efforts to teach the law of the fast. He sees that members with special needs are assisted with the dignity and love so important to them. He coordinates confidential assistance to those in need. When necessary, he calls qualified resource specialists. (See *Welfare Services Resource Handbook*, 1980, p. 9.)

Supporting the bishop is a stake organization. The bishop can request assistance from the stake president in the training and qualifying of his leadership. The stake president has a high council and a stake Relief Society organization to furnish the training support required.

Look at the impact the Lord's organization can have on assisting the membership in their personal and family preparations as the work load is distributed down to a workable

level of effectiveness. At the stake level the ratio is one stake president to about 1,180 families. At the ward level the ratio is one bishop to about 108 families. At the quorum level the ratio is one quorum leader to about 60 families. The home teacher's ratio is one home teacher to 3 families.

The foundation of the Church welfare program is personal and family preparedness. The organizational support is in place to train and prepare the membership in this basic responsibility. What is needed is for each priesthood and Relief Society leader to place the proper priority on this important work.

Now, it may be that the old man in New Hampshire carried personal and family preparedness too far, with digging his own grave and all. But I would love to see all of our people moved by that same spirit of self-reliance and preparedness.

God grant us to see what must be done in our own wards and stakes, I humbly pray in the name of Jesus Christ, amen.

President Kimball

It will now be our pleasure to listen to President Marion G. Romney, Second Counselor in the First Presidency, who will be our concluding speaker.

Following President Romney's talk, we will sing the closing hymn no. 23, "Come, Ye Children of the Lord," following which the benediction will be offered by Elder Hugh W. Pinnock of the First Quorum of the Seventy.

President Marion G. Romney

Security: fruit of righteous living

Brothers and sisters: I have listened with interest this morning to what has been said. For forty years

now I have been coming to this building twice a year to receive instruction regarding what we today refer to as Church welfare services. Originally, this program was known as the