



# FARMINGTON UT WEST STAKE

## PROVIDENT LIVING

### What have the prophets and apostles said about self-reliance and preparedness?

The following quotes can be found on [lds.org](http://lds.org).

- “We live in turbulent times. Often the future is unknown; therefore, it behooves us to prepare for uncertainties. When the time for decision arrives, the time for preparation is past.” (Thomas S. Monson, “Are We Prepared?”, Ensign, September 2014)
- “Paramount is the responsibility to coordinate personal and family preparedness efforts, including food storage.” (Thomas S. Monson, Bishops—Center Stage In Welfare, October 1980)
- “‘Provident living’. . . implies the [conserving] of our resources, the wise planning of financial matters, full provision for personal health, and adequate preparation for education and career development, giving appropriate attention to home production and storage as well as the development of emotional resiliency. . . . If we live wisely and

providently, we will be as safe as in the palm of His hand.” (Spencer W. Kimball, “Welfare Services: The Gospel in Action,” Ensign, November 1977, p. 78; Visiting Teaching Message, Ensign, February 2010, p. 7)

- “More than ever before, we need to learn and apply the principles of economic self-reliance. We do not know when the crisis involving sickness or unemployment may affect our own circumstances. We do know that the Lord has decreed global calamities for the future and has warned and forewarned us to be prepared. For this reason the Brethren have repeatedly stressed a ‘back to basics’ program for temporal and spiritual welfare.” (Teachings of the Presidents of the Church: Ezra T. Benson, Chapter 21: Principles of Temporal and Spiritual Welfare)
- “Never before in my life has the doctrine of self-reliance been more needed to be preached and encouraged for the benefit of the Saints.” (L. Tom Perry, “Becoming Self-Reliant,” Ensign, Nov. 1991, 65)
- “We have been instructed for years to follow at least four requirements in preparing for that which is to come. First, gain an adequate education. ... Second, live strictly within your income and save something for a rainy day. ... Third, avoid excessive debt. ... Fourth, acquire and store a reserve of food and supplies that will sustain life.” (L. Tom Perry, “If Ye Are Prepared Ye Shall Not Fear,” Ensign, Nov. 1995, 36).
- “Temporal preparedness starts with a year’s supply of food, clothing, and, where possible, fuel. Basic foods and nonfoods are the first priority—grains, dry milk, sugar or honey, salt, oil, dried legumes,

garden seeds, water, bedding, clothing, first-aid and cleaning supplies, and fuel. Then the supply should be expanded to round out the diet and ensure a proper nutritional balance—including foods the family normally eats and likes. Items such as axes, stoves, lanterns, shovels, and battery-powered radios are also important.” (Marvin K. Gardner, When Disaster Strikes: Latter-day Saints Talk about Preparedness, Ensign, January 1982)

- “We encourage families to have on hand this year’s supply; and we say it over and over and over and repeat over and over the scripture of the Lord where He says, “Why call ye me, Lord, Lord, and do not the things which I say?” How empty it is as they put their spirituality, so-called, into action and call him by his important names, but fail to do the things which he says.” (Spencer W. Kimball, Chapter 11: Provident Living: Applying Principles of Self-Reliance and Preparedness, Teachings of Presidents of the Church: Spencer W. Kimball, (2006), 114-23)
- “Too often we bask in our comfortable complacency and rationalize that the ravages of war, economic disaster, famine, and earthquake cannot happen here. Those who believe this are either not acquainted with the revelations of the Lord, or they do not believe them. Those who smugly think these calamities will not happen, that they somehow will be set aside because of the righteousness of the Saints, are deceived and will rue the day they harbored such a delusion. The Lord has warned and forewarned us against a day of great tribulation and given counsel, through His servants, on how we can be prepared for these difficult times. Have we heeded His counsel?” (Ezra T. Benson, “Prepare for the Days of Tribulation”, October 1980)
- “We encourage you to be more self-reliant so that, as the Lord has

declared, ‘notwithstanding the tribulation which shall descend upon you, ... the church may stand independent above all other creatures beneath the celestial world’. The Lord wants us to be independent and self-reliant because these will be days of tribulation. He has warned and forewarned us of the eventuality.” (Ezra T. Benson, “Prepare for the Days of Tribulation”, October 1980)

- “...Acquire and store a reserve of food and supplies that will sustain life [if local laws permit such storage]. Obtain clothing and build a savings account on a sensible, well-planned basis that can serve well in times of emergency. As long as I can remember, we have been taught to prepare for the future and to obtain a year’s supply of necessities. I would guess that the years of plenty have almost universally caused us to set aside this counsel. I believe the time to disregard this counsel is over. With events in the world today, it must be considered with all seriousness.” (L. Tom Perry, “If Ye Are Prepared Ye Shall Not Fear”, General Conference, October 1995)
- “Priesthood and Relief Society leaders should teach the importance of home storage and securing a financial reserve. These principles may be taught in ward councils or on a fifth Sunday in priesthood and Relief Society meetings. Church members can begin their home storage by storing the basic foods that would be required to keep them alive if they did not have anything else to eat. Depending on where members live, those basics might include water, wheat or other grains, legumes, salt, honey or sugar, powdered milk, and cooking oil. ... When members have stored enough of these essentials to meet the needs of their family for one year, they may decide to add other items that they are accustomed to using day to day. Some members do not have the money or space for such storage, and some are prohibited by law from storing a year’s supply of food. These

members should store as much as their circumstances allow. Families who do not have the resources to acquire a year's supply can begin their storage by obtaining supplies to last for a few months.

Members should be prudent and not panic or go to extremes in this effort. Through careful planning, most Church members can, over time, establish both a financial reserve and a year's supply of essentials." (First Presidency Letter, January 2002)

- "I have a sense and a feeling as we have watched some of these disasters in the world, that this is a time for us to learn and to prepare from these experiences. ...The preparation happens in our own homes. There are not enough tents in the world to furnish every person with a tent, unless the members of the Church have a tent in their own homes--a simple thing like that. And then the store house is pressed down, heaped over and running over in our own homes... How prepared are you? If an earthquake or an economic disaster happened, would you have enough water to drink for 24 hours? Would you be able to get by until help could come to you? Those are the kinds of things we need to be thinking about in our day and time. The Lord expects us to do our little part. Then He can bring on the miracles. Then we don't need to fear," (Julie B. Beck, Relief Society Training Broadcast, 2010).
- "Concerning clothing, we should anticipate future needs, such as extra work clothes and clothes that would supply warmth during winter months when there may be shortages or lack of heating fuel. Leather and bolts of cloth could be stored, particularly for families with younger children who will outgrow and perhaps outwear their present clothes. 'The day will come,' said President Wilford Woodruff, 'when, as we have been told, we shall all see the necessity of making our own shoes and clothing and raising our own

food. ...' (Discourses of Wilford Woodruff, p. 166.). (Ezra T. Benson, Prepare Ye, Ensign, January 1974)

- “The best food storage is not in welfare grain elevators but in sealed cans and bottles in the homes of our people. What a gratifying thing it is to see cans of wheat and rice and beans under the beds or in the pantries of women who have taken welfare responsibility into their own hands.” (Gordon B. Hinckley, “In The Arms of His Love”, October 2006)
- “The counsel to have a year’s supply of basic food, clothing, and commodities was given fifty years ago and has been repeated many times since. Every father and mother are the family’s store keepers. They should store whatever their own family would like to have in the case of an emergency...store a year’s supply...that might keep us from starving in case of emergency.” (James E. Faust, General Conference, April 1986)
- “We encourage families to have on hand a year’s supply; and we say it over and over and repeat over and over the scripture of the Lord where he says, ‘Why call ye me, Lord, Lord, and do not the things which I say?’” (Spencer W. Kimball, “Family Preparedness”, April 1974 General Conference)
- “The Lord has said: ‘For if you will that I give unto you a place in the celestial world, you must prepare yourselves by doing the things which I have commanded you and required of you. ...‘Behold, this is the preparation wherewith I prepare you, and the foundation, and the ensample which I give unto you, whereby you may accomplish the commandments which are given you; ‘That through my providence, notwithstanding the tribulation which shall descend upon you, that the church may stand independent above all other

creatures beneath the celestial world.’ And he further said, ‘If ye are prepared, ye shall not fear.’” (Victor L. Brown, “The Church and the Family in Welfare Services”, April 1976)

- “Should the Lord decide at this time to cleanse the Church—and the need for that cleansing seems to be increasing—a famine in this land of one year’s duration could wipe out a large percentage of slothful members, including some ward and stake officers. Yet we cannot say we have not been warned.” (Ezra T. Benson, Conference Report, April 1965, pp. 121-125.)
- “We look to you stake presidents, bishops, and Relief Society presidents to teach the people the basic principles of self-reliance and independence. It is of critical importance that the members of the Church be converted to this principle. If the Church as a whole would practice these teachings, we would have no need to fear regardless of problems that will undoubtedly arise.” (Spencer W. Kimball, “Family Preparedness”, April 1974 General Conference)
- “As we become more affluent and our bank accounts enlarge, there comes a feeling of security, and we feel sometimes that we do not need the supply that has been suggested by the Brethren. ... We must remember that conditions could change and a year’s supply of basic commodities could be very much appreciated by us or others. So we would do well to listen to what we have been told and to follow it explicitly.” (Spencer W. Kimball, Chapter 11: Provident Living: Applying Principles of Self-Reliance and Preparedness, Teachings of Presidents of the Church: Spencer W. Kimball, (2006), 114-23)
- “What is a provident provider? All of us are responsible to provide for ourselves and our families in both temporal and spiritual ways. To provide providently, we must practice the principles of provident

living: joyfully living within our means, being content with what we have, avoiding excessive debt, and diligently saving and preparing for rainy-day emergencies. When we live providently, we can provide for ourselves and our families and also follow the Savior's example to serve and bless others. Being provident providers, we must keep that most basic commandment, 'Thou shalt not covet' (Exodus 20:17). Our world is fraught with feelings of entitlement. Some of us feel embarrassed, ashamed, less worthwhile if our family does not have everything the neighbors have. As a result, we go into debt to buy things we can't afford—and things we do not really need. Whenever we do this, we become poor temporally and spiritually. We give away some of our precious, priceless agency and put ourselves in self-imposed servitude. Money we could have used to care for ourselves and others must now be used to pay our debts. What remains is often only enough to meet our most basic physical needs. Living at the subsistence level, we become depressed, our self-worth is affected, and our relationships with family, friends, neighbors, and the Lord are weakened. We do not have the time, energy, or interest to seek spiritual things." (Robert D. Hales, General Conference, April 2009)

- "Our success is never measured by how strongly we are tempted but by how faithfully we respond. We must ask for help from our Heavenly Father and seek strength through the Atonement of His Son, Jesus Christ. In both temporal and spiritual things, obtaining this divine assistance enables us to become provident providers for ourselves and others" (Robert D. Hales, General Conference, April 2009)
- "When we live providently, we can provide for ourselves and our families and also follow the Savior's example to serve and bless



others” (Robert D. Hales, General Conference, April 2009).

- “We have had many calamities in this past period. It seems that every day or two there is an earthquake or a flood or a tornado or distress that brings trouble to many people. I am grateful to see that our people and our leaders are beginning to catch the vision of their self-help... Now I think the time is coming when there will be more distresses, when there may be more tornadoes, and more floods, ... more earthquakes. ... I think they will be increasing probably as we come nearer to the end, and so we must be prepared for this.” (Spencer W. Kimball, Conference Reports, April 1974, pp. 183-84.)
- “I do not want to be a calamity howler. I don’t know in detail what’s going to happen in the future. I know what the prophets have predicted. But I tell you that the welfare program, organized to enable us to take care of our own needs, has not yet performed the function that it was set up to perform. We will see the day when we live on what we produce.” (Marion G. Romney, Conference Reports, April 1975, p. 165.)
- “Let’s do these things because they are right, because they are satisfying, and because we are obedient to the counsels of the Lord. In this spirit we will be prepared for most eventualities, and the Lord will prosper and comfort us. It is true that difficult times will come—for the Lord has foretold them—and, yes, stakes of Zion are ‘for a defense, and for a refuge from the storm.’ But if we live wisely and providently, we will be as safe as in the palm of His hand.” (Spencer W. Kimball, Chapter 11: Provident Living: Applying Principles of Self-Reliance and Preparedness, Teachings of Presidents of the Church: Spencer W. Kimball, (2006), 114-23)
- “No amount of philosophizing, excuses, or rationalizing will ever

change the fundamental need for self-reliance. This is so because: ‘All truth is independent in that sphere in which God has placed it, ... as all intelligence also; otherwise there is no existence.’ The Lord declares that herein lies ‘the agency of man’, and with this agency comes the responsibility for self. With this agency we can rise to glory or fall to condemnation. May we individually and collectively be ever self-reliant. This is our heritage and our obligation.”

(Spencer W. Kimball, Chapter 11: Provident Living: Applying Principles of Self- Reliance and Preparedness, Teachings of Presidents of the Church: Spencer W. Kimball, (2006), 114-23)

- “The responsibility for each person’s social, emotional, spiritual, physical, or economic well- being rests first upon himself, second upon his family, and third upon the Church if he is a faithful member thereof. The individual is responsible for caring for himself and his family. The apostle Paul wrote, ‘But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.’ (1 Tim. 5:8.) This duty rests upon individuals for themselves, upon parents for their children, upon children for their aged parents and grandparents. This duty can be met only through the wise use of individual and family resources.” (Victor L. Brown, “The Church and Family in Welfare Services”, April 1976)
- “Teach your members to be self-reliant and not to look to others for their support.” (Victor L. Brown, “The Church and Family in Welfare Services”, April 1976)
- “No true Latter-day Saint, while physically or emotionally able, will voluntarily shift the burden of his own or his family’s well-being to someone else. So long as he can, under the inspiration of the Lord and with his own labors, he will supply himself and his family with

the spiritual and temporal necessities of life.” (Spencer W. Kimball, Chapter 11: Provident Living: Applying Principles of Self-Reliance and Preparedness, Teachings of Presidents of the Church: Spencer W. Kimball, (2006), 114-23)

- “The Lord has urged that his people save for the rainy days, prepare for the difficult times, and put away for emergencies, a year’s supply or more of bare necessities so that when comes the flood, the earthquake, the famine, the hurricane, the storms of life, our families can be sustained through the dark days.” (Spencer W. Kimball, Chapter 11: Provident Living: Applying Principles of Self-Reliance and Preparedness, Teachings of Presidents of the Church: Spencer W. Kimball, (2006), 114-23)
- “Perhaps if we think not in terms of a year’s supply of what we ordinarily would use, and think more in terms of what it would take to keep us alive in case we didn’t have anything else to eat, that last would be very easy to put in storage for a year ... just enough to keep us alive if we didn’t have anything else to eat. We wouldn’t get fat on it, but we would live; and if you think in terms of that kind of annual storage rather than a whole year’s supply of everything that you are accustomed to eat which, in most cases, is utterly impossible for the average family, I think we will come nearer to what President J. Reuben Clark, Jr., advised us way back in 1937.” (Harold B. Lee, In Welfare Conference, 1 October 1966.)
- “From the standpoint of food production, storage, handling, and the Lord’s counsel, wheat should have high priority. ... Water, of course, is essential. Other basics could include honey or sugar, legumes, milk products or substitutes, and salt or its equivalent. The revelation to produce and store food may be as essential to our temporal welfare today as boarding the ark was to the people in the days of Noah.”

(Ezra T. Benson, Ensign, Nov. 1980, p. 33.)

- “In all that we have said regarding family and individual preparedness, we must never lose sight of the fact that this entire responsibility comes to us from the Lord. He is our Father. It is through his love for us that he so teaches us. All that we have said must be undergirded by a spirit that is in harmony with his teachings. He is our source of inspiration as a Church, as families, and as individuals. He has promised us that if we are prepared, we need not fear. May we be blessed as leaders and as members to follow his counsel to be prepared, I pray humbly in the name of Jesus Christ. Amen.” (Victor L. Brown, “The Church and Family in Welfare Services”, April 1976)
- “The giant earthquake, and the tsunami it sent crashing into the coasts around the Indian Ocean, is just the beginning and a part of what is to come... You remember the words from the Doctrine and Covenants which now seem so accurate: ‘And after your testimony cometh wrath and indignation upon the people. For after your testimony cometh the testimony of earthquakes, that shall cause groanings in the midst of her, and men shall fall upon the ground and shall not be able to stand. And also cometh the testimony of the voice of thunderings, and the voice of lightnings, and the voice of tempests, and the voice of the waves of the sea heaving themselves beyond their bounds. And all things shall be in commotion; and surely, men’s hearts shall fail them; for fear shall come upon all people.’ But you and I know that the Lord has prepared places of safety to which he is eager to guide us....It will be our choice whether or not to move up or stay where we are. But the Lord will invite and guide us upward by the direction of the Holy Ghost. ...I did not plan to speak to you about the hard times that are ahead and

they are real, and they are coming.” (Henry B. Eyring, “Raise The Bar”, BYU-Idaho Devotional, January 25, 2005)

- “In his vision of the future, Enoch saw that great tribulations would make necessary a means of preserving the Lord’s people upon the earth in the last days. That means is to gather the elect in Zion (see Moses 7:61-62). The Doctrine and Covenants declares that in addition to the true “center place,” the stakes of Zion would also be “for a defense, and for a refuge from the storm, and from wrath when it shall be poured out without mixture upon the whole earth” (D&C 115:6).” (Enrichment B Establishing Zion, Doctrine and Covenants Student Manual, (2002), 369-374)
- “The Savior has always been the protector of those who would accept His protection. He has said more than once, ‘How oft would I have gathered you as a hen gathereth her chickens, and ye would not’. The Lord expressed the same lament in our own dispensation after describing the many ways in which He calls us to safety: ‘How oft have I called upon you by the mouth of my servants, and by the ministering of angels, and by mine own voice, and by the voice of thunderings, and by the voice of lightnings, and by the voice of tempests, and by the voice of earthquakes, and great hailstorms, and by the voice of famines and pestilences of every kind, and by the great sound of a trump, and by the voice of judgment, and by the voice of mercy all the day long, and by the voice of glory and honor and the riches of eternal life, and would have saved you with an everlasting salvation, but ye would not!’. There seems to be no end to the Savior’s desire to lead us to safety. And there is constancy in the way He shows us the path. He calls by more than one means so that it will reach those willing to accept it. And those means always include sending the message by the mouths of His prophets

whenever people have qualified to have the prophets of God among them. Those authorized servants are always charged with warning the people, telling them the way to safety.” (Henry B. Eyring, “Finding Safety in Counsel”, General Conference, April 1997)

- “Looking for the path to safety in the counsel of prophets makes sense to those with strong faith. When a prophet speaks, those with little faith may think that they hear only a wise man giving good advice. Then if his counsel seems comfortable and reasonable, squaring with what they want to do, they take it. If it does not, they consider it either faulty advice or they see their circumstances as justifying their being an exception to the counsel. Those without faith may think that they hear only men seeking to exert influence for some selfish motive.” (Henry B. Eyring, “Finding Safety in Counsel”, General Conference, April 1997)
- “Another fallacy is to believe that the choice to accept or not accept the counsel of prophets is no more than deciding whether to accept good advice and gain its benefits or to stay where we are. But the choice not to take prophetic counsel changes the very ground upon which we stand. It becomes more dangerous. The failure to take prophetic counsel lessens our power to take inspired counsel in the future. The best time to have decided to help Noah build the ark was the first time he asked. Each time he asked after that, each failure to respond would have lessened sensitivity to the Spirit. And so each time his request would have seemed more foolish, until the rain came. And then it was too late.” (Henry B. Eyring, “Finding Safety in Counsel”, General Conference, April 1997)
- “From the standpoint of food production, storage, handling, and the Lord’s counsel, wheat should have high priority. “There is more salvation and security in wheat,” said Orson Hyde years ago, “than

in all the political schemes of the world” (in Journal of Discourses, 2:207). Water, of course, is essential. Other basics could include honey or sugar, legumes, milk products or substitutes, and salt or its equivalent. The revelation to produce and store food may be as essential to our temporal welfare today as boarding the ark was to the people in the days of Noah.” (Ezra T. Benson, General Conference, October 1980)

- “We have tried to bring into sharp focus the importance and the relationship of both Church preparedness and family preparedness. We need both if we are to discharge our responsibilities and be fully prepared for the challenges that face us. In order to increase our Church preparedness, each ward should be involved in a production project, an employment program, and have access to a bishops commodity storehouse. To increase family preparedness, we need to develop a plan and implement it. In this manner we become more fully self-reliant.” (Victor L. Brown, “The Church and Family in Welfare Services”, April 1976)
- “Our bishop’s storehouses are not intended to stock enough commodities to care for all the members of the Church. Storehouses are only established to care for the poor and the needy. For this reason, members of the Church have been instructed to personally store a year’s supply of food, clothing, and, where possible, fuel. By following this counsel, most members will be prepared and able to care for themselves and their family members, and be able to share with others as may be needed.” (Teachings of Presidents of the Church: Ezra Taft Benson, p.263-264, 267).
- “It is time to get our houses in order... There is a portent of stormy weather ahead to which we had better give heed” (Gordon B. Hinckley, “To The Boys and Men”, General Conference, Priesthood

## Session, October 1998)

- “If you are without bread, how much wisdom can you boast, and of what real utility are your talents, if you cannot procure for yourselves and save against a day of scarcity those substances designed to sustain your natural lives?” (Brigham Young, In Journal of Discourses, 8:68.)
- “For over 100 years we have been admonished to store up grain. ‘Remember the counsel that is given,’ said Elder Orson Hyde, “‘... Store up all your grain,’ and take care of it! ... And I tell you it is almost as necessary to have bread to sustain the body as it is to have food for the spirit; for the one is as necessary as the other to enable us to carry on the work of God upon the earth.” (Journal of Discourses, vol. 5, p. 17.) And he also said: ‘There is more salvation and security in wheat, than in all the political schemes of the world. ...’ (JD, vol. 2, p. 207.). (Ezra T. Benson, Prepare Ye, Ensign, January 1974)
- “Most of us have thought about how to prepare for storms. We have seen and felt the suffering of women, men, and children, and of the aged and the weak, caught in hurricanes, tsunamis, wars, and droughts. One reaction is to ask, ‘How can I be prepared?’ And there is a rush to buy and put away whatever people think they might need for the day they might face such calamities. But there is another even more important preparation we must make for tests that are certain to come to each of us. That preparation must be started far in advance because it takes time. What we will need then can’t be bought. It can’t be borrowed. It doesn’t store well. And it has to have been used regularly and recently. What we will need in our day of testing is a spiritual preparation. It is to have developed faith in Jesus Christ so powerful that we can pass the test of life upon which



everything for us in eternity depends. That test is part of the purpose God had for us in the Creation.” (Henry B. Eyring, “Spiritual Preparedness: Start Early and Be Steady”, General Conference, October 2005)

- “When will all these calamities strike? We do not know the exact time, but it appears it may be in the not-too-distant future. Those who are prepared now have the continuing blessings of early obedience, and they are ready. Noah built his ark before the flood came, and he and his family survived. Those who waited to act until after the flood began were too late.” (Ezra T. Benson, Prepare Ye, Ensign, January 1974)
- “We cannot provide against every contingency. But we can provide against many contingencies. Let the present situation remind us that this we should do. As we have been continuously counseled for more than 60 years, let us have some food set aside that would sustain us for a time in case of need. But let us not panic nor go to extremes. Let us be prudent in every respect.” (Gordon B. Hinckley, General Conference, October 2002).
- “ ...If we meet today’s problems with adequate preparation, there will be no need for panic preparation tomorrow.” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)
- “All too often a family’s spending is governed more by their yearning than by their earning. They somehow believe that their life will be better if they surround themselves with an abundance of things. All too often all they are left with is avoidable anxiety and distress.” (Joseph B. Wirthlin, “Earthly Debts, Heavenly Debts”, April 2004)
- “We can begin ever so modestly. We can begin with a one week’s

food supply and gradually build it to a month, and then to three months. I am speaking now of food to cover basic needs. As all of you recognize, this counsel is not new. But I fear that so many feel that a long-term food supply is so far beyond their reach that they make no effort at all. Begin in a small way, my brethren, and gradually build toward a reasonable objective. Save a little money regularly, and you will be surprised how it accumulates. Get out of debt and rid yourself of the terrible bondage that debt brings. We hear much about second mortgages. Now I am told there are third mortgages. Discipline yourselves in matters of spending, in matters of borrowing, in practices that lead to bankruptcy and the agony that comes therewith.” (Gordon B. Hinckley, “To The Men of The Priesthood”, General Conference, 2002)

- “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 brushstroke. 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.” (Barbara B. Smith, Ensign, Nov. 1980, p. 86)
- “It seems that safety in times of judgment is directly connected to the acceptance of prophets.” (Chapter 55: Revelation 12-16, New Testament Student Manual, 2014)
- “Again, the Lord warned those who will reject the inspired words of his representatives, in these words: ‘... and the day cometh that they who will not hear the voice of the Lord, neither the voice of his servants, neither give heed to the words of the prophets and apostles, shall be cut off from among the people.’” (Ezra T. Benson,

## Prepare Ye, Ensign, January 1974)

- “If the great and dreadful day of the Lord were near at hand when Elijah came 130 years ago, we are just one century nearer it today. But some will say: ‘But no! Elijah, you are wrong! ... Surely you made a mistake!’ So many seem to think and say, and judging by their actions they are sure, that the world is bound to go on in its present condition for millions of years before the end will come. Talk to them; hear what they have to say—these learned men of the world. ‘We have had worse times,’ they say. ‘You are wrong in thinking there are more calamities now than in earlier times. There are not more earthquakes, the earth has always been quaking, but now we have facilities for gathering the news which our fathers did not have. These are not signs of the times; things are not different from former times.’ And so the people refuse to heed the warnings the Lord so kindly gives to them, and thus they fulfill the scriptures.” (Joseph Fielding Smith, In Conference Report, Apr. 1966, pp. 13, 15.)
- “But what if you have faithfully stored a year’s supply and it’s washed away in a flood or carried away by a tornado or burned up in a fire? ‘I found that the mental security of having a year’s food and fuel supply was even more important than the physical security,’ says Ruth V. Tingey of Lincoln, Massachusetts. ‘If our year’s supply had been destroyed, then, having been prepared and having helped others to have their supply of food, I would have felt free to ask for their support, and they would have given it without bitterness. When the Lord promises that if we are prepared we shall not fear, I think he means regardless.’” (Marvin K. Gardner, When Disaster Strikes: Latter-day Saints Talk about Preparedness, Ensign, January 1982)
- “We have a great welfare program with facilities for such things as grain storage in various areas. It is important that we do this. But

the best place to have some food set aside is within our homes, together with a little money in savings. The best welfare program is our own welfare program. Five or six cans of wheat in the home are better than a bushel in the welfare granary.” (Gordon B. Hinckley, “To The Men of The Priesthood”, General Conference, 2002)

- “The strength of the Church welfare program lies in every family following the inspired direction of the Church leaders to be self-sustaining through adequate preparation. God intends for his Saints to so prepare themselves ‘that the church [as the Lord has said] may stand independent above all other creatures beneath the celestial world’.” (Ezra T. Benson, Prepare Ye, Ensign, January 1974)
- “In Matthew, chapter 24, we learn of ‘famines, and pestilences, and earthquakes...’ . The Lord declared that these and other calamities shall occur. These particular prophecies seem not to be conditional. The Lord, with his foreknowledge, knows that they will happen. Some will come about through man’s manipulations; others through the forces of nature and nature’s God, but that they will come seems certain. Prophecy is but history in reverse—a divine disclosure of future events. Yet, through all of this, the Lord Jesus Christ has said: ‘... if ye are prepared ye shall not fear’.” (Ezra T. Benson, Prepare Ye, Ensign, January 1974)
- “How on the face of the earth could a man enjoy his religion when he had been told by the Lord how to prepare for a day of famine, when, instead of doing so, he had fooled away that which would have sustained him and his family.” (George Albert Smith, JD, vol. 12, p. 142.)
- “When will we learn these basic economic principles? However, ‘... when we really get into hard times,’ said President Clark, ‘where

food is scarce or there is none at all, and so with clothing and shelter, money may be no good for there may be nothing to buy, and you cannot eat money, you cannot get enough of it together to burn to keep warm, and you cannot wear it,' (Church News, November 21, 1953, p. 4.).” (Ezra T. Benson, Prepare Ye, Ensign, January 1974)

- “Let us not be dissuaded from preparing because of a seeming prosperity today, or a so- called peace.” (Ezra T. Benson, Prepare Ye, Ensign, January 1974)
- “If in 1936 we had told the Saints, ‘You would better prepare, because the time is coming when’ - remember, in 1936 the problem was money, - there was always enough to buy, but the problem today is something to buy, not money - if we had told you then that the time would come when you could not buy all the meat you wanted, and perhaps not any at times; that you could not get butter, and that you could not get sugar, and that you could not get clothing, and that the farmers could get no machinery, and so on down the whole list of things that you can not get now and that therefore you should prepare for a stormy day, we would have been laughed to scorn. But I say to you again, the advice then given is good today, and you would better prepare for the times ahead, that you may not be like the five foolish virgins with no oil in your lamps.” (J. Reuben Clark, Jr. “Church News,” March 2, 1946)
- “...when we really get into hard times, where food is scarce or there is none at all, and so with clothing and shelter, money may be no good for there may be nothing to buy, and you cannot eat money, you cannot get enough of it together to burn to keep you warm, and you cannot wear it.” (President J. Reuben Clark, Jr., Church News, November 21, 1953, p.4)

- “There is a wise old saying ‘Eat it up, wear it out, make it do, or do without’. Thrift is a practice of not wasting anything. Some people are able to get by because of the absence of expense. They have their shoes resoled, they patch, they mend, they sew, and they save money. They avoid installment buying, and make purchases only after saving enough to pay cash, thus avoiding interest charges. Frugality means to practice careful economy.” (James E. Faust, The Responsibility for Welfare Rests with Me and My Family, April 1986)
- “‘The time is about ripe,’ said President Lee, ‘for the demonstration of the power and efficacy of the Lord’s Plan which He designed as ‘a light to the world, and to be a standard for my people, and for the Gentiles to seek to it.’ (Deseret News, Church section, December 20, 1941, p. 7; see also D&C 45:9.) May we ever remember the Lord’s promise: ‘... if ye are prepared ye shall not fear.’ Let us live the gospel fully, and may we recognize the infallibility of God’s inspired word— whether by his “... own voice ...” or the “voice of [his] my servants, it is the same.” (D&C 1:38.) The days ahead are sobering and challenging. Oh, may we be prepared spiritually and temporally, I pray humbly in the name of Jesus Christ. Amen.” (Ezra T. Benson, Prepare Ye, Ensign, January 1974)
- “We do not know when the calamities and troubles of the last days will fall upon any of us as individuals or upon bodies of the Saints. ... We can rest assured that if we have done all in our power to prepare for whatever lies ahead, He will then help us with whatever else we need. ... We do not say that all of the Saints will be spared and saved from the coming day of desolation. But we do say there is no promise of safety and no promise of security except for those who love the Lord and who are seeking to do all that he commands.” (Bruce R. McConkie, Ensign May 1979, p. 93)

- “As long as I can remember, we have been taught to prepare for the future and to obtain a year’s supply of necessities. . . . I believe the time to disregard this counsel is over. With the events in the world today, it must be considered with all seriousness. . . . Create a plan if you don’t already have one, or update your present plan . . . We are not in a situation that requires panic buying, but we do need to be careful in purchasing and rotating the storage that we’re putting away.” (L. Tom Perry, Ensign, Nov. 1995, 36)
- “This morning I would like to discuss food storage. Let me suggest three or four things we can do. Start by taking an inventory - take a physical count of all of your reserves. This would be a great family home evening project if you’re prepared. If not, it may be terribly embarrassing to you in front of your family. Imagine how the powerful testimony you bear concerning a living prophet must sound to your children, who know that as a family head you have been counseled for years to have a year’s reserve of food on hand. We need to know where we are. Every family should take an inventory - get all the facts. Second, decide what is needed to bring your present reserve levels to a year’s supply. Then make a list and prepare a plan. Consider first, what are the basics? - wheat (or grain from your locale), sugar or honey, dried milk, salt, and water. Most of us can afford such basics. Buy them from your monthly food budget allowance. The Church discourages going into debt to buy for storage. Now that you know where you are and where you need to be, the third step is to work out a time schedule for when you will reach your goal. I suggest that one year from today we ought to have a year’s supply of food in all active - and many inactive - members’ homes in the Church. Where food storage violates the law of your land, then abide the law. However, even in those cases we can plant gardens and fruit trees and raise rabbits or chickens. Do

all you can within the laws of your community, and the Lord will bless you when the time of need comes.” (Elder Vaughn J. Featherstone, “Food Storage,” Ensign, May 1976)

- “I bear my humble witness to you that the great God of heaven will open doors and means in a way we never would have supposed, to help all those who truly want a years supply...All we have to do is to decide, commit to it, and then keep the commitment. Miracles will take place...” (Vaughn J. Featherstone, Ensign, May 1976, pg. 116)
- “If you have paid your debts, if you have a reserve, even though it be small, then should storms howl about your head, you will have shelter for your wives and children and peace in your hearts.” (President Gordon B. Hinckley, Priesthood Session, General Conference, October 1998)
- “When it starts raining, it is too late to begin building the ark. We need to listen to the Lord’s spokesman. We need to calmly continue to move ahead and prepare for what will surely come. We need not panic or fear, for if we are prepared, spiritually and temporally, we and our families will survive any flood. Our arks will float on a sea of faith if our works have been steadily and surely preparing for the future.” (Elder W. Don Ladd, Conference Report, October 1994, p. 37)
- “Are we wise stewards of our money? Do we spend less than we earn? Do we avoid unnecessary debt? Do we follow the counsel of the Brethren to ‘store sufficient food, clothing, and where possible fuel for at least one year’ [First Presidency letter, June 24, 1988]? Do we teach our children to value and not waste what they have? Do we teach them to work? Do they understand the importance of the sacred law of tithing? Do we have sufficient education and adequate



employment? Do we maintain good health by living the Word of Wisdom? Are we free from the adverse effects of harmful substances?” (Joseph B. Wirthlin, Conference Report, Apr. 1999, 101; or “Inspired Church Welfare”, Ensign, May 1999, 78).

- “The Lord’s way of self-reliance involves in a balanced way many facets of life, including education, health, employment, family finances, and spiritual strength.” (Dieter F. Uchtdorf, “Providing in the Lord’s Way”, Ensign, Nov. 2011)
- “Without self-reliance one cannot exercise ... innate desires to serve. How can we give if there is nothing there? Food for the hungry cannot come from empty shelves. Money to assist the needy cannot come from an empty purse. Support and understanding cannot come from the emotionally starved. Teaching cannot come from the unlearned. And most important of all, spiritual guidance cannot come from the spiritually weak.” (Marion G. Romney, “The Celestial Nature of Self-Reliance”, Ensign, June 1984)
- “... One of the three areas emphasized in the mission of the Church is to perfect the Saints, and this is the purpose of the welfare program. This is not a doomsday program, but a program for our lives here and now, because now is the time for us to perfect our lives.” (Marion G. Romney, “The Celestial Nature of Self-Reliance”, Ensign, June 1984)
- “Doctrine and Covenants 29:34-35, tells us there is no such thing as a temporal commandment, that all commandments are spiritual. It also tells us that man is to be ‘an agent unto himself.’ Man cannot be an agent unto himself if he is not self-reliant. Herein we see that independence and self-reliance are critical keys to our spiritual growth.” (Marion G. Romney, “The Celestial Nature of

## Self-Reliance”, Ensign, June 1984)

- “Like two sides of a coin, the temporal and spiritual are inseparable.” (Dieter F. Uchtdorf, “Providing in the Lord’s Way”, Ensign, Nov. 2011)
- “Today is the time to prepare—not during the crisis. What are we doing today to engraven in our souls the gospel principles that will uphold us in times of adversity?” (Elder Walter F. González, “Today is the Time”, Ensign, Nov. 2007)
- “Our Heavenly Father .... has lovingly commanded us to ‘prepare every needful thing’ (D&C 109:8) so that, should adversity come, we may care for ourselves and our neighbors and support bishops as they care for others. We encourage Church members worldwide to prepare for adversity in life by having a basic supply of food and water and some money in savings. .... We encourage you to store as much as circumstances allow.” (The First Presidency, All is Safely Gathered In: Family Home Storage)
- “We are carrying a message of self-reliance throughout the Church. Self-reliance cannot [be obtained] when there is serious debt hanging over a household. One has neither independence nor freedom from bondage when he is obligated to others.” (Gordon B. Hinckley Conference Report, Oct. 1998, 71; or “To the Boys and to the Men”, Ensign, Nov. 1998, 53).
- “Another important way we help our children learn to be provident providers is by establishing a family budget. We should regularly review our family income, savings, and spending plan in family council meetings. This will teach our children to recognize the difference between wants and needs and to plan ahead for

meaningful use of family resources.” (Robert D. Hales, “Becoming Provident Providers Temporally and Spiritually“, Ensign, May 2009)

- “By avoiding debt and saving money now, we are prepared for full-time Church service in the years to come.” (Robert D. Hales, “Coming to Ourselves: The Sacrament, the Temple, and Sacrifice in Service”, Ensign, May 2012)
- “The foundation of provident living is the law of the tithe. The primary purpose of this law is to help us develop faith in our Heavenly Father and His Son, Jesus Christ. Tithing helps us overcome our desires for the things of this world and willingly make sacrifices for others. Tithing is the great equitable law, for no matter how rich or poor we are, all of us pay the same one-tenth of our increase annually (see D&C 119:4), and all of us receive blessings so great “that there shall not be room enough to receive [them]” (Malachi 3:10).” (Robert D. Hales, “Becoming Provident Providers Temporally and Spiritually“, Ensign, May 2009)
- “Some of us feel embarrassed, ashamed, less worthwhile if our family does not have everything the neighbors have. As a result, we go into debt to buy things we can’t afford—and things we do not really need. Whenever we do this, we become poor temporally and spiritually. We give away some of our precious, priceless agency and put ourselves in self-imposed servitude. Money we could have used to care for ourselves and others must now be used to pay our debts. What remains is often only enough to meet our most basic physical needs. Living at the subsistence level, we become depressed, our self-worth is affected, and our relationships with family, friends, neighbors, and the Lord are weakened. We do not have the time, energy, or interest to seek spiritual things.” (Robert D. Hales, “Becoming Provident Providers Temporally and Spiritually“, Ensign,

May 2009)

- “All of us have an “imperative duty” to assist our youth in preparing for lifelong service by helping them become self-reliant. In addition to the spiritual self-reliance we have been discussing, there is temporal self-reliance, which includes getting a postsecondary education or vocational training, learning to work, and living within our means.” (Robert D. Hales, “Coming to Ourselves: The Sacrament, the Temple, and Sacrifice in Service“, Ensign, May 2012)
- “Independence and self-reliance are critical to our spiritual and temporal growth. Whenever we get into situations which threaten our self-reliance, we will find our freedoms threatened as well. If we increase our dependence on anything or anyone except the Lord, we will find an immediate decrease in our freedom to act. As President Heber J. Grant declared, ‘Nothing destroys the individuality of a man, a woman, or a child as much as the failure to be self-reliant’ (“Address,” Relief Society Magazine, Oct. 1937, p. 627)” (L. Tom Perry, Conference Report, Oct. 1991, 88; or “Becoming Self-Reliant”, Ensign, Nov. 1991, 64-65)
- “Man has been placed on earth to work out his salvation both temporally and spiritually. If all that had been needed for his eternal progression was spiritual in nature, this earth life would not have been necessary.” (Bruce R. McConkie, Mormon Doctrine p. 141-142)
- “A great many have taken this counsel, and they are prepared...Who is deserving of praise? The persons who take care of themselves, or the ones who always trust in the great mercies of the Lord to take care of them? It is just as consistent to expect that the Lord will supply us with fruit when we do not plant the trees; or that, when we do not plow and sow and are saved the labor of harvesting, we

should cry to the Lord to save us from want, as to ask Him to save us from the consequences of our own folly, disobedience and waste..."The Lord has said, 'Gather and save the produce I put within your reach, and prepare against a day of want.'" (Brigham Young, Journal of Discourses, vol. 12, p. 244)

- "all things temporal and all things spiritual . . . are associated with the Gospel." (Teachings: John Taylor, Chapter 19: Temporal Blessings and the Law of Tithing)
- "Our primary purpose was to set up, in so far as it might be possible, a system under which the curse of idleness would be done away with, the evils of a dole abolished, and independence, industry, thrift and self respect be once more established amongst our people. The aim of the Church is to help the people to help themselves. Work is to be re-enthroned as the ruling principle of the lives of our Church membership" (Heber J. Grant, in Conference Report, Oct. 1936, 3).
- "We may find a time when we may need this wheat that our sisters are storing up; let us not be too confident about our affairs, and do what we can by way of helping them." (Lorenzo Snow, Daughters In My Kingdom, Chapter 4: A Wide and Extensive Phere of Action)
- "Men and women who humbly plod along, doing their duty... who help look after the poor; and who honor the holy Priesthood, who do not run into excesses, who are prayerful in their families, and who acknowledge the Lord in their hearts, they will build up a foundation that the gates of hell cannot prevail against." (Joseph F. Smith, (Gospel Doctrine, 5th ed., Salt Lake City: Deseret Book Co., 1939, pp. 7-8.)

- “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.” (Heber J. Grant, Teachings: Heber J. Grant, Principles of Financial Security)
- “Nothing destroys the individuality of a man, a woman, or a child as much as the failure to be self-reliant” (Heber J. Grant, Relief Society Magazine, Oct. 1937, p. 627)
- “How on the face of the earth could a man enjoy his religion when he had been told by the Lord how to prepare for a day of famine, when, instead of doing so, he had fooled away that which would have sustained him and his family.” (George Albert Smith, JD, vol. 12, p. 142.)
- “It is something to supply clothing to the [poorly] clad, to furnish ample food to those whose table is thinly spread, to give activity to those who are fighting desperately the despair that comes from enforced idleness, but after all is said and done, the greatest blessings that will accrue from the Church [welfare program] are spiritual. Outwardly, every act seems to be directed toward the physical: remaking of dresses and suits of clothes, canning fruits and vegetables, storing foodstuffs, choosing fertile fields for settlement—all seem strictly temporal, but permeating all these acts, inspiring and sanctifying them, is the element of spirituality.” (David O. McKay, Conference Report, Oct. 1936, p. 103.)
- “While it is sincerely hoped that members do not get caught up in any hysteria or obsessive preparations for disasters, the Church continues its long-standing practice of encouraging members to be self-reliant and reasonably prepared.” (Bishop H. David Burton, Presiding Bishop, “Conversation,” Ensign, Sept. 1999, 78.)

- “The closed door is a poignant reminder that ‘this life is the day for men to perform their labors’. ...The fact that the five foolish virgins knocked, expecting to enter the marriage supper, indicates one of two things: (1) they thought they could prepare themselves after the Bridegroom came, or (2) knowing that they at first had not been prepared to enter, they were hoping for mercy. Either way, the door was shut” (Elder Lynn G. Robbins, “Oil in Our Lamps,” Ensign, June 2007, 47).
- “How often do Church members arise early in the morning to do the will of the Lord? How often do we say, “Yes, I will have home evening with my family, but the children are so young now; I will start when they are older”? How often do we say, “Yes, I will obey the commandment to store food and to help others, but just now I have neither the time nor the money to spare; I will obey later”? Oh, foolish people! While we procrastinate, the harvest will be over and we will not be saved. Now is the time to follow Abraham’s example; now is the time to repent; now is the time for prompt obedience to God’s will.” (Spencer W. Kimball, “The Example of Abraham”, June 1975).
- “Let’s not forget one of the most important lessons learned through the year’s supply program is the lesson of obedience.” (Burke Peterson, Church News, April 12, 1975)
- “Not only should you have a strong spiritual home, but you should have a strong temporal home. Avoid financial bondage by getting out of debt as soon as you can. Pay as you go and live within your income. There is wisdom in having on hand a year’s supply of food, clothing, and fuel if possible, and in being prepared to defend your family and your possessions and in taking care of yourself. I believe a man should prepare for the worst while working for the best. Some

people prepare and don't work, while others work and don't prepare. Both are needed if you would be of maximum service to your God, your family, and your country.” (Ezra T. Benson, Talk given at the New England Rally for God, Family, and Country, Boston, Massachusetts, July 4, 1972)

- “We encourage you to be more self-reliant so that, as the Lord has declared, ‘notwithstanding the tribulation which shall descend upon you, ... the church may stand independent above all other creatures beneath the celestial world’. The Lord wants us to be independent and self-reliant because these will be days of tribulation. He has warned and forewarned us of the eventuality.” (Teachings of Presidents of the Church: Ezra Taft Benson, (2014), 262-74)
- “Let us ever keep in mind that all material things are but a means to an end, that the end is spiritual, although the Lord is anxious and willing to bless his people temporally. He has so indicated in many of the revelations. He has pointed out, time and time again, that we should pray over our crops, over our livestock, over our households, our homes, and invoke the Lord's blessings upon our material affairs. And he has promised that he will be there and ready and willing to bless us... The Lord will not do for us what we can and should do for ourselves. But it is his purpose to take care of his Saints. Everything that concerns the economic, social, and spiritual welfare of the human family is and ever will be the concern of the Church of Jesus Christ of Latter-day Saints.” (Teachings of Presidents of the Church: Ezra Taft Benson, (2014), 262-74)
- “Brothers and sisters, peace and contentment come into our hearts when we live within our means. God grant us the wisdom and the faith to heed the inspired counsel of the priesthood to get out of debt, to live within our means, and to pay as we go—in short, to ‘pay



thy debt, and live.’” (Teachings of Presidents of the Church: Ezra Taft Benson, (2014), 262-74)

- “We live in a most exciting and challenging period in human history. As technology sweeps through every facet of our lives, changes are occurring so rapidly that it can be difficult for us to keep our lives in balance. To maintain some semblance of stability in our lives, it is essential that we plan for our future. I believe it is time, and perhaps with some urgency, to review the counsel we have received in dealing with our personal and family preparedness. We want to be found with oil in our lamps sufficient to endure to the end. President Spencer W. Kimball admonished us: ‘In reviewing the Lord’s counsel to us on the importance of preparedness, I am impressed with the plainness of the message. The Savior made it clear that we cannot place sufficient oil in our preparedness lamps by simply avoiding evil. We must also be anxiously engaged in a positive program of preparation.’ He also said: ‘The Lord will not translate one’s good hopes and desires and intentions into works. Each of us must do that for himself.’” (L. Tom Perry, “If Ye Are Prepared Ye Shall Not Fear,” General Conference, October 1995)
- “We teach emphatically the importance of self-reliance, the importance of education, of equipping our people so they can earn a living; the importance of saving and being prudent in the management of their affairs; the importance of setting something aside, a reserve, to take care of their needs if there should come a rainy day in their lives,” says President Hinckley (Teachings of Gordon B. Hinckley [1997], 585).
- “Our emphasis on this subject is not grounds for crisis thinking or panic. Quite the contrary, personal and family preparedness should be a way of provident living, an orderly approach to using the

resources, gifts, and talents the Lord shares with us. So the first step is to teach our people to be self-reliant and independent through proper preparation for daily life.” (Victor L. Brown, *Essentials of Home Production and Storage*, 1978)

- “Priesthood bearers are led by these promises to prepare themselves and their families for the Lord’s appearing. There is no need to be anxious about events leading up to the Second Coming. Let us instead be filled with gratitude for our understanding of what lies ahead. Let us appreciate that we are in charge of our own world, being the Lord’s agents over that which He has entrusted to us. The formula is simple: Be faithful. Unencumber your life. Lay up in store.” (Keith B. McMullin, *Lay Up In Store*, Ensign, May 2007)
- “The prepared family has sufficient stores to take care of basic needs for a minimum of one year. Further, they are, where possible, actively involved in the growing, canning, and sewing, and production of their year’s supply.” (Victor L. Brown, General Conference, October 1975)
- “Not only should we have strong spiritual homes, but we should have strong temporal homes. We should avoid bondage by getting out of debt as soon as we can, pay as we go, and live within our incomes. There is wisdom in having on hand a year’s supply of food, clothing, fuel (if possible), and in being preparing to defend our families and our possessions and to take care of ourselves. I believe a man should prepare for the worst while working for the best.” (Ezra T. Benson, *Teachings of Ezra Taft Benson*, p. 263-264)
- “The Lord has warned and forewarned us against a day of great tribulation and given us counsel, through His servants, on how we can be prepared for these difficult times. Have we heeded His

counsel? Be faithful, my brothers and sisters, to this counsel and you will be blessed—yes, the most blessed people in all the earth. You are good people. I know that. But all of us need to be better than we are. Let us be in a position so we are able to not only feed ourselves through the home production and storage, but others as well. May God bless us to be prepared for the days which lie ahead, which may be the most severe yet.” (Teachings of Presidents of the Church: Ezra Taft Benson, (2014), 262-74)

- “The Lord desires his Saints to be free and independent in the critical days ahead. But no man is truly free who is in financial bondage.” (Teachings of Presidents of the Church: Ezra Taft Benson, (2014), 262-74)
- “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.” (L. Tom Perry, “The Need to Teach Personal and Family Preparedness,” April 1981)

- “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.” (L. Tom Perry, *The Need to Teach Personal and Family Preparedness*, April 1981)
- “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.” (Marion G. Romney, *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.” (L. Tom Perry, *The Need to Teach Personal and Family Preparedness*, April 1981)
- “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.” (L. Tom Perry, The Need to Teach Personal and Family Preparedness, April 1981)

- “We have always dignified work and reproved idleness. Our books, our sermons, our leaders, including particularly our present President, have glorified industry. The busy hive of the honeybee Deseret-has been our emblem. Work with faith is a cardinal point of our theological doctrine, and our future state-our heaven-is envisioned in terms of eternal progression through constant labor.” (Stephen L. Richards, In Conference Report, Oct. 1939, p. 65.)
- “ ...Priesthood and Relief Society, working together, bring the family to a realization that personal and family preparedness is living the gospel.” (L. Tom Perry, The Need to Teach Personal and Family Preparedness, April 1981)
- “Relief Society stands for self-reliance.” (Gordon B. Hinckley, In The Arms of His Love”, October 2006)
- “Let us work for what we need. Let us be self-reliant and independent. Salvation can be obtained on no other principle. Salvation is an individual matter, and we must work out our own salvation in temporal as well as in spiritual things.” (Marion G. Romney, In Welfare Services Meeting Report, 2 Oct. 1976, p. 13.)
- “It is the rule of our financial and economic life in all the world that interest is to be paid on borrowed money. May I say something about interest? Interest never sleeps nor sickens nor dies; it never goes to the hospital; it works on Sundays and holidays; it never takes a vacation; it never visits nor travels; it takes no pleasure; it is never

laid off work nor discharged from employment; it never works on reduced hours. ... Once in debt, interest is your companion every minute of the day and night; you cannot shun it or slip away from it; you cannot dismiss it; it yields neither to entreaties, demands, or orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you.” (Reuben J. Clark, In Conference Report, Apr. 1938, p. 103.)

- “Fathers, another vital aspect of providing for the material needs of your family is the provision you should be making for your family in case of an emergency. Family preparedness has been a long-established welfare principle. It is even more urgent today. I ask you earnestly, have you provided for your family a year’s supply of food, clothing, and, where possible, fuel? The revelation to produce and store food may be as essential to our temporal welfare today as boarding the ark was to the people in the days of Noah. Also, are you living within your income and saving a little? Are you honest with the Lord in the payment of your tithes? Living this divine law will bring both spiritual and material blessings. Yes, brethren, as fathers in Israel you have a great responsibility to provide for the material needs of your family and to have the necessary provisions in case of emergency.” (Spencer W. Kimball, To The Fathers In Israel, General Conference, April 1988)
- “If we will just do as the Brethren have counseled and live each day as it comes, providently and righteously, there will be no need for drastic adjustments in preparation to meet future challenges.” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)
- “Just as the virgins did not know that the bridegroom would come in the night when their lamps would be needed, we do not know when serious problems such as illness or unemployment will come into our

lives.” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)

- “Many of these problems exist today because we did not prepare yesterday. These problems are not insurmountable to those who are prepared. Neither do they come as a surprise to those who have been listening. Here are just a few of the areas upon which we have received counsel: In 1935, President George Albert Smith said, ‘This very day upon which we meet here to worship [the Sabbath] has become the play-day of this great nation—the day set apart by thousands to violate the commandment that God gave long, long ago, and I am persuaded that much of the sorrow and distress that is afflicting and will continue to afflict mankind is traceable to the fact that they have ignored his admonition to keep the Sabbath day holy.’ (in Conference Report, Oct. 1935, p. 120.)” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)
- “Let us avoid debt as we would avoid a plague; where we are now in debt let us get out of debt.” (J. Reuban Clark, in Conference Report, Apr. 1937, p. 26.)
- “Work is the law of life; it is the ruling principle in the lives of the Saints. We cannot, while physically able, voluntarily shift the burden of our own support to others. Doles abound in evils. Industry, thrift, and self-respect are essential to salvation.” (Bruce R. McConkie, “Stand Independent Above All Creatures”, April 1979)
- “For thirty years the leaders of this church have been telling us to store food and to prepare for a rainy day. We have listened, many have paid no attention, and now suddenly disaster begins to strike and some of those who have been slothful are running to the banks and taking out their savings, and buying ... foodstuffs.” (Harold B. Lee, Welfare agricultural meeting, 4 Apr. 1970.)

- “Spiritual preparedness follows the same steady course we have been alluding to: we can only build tomorrow on that which we attain today. Yet we need not wait until tomorrow to enjoy the fruits of our current spiritual development. If we consistently follow the teachings of the Savior, we need not walk in darkness; rather, we will enjoy the light of life.” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)
- “As parents, we must teach and practice both physical and spiritual preparedness. Let us make every effort to avoid the remorse which comes from not following the counsel of the Lord and his anointed. Let us follow the admonition and example of President Kimball when he says, ‘Do it.’” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)
- “We must maintain our own health, sow our own gardens, store our own food, educate and train ourselves to handle the daily affairs of life. No one else can work out our salvation for us, either temporally or spiritually. We are here on earth to care for the needs of our family members. Wives have claim on their husbands for their support, children upon their parents, parents upon their children, brothers upon each other, and relatives upon their kin.” (Bruce R. McConkie, “Stand Independent Above All Creatures”, April 1979)
- “Let us not look back to this day twenty or thirty years from now and ask, ‘How many of today’s problems could have been avoided if we had only followed the counsel given in the 1980s?’ Let us instead follow the Brethren and apply welfare services principles to today’s problems, thereby bringing about our preparation for tomorrow. By so doing, we can move forward with happiness, cheerfulness, and confidence.” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)



- “We would be wise to remember that all things unto the Lord are spiritual, ‘and not at any time have I given unto you a law which was temporal; neither any man, nor the children of men.’” (David A. Bednar, “The Spirit and Purposes of Gathering”, Brigham Young University-Idaho Devotional, October 2006)
- “There are too many in the Church who seem to be totally dependent, emotionally and spiritually, upon others. They subsist on some kind of emotional welfare. They are unwilling to sustain themselves. They become so dependent that they endlessly need to be shored up, lifted up, endlessly need encouragement, and they contribute little of their own. I have been concerned that we may be on the verge of doing to ourselves emotionally (and therefore spiritually) what we have been working so hard for generations to avoid materially. If we lose our emotional and spiritual self-reliance, we can be weakened quite as much, perhaps even more, than when we become dependent materially... If we are not careful we can lose the power of individual revelation. The Lord said to Oliver Cowdery, and it has meaning for all of us: ‘Behold, you have not understood; you have supposed that I would give it unto you, when you took no thought save it was to ask me. But, behold, I say unto you, that you must study it out in your mind; then you must ask me if it be right, and if it is right I will cause that your bosom shall burn within you; therefore, you shall feel that it is right. But if it be not right you shall have no such feelings, but you shall have a stupor of thought that shall cause you to forget the thing which is wrong.’ (D&C 9: 7-9) Has it occurred to you that many problems can be solved by reading the scriptures? We should all personally be familiar with the revelations. As part of your emotional self-reliance, read the scriptures.” (Boyd K. Packer, “Self-reliance”, Brigham Young University, May 2, 1975)

- “I stand before the Church this day and raise the warning voice. It is a prophetic voice, for I shall say only what the apostles and prophets have spoken concerning our day. It is the voice of Jesus on the Mount of Olives, of John on the Isle of Patmos, of Joseph Smith during the mobbings and murders of Missouri. It is a voice calling upon the Lord’s people to prepare for the troubles and desolations which are about to be poured out upon the world without measure. For the moment we live in a day of peace and prosperity but it shall not ever be thus. Great trials lie ahead. All of the sorrows and perils of the past are but a foretaste of what is yet to be. And we must prepare ourselves temporally and spiritually.” (Bruce R. McConkie, “Stand Independent Above All Creatures”, April 1979)
- “Thus, speaking of temporal things—of lands and houses and crops, of work and sweat and toil, of the man Adam eating his bread in the sweat of his face—the Lord says: ‘If you will that I give unto you a place in the celestial world, you must prepare yourselves by doing the things which I have commanded you and required of you’. Then he commands both the Church and its members ‘to prepare and organize’ their temporal affairs according to the law of his gospel, ‘that through my providence,’ saith the Lord, ‘notwithstanding the tribulation which shall descend upon you, that the church may stand independent above all other creatures beneath the celestial world; that you may come up unto the crown prepared for you, and be made rulers over many kingdoms, saith the Lord God’.” (Bruce R. McConkie, “Stand Independent Above All Creatures”, April 1979)
- “We will see the day when we live on what we produce.” (Marion G. Romney, ‘Church Welfare Services’ Basic Principles, Ensign, May 1976)
- “Maintain a year’s supply. The Lord has urged that his people save

for the rainy days, prepare for the difficult times, and put away for emergencies, a year's supply or more of bare necessities so that when comes the flood, the earthquake, the famine, the hurricane, the storms of life, our families can be sustained through the dark days. How many of us have complied with this? We strive with the Lord, finding many excuses: We do not have room for storage. The food spoils. We do not have the funds to do it. We do not like these common foods. It is not needed — there will always be someone to help in trouble. The government will come to the rescue. And some intend to obey but procrastinate.” (Spencer W. Kimball, *The Teachings of Spencer W. Kimball*, p.375)

- “The Church, which administers the gospel, and the Saints who have received the gospel, must be independent of all the powers of earth, as they work out their salvation—temporally and spiritually—with fear and trembling before the Lord!” (Bruce R. McConkie, “Stand Independent Above All Creatures”, April 1979)
- “It is one of the sad heresies of our time that peace will be gained by weary diplomats as they prepare treaties of compromise, or that the Millennium will be ushered in because men will learn to live in peace and to keep the commandments, or that the predicted plagues and promised desolations of latter days can in some way be avoided. We must do all we can to proclaim peace, to avoid war, to heal disease, to prepare for natural disasters—but with it all, that which is to be shall be.” (Bruce R. McConkie, “Stand Independent Above All Creatures”, April 1979)
- “...it will not surprise me, if times get harder and tighter, if somewhere along the line you will be required to give up what you yourselves have or part of it in your cellars. It will be fortunate if you have put away enough so that you can spare some and still be

able to live.” (Harold B. Lee, Conference Report, April 1946, p.71)

- “Cash is not food, it is not clothing, it is not coal, it is not shelter; and we have got to the place where no matter how much cash we have, we cannot secure those things in the quantities which we may need.... All that you can be certain you will have is that which you produce.” (Spencer W. Kimball, General Conference, April 1978)
- “Man is so constituted that he must be either provident or improvident. Sometimes the Latter-day Saints have been criticized, for being provident. Man is what I would call a seasonable animal, by which I mean that his living comes from things that are produced only a part of the year. We produce in the summer, and we consume in the winter. We are like bees and the squirrels. The improvident hive perishes. The improvident squirrel dies, and the improvident man, except for the help which he gets, perishes. Now, there is no excuse for calling a man a hoarder because he is provident enough to put away in the summer what he must needs have in the winter; and remember, that has been the thesis that we have talked about during all the time that we have had the welfare plan.” (Reuben J. Clarke, Church News, March 2, 1946)
- “You do not need to go into debt, may I add, to obtain a year’s supply. Plan to build up your food supply just as you would a savings account. Save a little for storage each pay-check. Can or bottle fruit and vegetables from your gardens and orchards. Learn how to preserve food through drying and possibly freezing. Make your storage a part of your budget. Store seeds and have sufficient tools on hand to do the job. If you are saving and planning for a second car or a TV set or some item which merely adds to your comfort or pleasure, you may need to change your priorities. We urge you to do this prayerfully and do it now.” (Ezra T. Benson, General Conference,

October 1980)

- “Brothers and sisters, peace and contentment come into our hearts when we live within our means. God grant us the wisdom and the faith to heed the inspired counsel of the priesthood to get out of debt, to live within our means, and to pay as we go—in short, to ‘pay thy debt, and live.’” (Teachings of Presidents of the Church: Ezra Taft Benson, (2014), 262-74)
- “Avoid the philosophy that yesterday’s luxuries have become today’s necessities. They aren’t necessities until we make them so. Many enter into long-term debt only to find that changes occur; people become ill or incapacitated, companies fail or downsize, jobs are lost, natural disasters befall us. For many reasons, payments on large amounts of debt can no longer be made. Our debt becomes as a Damocles sword hanging over our heads and threatening to destroy us.” (Thomas S. Monson, General Conference, April 2006)
- “I hope, and this is my brief message to you today, that no one ever reads one word about that terrible flood and the sadness that it has brought—the loss of life, the loss of livestock, the destruction of farms, the suffering that has come to those good people—I say again, I hope no one here will ever read another word about that disaster without saying quietly to himself, ‘No moment will ever pass when I will not be prepared as the Brethren tell me to do.’ One year’s supply of commodities, well cared for, well selected, is a minimum. It’s the minimum, and every family, if they have only been married a day or a week, should begin to have their year’s supply. Now that’s basic, and we mean it! There should be no family under the sound of my voice who isn’t already prepared for whatever eventuality may come. We can’t anticipate it, of course. We don’t know where another dam is going out, or where a river is going to flood, or

whether an earthquake is going to come, or what's going to happen. We just are always prepared because the Lord said, 'If ye are prepared ye shall not fear'. And the only way to have peace and security is to be prepared. May the Lord bless us that not one family of us will go from this room without a determination from this moment forward that there will never be a time when we will not be prepared to meet the hazards that could come." (Spencer W. Kimball, Pure Religion p. 266-267; June 10, 1976 5 days after Teton Dam Broke)

- The welfare program is spiritual. In 1936, when the program was introduced, President David O. McKay made this astute observation: 'The development of our spiritual nature should concern us most. Spirituality is the highest acquisition of the soul, the divine in man; 'the supreme, crowning gift that makes him king of all created things.' It is the consciousness of victory over self and of communion with the infinite. It is spirituality alone which really gives one the best in life. It is something to supply clothing to the scantily clad, to furnish ample food to those whose table is thinly spread, to give activity to those who are fighting desperately the despair that comes from enforced idleness, but after all is said and done, the greatest blessings that will accrue from the Church [welfare program] are spiritual. Outwardly, every act seems to be directed toward the physical: re-making of dresses and suits of clothes, canning fruits and vegetables, storing foodstuffs, choosing of fertile fields for settlement—all seem strictly temporal, but permeating all these acts, inspiring and sanctifying them, is the element of spirituality,' (In Conference Report, Oct. 1936, p. 103.)" (Marion G. Romney, The Celestial Nature of Self-reliance, November 1982)
- "As the Saints of the Most High we shall strive to 'stand independent

above all other creatures beneath the celestial world' (D&C 78:14). Our only hope is to free ourselves from the bondage of sin, to rid ourselves from the chains of darkness, to rise above the world, to live godly and upright lives. Relying always on the Lord, we must become independent of the world. We must be self-reliant. Using the agency God has given us, we must work out our own economic and temporal problems." (Bruce R. McConkie, "Stand Independent Above All Creatures", April 1979)

- "It is the aim of the Church to help the Saints to care for themselves and, where need be, to make food and clothing and other necessities available, lest the Saints turn to the doles and evils of Babylon. To help care for the poor among them the Church must operate farms, grow vineyards, run dairies, manage factories, and ten thousand other things—all in such a way as to be independent of the powers of evil in the world." (Bruce R. McConkie, "Stand Independent Above All Creatures", April 1979)
- "We do not know when the calamities and troubles of the last days will fall upon any of us as individuals or upon bodies of the Saints. The Lord deliberately withholds from us the day and hour of his coming and of the tribulations which shall precede it—all as part of the testing and probationary experiences of mortality. He simply tells us to watch and be ready. We can rest assured that if we have done all in our power to prepare for whatever lies ahead, he will then help us with whatever else we need." (Bruce R. McConkie, "Stand Independent Above All Creatures", April 1979)
- "We do not say that all of the Saints will be spared and saved from the coming day of desolation. But we do say there is no promise of safety and no promise of security except for those who love the Lord and who are seeking to do all that he commands. It may be, for

instance, that nothing except the power of faith and the authority of the priesthood can save individuals and congregations from the atomic holocausts that surely shall be. And so we raise the warning voice and say: Take heed; prepare; watch and be ready. There is no security in any course except the course of obedience and conformity and righteousness. For thus saith the Lord: ‘The Lord’s scourge shall pass over by night and by day, and the report thereof shall vex all people; yea, it shall not be stayed until the Lord come; ...Nevertheless, Zion shall escape if she observe to do all things whatsoever I have commanded her,’ saith the Lord. ‘But if she observe not to do whatsoever I have commanded her, I will visit her according to all her works, with sore affliction, with pestilence, with plague, with sword, with vengeance, with devouring fire,’ (D&C 97:23, 25- 26.)” (Bruce R. McConkie, “Stand Independent Above All Creatures”, April 1979)

- “For over forty years, in a spirit of love, members of the Church have been counseled to be thrifty and self-reliant; to avoid debt; pay tithes and a generous fast offering; be industrious; and have sufficient food, clothing, and fuel on hand to last at least one year. Today there are compelling reasons to reemphasize this counsel. We heard it done effectively in that great welfare meeting this morning. May I add just a word. Members of the Church are feeling the economic pinch of higher taxes and inflation coupled with conditions of continuing recession. Some have come to their bishops seeking assistance to pay for house payments, car loans, and utilities. Unfortunately, there has been fostered in the minds of some an expectation that when we experience hard times, when we have been unwise and extravagant with our resources and have lived beyond our means, we should look to either the Church or government to bail us out. Forgotten by some of our members is an



underlying principle of the Church welfare plan that ‘no true Latter-day Saint will, while physically able, voluntarily shift from himself the burden of his own support.’ (Reuben J. Clark, Conference Report, Oct. 1973, p. 106)

- “I am filled with awe, with an overwhelming sense of duty to prepare my life (and to the extent that I can, to help prepare the lives of the members of the Church) for that long- prophesied day, for that transfer of authority, for the time when we will make a presentation of the Church to Him whose Church it is. When Christ comes, the members of His Church must look and act like members of His Church are supposed to look and act if we are to be acceptable to Him. We must be doing His work, and we must be living His teachings. He must recognize us quickly and easily as truly being His disciples. As President J. Reuben Clark Jr. (1871-1961), former First Counselor in the First Presidency, once advised: our faith must not be difficult to detect.” (Jeffrey R. Holland, “Preparing for the Second Coming”, December 2013)
- “Yes, if in that great, final hour we say we are believers, then we had surely better be demonstrating it. The Shepherd knows His sheep, and we must be known in that great day as His followers in deed as well as in word.” (Jeffrey R. Holland, “Preparing for the Second Coming”, December 2013)
- “It is important that we not be like Jonah, who went to wait for the destruction of Nineveh; but rather, that we work effectively and ceaselessly on the ‘Ninevehs’ of our lives, precisely because we do believe that human history will have a cataclysmic end, even though we do not know when. Thus, there must be balance in our life-style in responding to this powerful doctrine of the second coming. The chiliast, one who believes in a second coming of Christ that will

usher in a millennial reign, has special challenges in reading signs. First, he is urged to notice lest he be caught unawares. Second, he must be aware of how many false readings and alarms there have been in bygone days, even by the faithful. For instance, has any age had more wonders in the sky than ours, with satellites and journeys to the moon? Has any generation seen, as has ours, such ominous vapors of smoke, with its mushroom clouds over the pathetic pyres of Hiroshima and Nagasaki? Yet there is more to come. Our task is to react and to notice without overreacting, to let life go forward without slipping into the heedlessness of those in the days of Noah.”(Neal A. Maxwell, Q & A: Questions and Answers, January 1971)

- “We have given a great deal of thought to these statements and other similar ones, and we have tried to visualize in our minds and project what would happen in the future under various social and economic conditions. Let me share the panorama of conditions that could befall each of us individually and the Church collectively... Condition One is characterized by a relatively stable economy, modest unemployment, and only limited natural disasters—a condition much like that which we now experience in this and many other countries... Condition Two is characterized by more serious health, social, and economic stress. This could include a depressed economy with serious unemployment, or perhaps localized natural disasters... Under Condition Three, circumstances would be very serious. The economy would be very depressed, perhaps even suffering a near breakdown. Unemployment would be widespread. There would probably be widespread social disunity. This condition could be the result of either economic problems such as severe crop loss, broad-scale natural disasters, or possibly international conflict. Under such circumstances, the Church, relying on its present

resources, would very likely not be able to provide any more assistance than that rendered under Condition Two, and therefore could not meet the total welfare needs of the people. The sobering fact is, brothers and sisters, that presently the productive capacity from which we could distribute commodities to needy families and individuals is about \$45 million. Therefore, if the time comes that we move out of Condition One into a widespread Condition-Two situation, we are well beyond the current capacity of the Church alone to meet the temporal needs of the Saints. I would like to stress that this preparedness includes more than temporal preparedness. ... Families and individuals would need to be prepared emotionally and physically to weather this condition. Members would have greater need than ever to rely on each other for strength and support. These examples and figures, though only projections, illustrate quite graphically that our temporal salvation will come only in following the counsel of the Brethren to be prepared as families and individuals, as wards and as stakes. As we apply their counsel, we make of Zion a refuge and a standard of righteous living as commanded by the Lord in these words: ‘Verily I say unto you all: Arise and shine forth, that thy light may be a standard for the nations; And that the gathering together upon the land of Zion, and upon her stakes, may be for a defense, and for a refuge from the storm.’” (Victor L. Brown, “The Church and Family In Welfare Services”, April 1976)

- “President David O. McKay used to tell a story about a railroad engineer. Let me share it with you as recorded by President Harold B. Lee: ‘The engineer pulled his train into a station one dark night, and a timid passenger inquired of the engineer if he wasn’t frightened to pull his train out in the dark with 400 or 500 passengers’ lives at stake. The engineer said, pointing up to the

bright headlight, ‘I want to tell you one thing: when I pull out of this station I won’t be running in darkness one foot of the way. You see that light a thousand yards ahead? I run my engine just to the edge of the light, and when I get there it will still be on a thousand yards ahead.’ Having said that, President McKay added: ‘I want to tell you something. Through all this dark night of uncertainty, I want to tell you that this Welfare Program will not be running in the dark one foot of the way. You remember it. We can only see the next October as the first circle of light. We have told you what to do six months from now. By the time we get there the light will be on ahead of us, but every step of the way that light will be there. You teach your people to follow the light and they will be safe on Zion’s hill when the destructive forces come in the world.’ (Welfare Agricultural Meeting, 5 Apr. 1969.).” (Victor L. Brown, “Preparation for Tomorrow”, October 1982)

- “For nearly six thousand years, God has held you in reserve to make your appearance in the final days before the Second Coming of the Lord. Every previous gospel dispensation has drifted into apostasy, but ours will not. True, there will be some individuals who will fall away; but the kingdom of God will remain intact to welcome the return of its head—even Jesus Christ. While our generation will be comparable in wickedness to the days of Noah, when the Lord cleansed the earth by flood, there is a major difference this time. It is that God has saved for the final inning some of his strongest children, who will help bear off the Kingdom triumphantly. And that is where you come in, for you are the generation that must be prepared to meet your God.” (Ezra T. Benson, Brigham Young University Speeches, March 4, 1979)
- “I believe that the Ten Virgins represent the people of the Church of

Jesus Christ and not the rank and file of the world. All of the virgins, wise and foolish, had accepted the invitation to the wedding supper; they had knowledge of the program and had been warned of the important day to come. They were not the gentiles or the heathens or the pagans, nor were they necessarily corrupt and reprobate, but they were knowing people who were foolishly unprepared for the vital happenings that were to affect their eternal lives. They had the saving, exalting gospel, but it had not been made the center of their lives. They knew the way but gave only a small measure of loyalty and devotion. I ask you: What value is a car without an engine, a cup without water, a table without food, a lamp without oil? Rushing for their lamps to light their way through the blackness, half of them found them empty. They had cheated themselves. They were fools, these five unprepared virgins. Apparently, the bridegroom had tarried for reasons that were sufficient and good. Time had passed, and he had not come. They had heard of his coming for so long, so many times, that the statement seemingly became meaningless to them. Would he ever come? So long had it been since they began expecting him that they were rationalizing that he would never appear. Perhaps it was a myth. Hundreds of thousands of us today are in this position. Confidence has been dulled and patience worn thin. It is so hard to wait and be prepared always. But we cannot allow ourselves to slumber. The Lord has given us this parable as a special warning. At midnight, the vital cry was made, 'Behold, the bridegroom cometh; go ye out to meet him.' ...At midnight! Precisely at the darkest hour, when least expected, the bridegroom came. When the world is full of tribulation and help is needed, but it seems the time must be past and hope is vain, then Christ will come. The midnights of life are the times when heaven comes to offer its joy for man's weariness. But when the cry sounds, there is no time for preparation. The lamps then make patterns of joy on the hillside,

and the procession moves on toward the house of banqueting, and those without lamps or oil are left in darkness. When they have belatedly sought to fulfill the requirements and finally reach the hall, the door is shut. In the daytime, wise and unwise seemed alike; midnight is the time of test and judgment—and of offered gladness. The foolish asked the others to share their oil, but spiritual preparedness cannot be shared in an instant. The wise had to go, else the bridegroom would have gone unwelcomed. They needed all their oil for themselves; they could not save the foolish. The responsibility was each for himself. This was not selfishness or unkindness. The kind of oil that is needed to illuminate the way and light up the darkness is not shareable. How can one share obedience to the principle of tithing; a mind at peace from righteous living; an accumulation of knowledge? How can one share faith or testimony? How can one share attitudes or chastity, or the experience of a mission? How can one share temple privileges? Each must obtain that kind of oil for himself. The foolish virgins were not averse to buying oil. They knew they should have oil. They merely procrastinated, not knowing when the bridegroom would come. In the parable, oil can be purchased at the market. In our lives the oil of preparedness is accumulated drop by drop in righteous living. Attendance at sacrament meetings adds oil to our lamps, drop by drop over the years. Fasting, family prayer, home teaching, control of bodily appetites, preaching the gospel, studying the scriptures—each act of dedication and obedience is a drop added to our store. Deeds of kindness, payment of offerings and tithes, chaste thoughts and actions, marriage in the covenant for eternity—these, too, contribute importantly to the oil with which we can at midnight refuel our exhausted lamps.” (“Midnight is so late for those who have procrastinated.” (Spencer W. Kimball, *Faith Precedes the Miracle*, pp. 253-56.))

- “The Lord has promised that He will preserve His people in the last days. The question each member of the Church should be able to answer is, How can I be numbered among those the Lord will protect? That question is answered very clearly in the Doctrine and Covenants: It is a matter of individual worthiness. The Lord has said, ‘If ye are prepared ye shall not fear’. The preparation needed is to repent, to receive the gospel, and to become sanctified through following its precepts. In the early days of this dispensation, the Saints were persecuted because of their lack of faithfulness. The Lord has said that those who are ‘not purified shall not abide that day’ of His coming. The Saints have been warned not to entangle themselves in sin. After suffering much distress at the hands of mobs in Missouri, the Saints were promised that they would prevail against their enemies from that ‘very hour’ and never cease if they would ‘observe all the words’ the Lord spoke to them (*italics added*). The same is true today. Although there may be individual exceptions, in general the faithful Saints will be preserved from their enemies and from the judgments that God will pour out on the world. These same principles were taught in the October 1940 General Conference by Elder Joseph Fielding Smith: ‘We have the means of escape through obedience to the Gospel of Jesus Christ. Will we escape? When I see, even among the Latter-day Saints the violation of the laws of the Lord, I fear and I tremble. I have been crying repentance among the Stakes of Zion for thirty years, calling upon the people to turn to the Lord, keep His commandments, observe the Sabbath Day, pay their honest tithing, do everything the Lord has commanded them to do, to live by every word that proceedeth forth from the mouth of God. By doing this we shall escape the calamities. I am going to repeat what I have said before, for which I have been severely criticized from certain quarters, that even in [the United States] we have no grounds by which we may escape, no sure foundation upon which we

can stand, and by which we may escape from the calamities and destruction and the plagues and the pestilences, and even the devouring fire by sword and by war, unless we repent and keep the commandments of the Lord, for it is written here in these revelations. So I cry repentance to the Latter-day Saints, and I cry repentance to the people of the United States, as well as to the people of all the earth. May we turn to live in accordance with divine law, and keep the commandments the Lord has given,' Joseph Fielding Smith." (Section 29 Prepare against the Day of Tribulation, Doctrine and Covenants Student Manual, (2002), 59-63.)



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What have the prophets and apostles said about self-reliance and preparedness?



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