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## LESSON #1 INTRODUCTION TO PROVIDENT LIVING

**Purpose:** To introduce the Provident Living course developed by the Stansbury Park Stake; to provide an overview of the goals of the class; to help class members make a commitment to learn the principles of self reliance and provident living; and to obtain family information to allow preparation of individualized food storage recommendations.

**Teacher Preparation:**

1. Prepare a looseleaf binder with dividers (and labels, if desired) for each family (couple or single member) enrolled in the eight-week course.
2. Obtain a copy of “One for the Money” by Marvin J. Ashton for each family (couple (or single member) enrolled in the course (available at the Distribution Center at no charge).
3. Obtain a small spiral-bound notebook for each individual class participant (two per couple, one per single member) for tracking expenditures preparatory to make a family budget.
4. Obtain a “dry-pack cannery card” (with excerpts of the First Presidency’s letter of 1/20/02 and summary of recommended storage amounts of basic food items) for each individual class participant (available at the Magna Family Cannery at no charge).
5. Obtain a weekly grocery store advertisement to display.
6. Gather books or articles on family financial planning to use as demonstration.
7. Prepare copies of the questionnaire from [www.providentliving.org](http://www.providentliving.org) for each couple (or single member) (a copy of the questionnaire is included in the teacher’s binder).
8. Read and prepare copies for each class member of the handouts for Lesson #1 (copies of each are in the teacher’s binder):
  - “Stand Independent Above All Other Creatures” by Bruce R. McConkie (*Ensign*, May 1979, p. 92)
  - “Food Storage,” by Vaughn J. Featherstone (*Ensign*, May 1976, p. 116)
  - “The Need To Teach Personal and Family Preparedness” by L. Tom Perry (*Ensign*, May 1981, p. 87)
  - “Your Food Budget” by Kathie Shepherd

**Note:** For the first week’s lesson you will probably want to have the handouts collated and already inserted into the class members’ binders. For succeeding weeks, it may be helpful to collate the materials into separate file folders for each student. That will enable you to hand each class member a folder containing the week’s handouts. The student can then insert the handouts into his or

**her own binder and then return the file folder to the teacher, to be used in the following weeks of the course.**

9. Study the following scriptures: D&C 29:34, Matt. 25:1-13; D&C 45:56-59; 1 Tim. 5:8; Alma 26:5-6.
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### **Suggestions for Lesson:**

#### **Introduction:**

Welcome class members.

Ask a class member to read the Course Abstract and Goals.

Explain that this class was developed at the direction of the Stansbury Park Stake Presidency, with the desire to assist our stake members to become more self reliant, financially stable, and prepared in their individual families.

Ask a class member to read D&C 29:34. What does this passage teach about the connection between our family finances and our personal spirituality?

Hand out binders for each family. Explain that the course will provide a great deal of reference material. It will be helpful to read these articles and handouts together, as couples and as families, and discuss them to decide how to implement the counsel and suggestions as regular family practices. Each week the participants will be given a new packet of materials, so encourage the class members to keep up with the weekly reading.

Explain that each class will be divided into a short segment on spiritual preparedness, followed by sections on family finances and preparedness.

#### **Spiritual Preparedness:**

Read or review the parable of the ten virgins with class members (Matt. 25:1-13; D&C 45:56-59).

Who do the ten virgins represent?

(Members of the Church, invited into the Kingdom of God.)

What made the five wise virgins prepared?

Spencer W. Kimball told us:

“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, payments 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.” (Spencer W. Kimball, *Faith Precedes the Miracle*, Deseret Book Co., 1972, p. 256.)

Elder Boyd K. Packer said:

“We have been taught to store a year’s supply of food, clothing, and, if possible, fuel—at home . . . . Can we not see that the same principle applies to inspiration and revelation, the solving of problems, to counsel, and to guidance? We need to have a source of it stored in every home” (*Ensign*, May 1978, 91-92).

Explain that we therefore know that our preparations in provident living *must* include spiritual preparations.

All the food storage in the world won’t save us in the times ahead if we aren’t praying, searching the scriptures, paying tithing, attending the temple, and doing our best to live up to the Gospel’s requirements.

Explain that since all things are spiritual unto the Lord, there are spiritual aspects to the commandment to store a year’s supply of our family’s needs for food, clothing, medicines, bedding, and fuel.

- How can having a year’s supply of food help build family spirituality? (Answers could include peace of mind resulting from obeying prophetic counsel, praying and learning to receive guidance as to how to afford food storage or emergency-preparedness products, working together to improve family preparedness promotes peacefulness among family members.)

President D. Brent Rose taught the Stansbury Park Stake that in meeting for stake presidents training with members of the Quorum of the Twelve, more than one apostle counseled the presidents to work diligently to help the members of their stakes to prepare for the future, as the Brethren saw “a gathering storm upon the horizon.”

Ask a class member to read Alma 26:5-6.

Discuss Alma’s description of the preparation shown by the people of King Lamoni (the Anti-Nephi-Lehies) for the “storms of the last days.”

- What can the class members do in their own families to achieve the preparedness demonstrated by the people of King Lamoni?

### **Family Budgeting:**

Read the introduction to “One for the Money.”

Review the topic headnotes, particularly Elder Ashton's statement concerning the need for family budgets.

Specifically point out the debt pay-down plan set forth by Elder Ashton.

[If available, show examples of financial-advice books, such as *The Richest Man in Babylon*, by Og Mandino; *The 9 Steps to Financial Freedom*, by Suze Orman; etc.]

Explain that this plan is being used by numerous commercial debt-reduction companies, for fees ranging from minimal to hefty (in the thousands of dollars), but they all follow the same basic simple plan given right here, for free.

Give each class member a small spiral notebook.

Explain that this notebook is to be carried with them faithfully for the next four weeks, for the purpose of tracking every single expenditure the class members make, as they prepare to work up personalized family budgets.

Explain the statement: "If you can't measure it, you can't manage it."

Explain that at the end of a full month of tracking expenditures, the class members will categorize their areas of spending and analyze their spending patterns, hoping to find areas in which they can cut back, or maybe eliminate altogether, particularly in light of the skills that may be developed during this course.

### **Food Storage:**

Hand out the questionnaire from [www.providentliving.org](http://www.providentliving.org).

Explain that they should fill out this form during class and hand it in at the end, for the purpose of letting the teacher provide to each class member an individualized printout of food storage amounts suggested for his or her family, and also for determining their skills and interests in preparedness areas.

Discuss Bruce R. McConkie's talk, "Stand Independent Above All Other Creatures," and ask class members to read it during the coming week. Point out that Elder McConkie stated that this was the only time he was ever assigned a topic upon which to speak in General Conference.

The message is as timely today as it was when delivered, whether or not the actual nuclear holocausts may come.

We know there will be difficult times ahead for us, and that eventually the earth will be burned--thus receiving its baptism by fire.

One General Authority mentioned recently that he was sometimes asked if

the earth's burning was figurative; he answered that it was just as figurative as the earth having been destroyed by flood in Noah's time (BYU devotional talk early in 2005; unfortunately, I didn't write down the name of the speaker).

[Note from Sister Shepherd: My brother who works in advertising has a major food chain as one of his clients, and has worked with their executives for about twenty years now. In a meeting with a group of these executives recently, one of them made the comment, "When you first started handling our account, we had warehouses here in the Salt Lake Valley that held enough food and other commodities to stock our stores for over a month. Now, with computerized ordering, we only bring in the stock that we are running low on, so the warehouses have less than three days worth of supplies." This should give you an idea of the importance of food storage in the home!]

Explain that the Presiding Bishopric has often warned us that the Church's supplies are only for family emergencies--that it simply is not possible for the Church to be able to help *everyone*, in a widespread general emergency. Individuals have the responsibility of providing for their own families. (Read 1 Tim. 5:8.)

Discuss the talk, "Food Storage," by Vaughn J. Featherstone.

Point out Elder Featherstone's suggestions for freeing up money for obtaining food storage, his call for each family to acquire a year's supply in the next year, and especially his encouragement to not worry about others taking this food from us but to be willing to share.

Pass out cards from the Dry-pack Canneries (one for each class member) containing excerpts from the First Presidency's 1/20/02 letter concerning food storage, the suggested amounts of basic foods for home storage, and the food storage kits.

Ask each brother and sister to carry this card in their wallets or purses and refer to it often, until they are sure they have accrued the minimum food storage for their families.

Explain that for most families, the food portion of their budget is the most flexible part of the family budget. It also is the area where the family is most likely to run into trouble financially, with impulse buying, unplanned trips to the grocery store, non-food items that seem to call out to be picked up, children begging for treats, or shopping while tired or hungry.

Explain that during the month the class members are tracking expenditures, the lessons will focus on ways to save money on groceries, while learning the basic principles of food storage.

Discuss the booklet, "Your Food Budget." (Assign the class to read this booklet during the coming week.)

Point out the main idea of listing a main dish for every day of the pay period, making up a shopping list, and filling in breakfasts (no prepared cereals), fresh produce, milk, etc., as budget allows.

If available, show a weekly grocery ad, such as those delivered in the Tuesday mail. Point out that incorporating sale items into menu/shopping list can usually result in significant savings in grocery costs.

**Assignments:**

Ask the class members to pray, individually and as couples, before reading the class materials, for the purpose of gaining understanding from the Lord as to how to implement in their own families the ideas presented.

Read the talks by Elders McConkie and Featherstone.

Read "One for the Money" booklet.

Read "Your Food Budget" booklet

Begin tracking all expenditures.

## FOOD STORAGE QUESTIONNAIRE

Family Name \_\_\_\_\_

How many members of your family are in these categories:

Children 1 to 5 \_\_\_\_\_

Males 6 to 16 \_\_\_\_\_

Males 17+ \_\_\_\_\_

Females 6 to 10 \_\_\_\_\_

Females 11 to 16 \_\_\_\_\_

Females 17+ \_\_\_\_\_

Total in family \_\_\_\_\_

Is any member of your family allergic to wheat (celiac)? \_\_\_\_\_

If yes, what grains have you found that the allergic person can tolerate? \_\_\_\_\_

\_\_\_\_\_

Is any member of your family lactose intolerant? \_\_\_\_\_

If so, do you currently use soy milk or some other form of milk for the allergic person (please identify the milk substitute used)? \_\_\_\_\_

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## PROVIDENT LIVING CLASS

What do you hope to accomplish by taking this class? \_\_\_\_\_

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What are your areas of interest in becoming self-sufficient? \_\_\_\_\_

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What skills have you already developed in becoming self-sufficient/living providently? \_\_\_\_\_

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