

..... LESSON #5

Purpose: To emphasize the principle that temple attendance must be a regular part of our lives; to teach the value of cooking from scratch, out of bulk food-storage items; and to teach the basics of family spending-plan or budget preparation.

Teacher Preparation:

- (1) Prepare copies of handouts for each student:

“First Presidency Message--A Temple-Motivated People” by Howard W. Hunter, *Ensign*, February, 1995, p. 2.

“The Eternal Family” by Robert D. Hales, *Ensign*, November, 1996, p. 64

“What I Hope You Will Teach Your Children about the Temple” by President Ezra Taft Benson, *Ensign*, Aug. 1985, p. 6

USU Extension Service, “The Cost of Convenience”

USU Extension Service, “Housecleaning on a ‘Shoestring’”

USU Extension Service, “Ingredient Substitution”

USU Extension Service, “Do It Yourself with Mixes, “SOS,” and “Utah Ready-Quick Mix” [NOTE: these booklets take some effort to prepare, and if used, the teacher will need to begin preparation well in advance of the lesson.]

Income worksheet

Monthly Expenses worksheet (two copies for each family)

Examples of expenses that can be trimmed

USU Extension Service, “Take Charge of Your Money”

- (2) If desired, obtain copies of *Make-a-Mix* books or compile of list of web-sites where recipes for homemade mixes are available.

- (3) Read and prayerfully study Moses 6:67; Abraham 1:1-4; D&C 2:1-3; 84:22-25; 107:53-56; 107:40-42; 131:1-4.

Suggestions for Lesson:

Introduction:

Explain that as the Provident Living course now moves into its second half, the lessons will focus more on living frugally and using money wisely.

Ask the class if anyone has had any experiences with tracking expenditures that they would like to share with the class.

Remind the class that the handling of finances can be very emotional for some people, and that much of what a couple decides to do with their money should be decided after counseling and prayer together.

Spiritual:

President Ezra Taft Benson taught us that “the **temple** will be an ever-present reminder that God intended the family to be eternal” (Ezra Taft Benson, “What I Hope You Will Teach Your Children about the Temple,” *Ensign*, Aug. 1985, p. 6, emphasis added). He stated further:

The temple is a sacred place, and the ordinances in the temple are of a sacred character. Because of its sacredness we are sometimes reluctant to say anything about the temple to our children and grandchildren.

As a consequence, many do not develop a real desire to go to the temple, or when they go there, they do so without much background to prepare them for the obligations and covenants they enter into.

I believe a proper understanding or background will immeasurably help prepare our youth for the temple. This understanding, I believe, will foster within them a desire to seek their priesthood blessings just as Abraham sought his. [See Abr. 1:4.]

When our Heavenly Father placed Adam and Eve on this earth, He did so with the purpose in mind of teaching them how to regain His presence. Our Father promised a Savior to redeem them from their fallen condition. He gave to them the plan of salvation and told them to teach their children faith in Jesus Christ and repentance. Further, Adam and his posterity were commanded by God to be baptized, to receive the Holy Ghost, and to enter into the order of the Son of God.

To enter into the order of the Son of God is the equivalent today of entering into the fullness of the Melchizedek Priesthood, which is only received in the house of the Lord.

President Howard W. Hunter asked us to be “a temple-motivated people.” He said:

We should hasten to the temple as frequently, yet prudently, as our personal circumstances allow. We should go not only for our kindred dead but also for the personal blessing of temple worship, for the sanctity and safety that are within those hallowed and consecrated walls. As we attend the temple, we learn more richly and deeply the purpose of life and the significance of the atoning sacrifice of the Lord Jesus Christ. Let us make the temple, with temple worship and temple covenants and temple marriage, our ultimate earthly goal and the supreme mortal experience. . . .

[T]he temple ordinances are absolutely crucial; we cannot return to God’s presence without them. I encourage everyone to worthily attend the temple or to work toward the day when you can enter that holy house to receive your ordinances and covenants. As the prophets have said, the temple is a place of beauty; it is a place of revelation; it is a place of peace. It is the house of the Lord. It is holy unto the Lord. It must be holy and important to us. (*Ensign*, Feb. 1995, p. 2.)

Explain that for families with small children it may seem that this just isn't the time in their lives to attend the temple frequently.

Bear your personal testimony that the more often a person will make the effort and sacrifice to go to the temple, the more that person will feel the blessings of the Spirit in his or her life. If the teacher has personal experiences of blessings received from temple attendance, include one or more of these in the testimony as directed by the Spirit of the Lord.

Remind the class that in many wards the Young Women will babysit for free on ward temple night—making it a free date night and an experience that will bring spiritual reward to the couple.

President Benson promised that when we attend the temple and perform the ordinances there, certain blessings will come to us:

- You will receive the spirit of Elijah, which will turn your hearts to your spouse, to your children, and to your forebears.
- You will love your family with a deeper love than you have loved before.
- Your hearts will be turned to your fathers and theirs to you.
- You will be endowed with power from on high as the Lord has promised.
- You will receive the key of the knowledge of God. (See D&C 84:19.) You will learn how you can be like Him. Even the power of godliness will be manifest to you. (See D&C 84:20.)
- You will be doing a great service to those who have passed to the other side of the veil in order that they might be “judged according to men in the flesh, but live according to God in the spirit. (D&C 138:34.)

Food Storage:

Explain that many young couples think they just don't have enough money to begin a food-storage program. But in fact, the opposite is true. Food storage can save money, no matter what a family's income level, in the following ways:

1. Stocking up leads to buying in quantity or on sale--often with substantial savings. If we store the basics and learn how to eat those foods, using them regularly, we can save on everyday food expenses.
2. Foods suitable for storage tend to be less expensive than prepared foods. As we gradually rely more and more on our stock of stored food, we use less prepared food and the average cost of our meals is reduced.

[Refer to the "Cost of Convenience" handout in your packet.]

- a. The cost of convenience can be very high. Generally, "scratch cooking" is less expensive, tastes better, and is more nutritious than fast foods or convenience foods.
- b. Although "scratch" cooking takes longer to prepare, frequently the time difference is only a minute or two--hardly worth the cost of "convenience."
3. Habits and attitudes change when a family begins living with a food-storage program. Those people who have a personal food-storage program tend to be more careful with their food purchases and better utilize the foods they purchase.
 - a. They tend to cook more "from scratch," thus saving the cost of having someone do the preparation work.
 - b. They like to experiment with different uses for basic food storage items, such as "wheat meat" from gluten, make-your-own mixes, and making yogurt and cheeses from powdered milk.
 - c. They tend to do more price comparisons (unit pricing or price per serving) to determine the best value for their money.

[Refer to the "Ingredient Substitution" handout in your packet.]

- d. They learn how to make substitutions, often substituting lower-priced items for higher-cost ingredients, and they study the purposes that different ingredients have in cooking so they know what ones can be eliminated from a recipe without affecting the overall quality.

[Refer to the "Housecleaning on a 'Shoestring'" handout in your packet.]

- e. They learn to control their impulses, to take pride in using basic ingredients rather than high-cost store-bought products, and to be inventive--to find their own solutions to needs rather than running to the store.

[Refer to the home-made mixes pamphlets in your packet.]

Explain that home-made mixes such as those contained in these pamphlets are a good example of savings from food storage.

- Most of the mixes contain flour, shortening, and/or sugar--items that are among the food-storage basics.
- Making your own mixes saves generally half the cost of purchased mixes, takes only a minute or two longer to prepare, eliminates the preservatives added to the purchased mixes, and allows customization of ingredients and meals to a family's tastes.

[Note: If desired, or in the alternative to the pamphlets in the packet demonstrate books such as the two-volume set entitled *Make-a-Mix*. Point out that there are many internet resources available for making home mixes of many common commercial brands of products, such as coatings for baking meats, quick stuffings that can be prepared on a range, flavored syrups, etc.]

Family Spending Plans (or Budgets):

Explain that the class has now reached the point, after four weeks of tracking actual expenditures, to start the budget analysis process. The first step is to categorize the family's present spending into different areas.

Point out that the "Current Expenditures Schedule" has been combined from bankruptcy petitions with the "Monthly Expenses" portion of a Financial Declaration used in calculating child support and alimony in divorce cases. This provides quite a thorough division of categories of expenses.

Turn to the Income worksheet.

Assign the class to fill in all the appropriate blanks on the "Current Income" form, making sure that the net income is actually the same amount earned during the month. Point out that it *should* also be the same amount deposited in the bank. If either spouse kept out cash when making the income deposits, be sure that the cash is also accounted for in the month's expenditures.

Turn to the Monthly Expenses worksheet . Point out that there are two copies of the Expenses worksheet for each family. The purpose of this is to provide one sheet for categorizing the months's actual expenditures, and a second sheet where the couple can make adjustments in order to establish the budget they would *like* to have, making provisions for emergencies, savings, and long-term goals.

- Assign the class to assign their actual expenditures to one of the categories on the Monthly Expenses form, such as writing down the amount of your house payment under "mortgage or rent."

- Encourage the class to not to lump too many items together under “miscellaneous,” and point out that there are spaces for entertainment, for grooming incidentals, household maintenance, etc..
- When the categorization is finished, the total of the current monthly expenses should be the same total as the expenditures the class members have tracked during the preceding four weeks.

Explain that the next step is the hardest part, and it needs to be accomplished by husband and wife together, after prayer, and perhaps even after fasting and attending the temple together, particularly if the family is presently having financial difficulty. This step requires analyzing the expenditures, carefully and thoroughly. The couple needs to ask, “Are there any areas that can be trimmed back or eliminated altogether?”

Point out the pages in the packet that give provide examples of areas where they might look for cutting back.

Review sum of the savings possible, such as amounts spent on:

- buying fast-food lunches or dinners, video rentals and late fees (use the library—also for books and audio tapes or CD’s),
- checking account overdraft charges, bank charges for unnecessary services (especially if you have separate accounts—consider using only one account for the two of you),
- cable TV service,
- professional haircuts and nail treatments,
- telephone services (such as call waiting, call forwarding, *69, three-way calling), long-distance telephone charges, cell phones,
- laundering at home instead of sending items to a laundry, using home dry-cleaning supplies or hand-washing rather than using professional cleaning services,
- turning the water heater down 10 degrees,
- sewing family clothing or buying from thrift stores,
- keeping track of all donations, medical co-pays, and mileage for tax deductions,
- enjoying picnics instead of eating out, spending date nights at free concerts or the temple rather than movies,
- cutting the food budget by using the tips in the Food Budgeting booklet,
- making your treats instead of buying them, and eliminating soft drinks,
- performing home repairs rather than calling in a professional,
- car-pooling or ride-sharing, parking the second car.

Point out that while these suggestions may not be applicable to a particular member of the class, simply reading through them may spark other ideas that can be useful. The principle is that by prayerfully considering the family’s budget, and praying about it as a couple, the Lord *will* send ideas as to what the couple can (and perhaps *should*) do in order to live more frugally.

Explain that the most important principle in living providently is:

Stop buying *anything* that you can't pay for with cash!

If the couple cannot pay off credit-card purchases before incurring finance charges on that account, then they should cut the cards up, or place them in a safe-deposit box, or give them to your parents to hold for you, for use in an emergency.

Remind the class that the purpose of going through these cost-cutting measures is so they can take control of their finances and use their money the way they *want* to, not the way they've let themselves be forced to.

The purpose of these measures is to be full tithe-payers and thus temple-worthy, to build up savings for a home, to live without debt, and to develop funds for investment purposes, for the future and the future of their children.

[Sr. Shepherd's note: I personally think it's helpful to keep a small wallet-sized family picture in a position where you'll see it every time you open your wallet or write a check. You want the kind of peaceable family that can only come with the peace of mind that financial balance brings.]

Point out that in setting up their new spending plans, they're going to enter **tithing first**, because they want the blessings of heaven poured out upon themselves and their family.

Remind the class of the promise talked of in Lesson #2: To prove the Lord and take Him at His word—that He will provide for us and give us sufficient for our needs if we exercise the faith in Him that is required to pay Him first. Again, **tithing is not a principle of money--it's a principle of faith.**

Explain that secondly, they're going to pay themselves next. The second principle of living providently is to set some money aside from every paycheck, as savings either for emergencies or for investment principles.

- You're not going to wait until the end of the month to see if there is anything left over.
- You'll pay the Lord, then pay yourself, and live on the remainder of the income until the next paycheck.

This is the most important part of being able to meet a family's financial goals. You cannot be financially independent or self-sufficient until you are able to live on your income, without incurring debt or running up credit card balances for regular monthly expenses. You have to cut your outgo to 80 percent of your net income. That means that you will need to keep trimming until you can reach this goal.

Explain that ideally, this savings will equal another ten percent of the family's gross income.

Point out that if a family is in a very tight money position, it is possible that for the first period of this budgeting effort, the ten-percent savings will need to go toward paying down debt, but that this should be avoided if possible.

Remind that class that the purpose is to begin a savings plan that will allow them to handle emergencies as they arise, so that they will not need to incur *more* debt to cover emergency expenses. When debt is paid down, this money will go toward long-term savings and investments.

The third step is to set up a preliminary budget for the following month.

- This needs to include monthly deductions for expenses that arrive at longer intervals, such as quarterly insurance premiums which must be subtracted out as a monthly payment toward such expenses so that they can be paid when they come due.
- This should be done together, as a couple, so that both spouses are in agreement as to where the income will go.
- The couple should realize that they may have to make adjustments and fine tune this budget, particularly until they are able to build up a reserve to handle emergencies such as unexpected medical bills or insurance deductibles after an accident.

[Refer to “Taking Charge of Your Money.”]

Point out that it is not the purpose of this course to talk about a lifelong financial plan that would include insurance, estate building, and planning for retirement. The USU booklet “Taking Charge of Your Money” will help the class members lay some foundation in those areas, as well as to set financial goals and get serious about financial planning for their families.

Explain that the hope of this provident living class is find ways to help the class members make their present income go further, so that they’ll be able to accomplish their other financial goals. When a husband knows that his wife is being as frugal as she can in the home, and a wife knows that her husband is working hard to better their situation, their mutual love and trust will grow stronger and they’ll be progressing toward a celestial relationship, yet each will have independence in their own spheres of responsibility and each will be responsible for his or her own actions and decisions. This is what the Lord planned for us.

Assignments:

- (1) Read the talks about temple worship.
- (2) Fill in the “Current Income” worksheet.
- (3) Transfer all the tracked expenditures onto the “Monthly Expenses” worksheet.

(4) Prepare a monthly spending plan or budget, prayerfully, as a couple.

A Temple-Motivated People
By President Howard W. Hunter
Ensign, Feb. 1995, 2

The gospel proclaimed to the world by the Latter-day Saints is the gospel of Jesus Christ as restored to the earth in this dispensation and is for the redemption of all mankind. The Lord himself has revealed what is essential for the salvation and exaltation of his children. One of these essentials is that temples are to be erected for the performance of ordinances that cannot be performed in any other place.

When this is explained to people from all over the world who come and look at our temples, the question these people most frequently ask is, what are the ordinances that are performed in temples?

In response, we often first explain the ordinance known as baptism for the dead. We note that many Christians believe that at the time of death, our status before the Lord is determined for all eternity, for did not Christ say to Nicodemus, “Verily, verily, I say unto thee, Except a man be born of water and of the Spirit, he cannot enter into the kingdom of God” (John 3:5)? Yet we know that many people have died without the ordinance of baptism, and thus, according to Christ’s statement to Nicodemus, they would be eliminated from entering into the kingdom of God. This raises the question, is God just?

The answer is, of course God is just. It is evident that the Savior’s statement to Nicodemus presupposes that baptisms may be done for those who have died who have not been baptized. Latter-day prophets have told us that baptism is an earthly ordinance that can be performed only by the living. How then can those who are dead be baptized if only the living can perform the ordinance? That was the theme of the Apostle Paul’s writing to the Corinthians when he asked this question:

“Else what shall they do which are baptized for the dead, if the dead rise not at all? why are they then baptized for the dead?” (1 Cor. 15:29.)

In fact, as we study ecclesiastical history, we find that baptism for the dead was practiced by the early Christians. There was vicarious work for the dead at that time, and there is today. Indeed, vicarious work is not something new or strange to us. We remember that the Savior himself in a vicarious manner atoned for the sins of all mankind. Today, baptisms are again performed by the living in behalf of individuals who have died, as is also the laying on of hands for the bestowal of the gift of the Holy Ghost for these same deceased people. These ordinances for the deceased, however, are performed only in the house of the Lord.

The endowment is another ordinance performed in our temples. It consists of two parts: first, a series of instructions, and second, promises or covenants that the person receiving the endowment makes—promises to live righteously and comply with the requirements of the gospel of Jesus Christ. The endowment is an ordinance for the great blessing of the Saints—both living

and dead. Thus it is also an ordinance performed by the living in behalf of deceased individuals; it is performed for those for whom baptismal work has already been performed.

Another temple ordinance is that of celestial marriage, where wife is sealed to husband and husband sealed to wife for eternity. We know, of course, that civil marriages end at death; but eternal marriages performed in the temple may exist forever. Children born to a husband and wife after an eternal marriage are automatically sealed to their parents for eternity. If children are born before the wife is sealed to her husband, there is a temple sealing ordinance that can seal these children to their parents for eternity, and so it is that children can be sealed vicariously to parents who have passed away.

In the ordinances of the temple, the foundations of the eternal family are sealed in place. The Church has the responsibility—and the authority—to preserve and protect the family as the foundation of society.

All of these priesthood temple ordinances are essential for the salvation and exaltation of our Father in Heaven's children. Therefore, it is of great interest that within the last two decades, three revelations relating to these matters have been added to the Doctrine and Covenants. We rejoiced when the revelation concerning the bestowal of the priesthood upon all worthy males was announced in 1978 by the First Presidency. That announcement is Official Declaration–2 in the Doctrine and Covenants. Also, two other sections were added in the 1970s to the Doctrine and Covenants: sections 137 and 138. It is most significant that both these revelations pertain specifically to the work for the redemption of the dead.

Section 137 records a vision given to the Prophet Joseph Smith in the Kirtland Temple. In that vision, he saw his brother Alvin, who had departed this life, and his parents. The voice of the Lord came to him and said that “all who have died without a knowledge of this gospel, who would have received it if they had been permitted to tarry, shall be heirs of the celestial kingdom of God” (D&C 137:7).

Section 138 records a divine manifestation given to President Joseph F. Smith that also pertains to the work of redemption of the dead. President Smith had been pondering our Lord's visit to the spirit world as he read the First Epistle of Peter and reflected upon the verse that states, “For this cause was the gospel preached also to them that are dead, that they might be judged according to men in the flesh, but live according to God in the spirit” (1 Pet. 4:6).

A vision then unfolded to President Smith. That vision is recorded in section 138. President Smith saw that “the Lord went not in person among the wicked and the disobedient who had rejected the truth, to teach them;

“But behold, from among the righteous, he organized his forces and appointed messengers, clothed with power and authority, and commissioned them to go forth and carry the light of the gospel to them that were in darkness, even to all the spirits of men; and thus was the gospel preached to the dead” (D&C 138:29–30).

Surely we on this side of the veil have a great work to do. For in light of all the above-noted facts about temple ordinances, we can see that the building of temples has deep significance for ourselves and mankind, and our responsibilities become clear. We must accomplish the priesthood temple ordinance work necessary for our own exaltation; then we must do the necessary work for those who did not have the opportunity to accept the gospel in life. Doing work for others is accomplished in two steps: first, by family history research to ascertain our progenitors; and second, by performing the temple ordinances to give them the same opportunities afforded to the living.

Yet there are many members of the Church who have only limited access to the temples. They do the best they can. They pursue family history research and have the temple ordinance work done by others. Conversely, there are some members who engage in temple work but fail to do family history research on their own family lines. Although they perform a divine service in assisting others, they lose a blessing by not seeking their own kindred dead as divinely directed by latter-day prophets.

I recall an experience of a few years ago that is analogous to this condition. At the close of a fast and testimony meeting, the bishop remarked, “We have had a spiritual experience today listening to the testimonies borne by each other. This is because we have come fasting according to the law of the Lord. But let us never forget that the law consists of two parts: that we fast by abstaining from food and drink and that we contribute what we have thereby saved to the bishop’s storehouse for the benefit of those who are less fortunate.” Then he added: “I hope no one of us will leave today with only half a blessing.”

I have learned that those who engage in family history research and then perform the temple ordinance work for those whose names they have found will know the additional joy of receiving both halves of the blessing.

Furthermore, the dead are anxiously waiting for the Latter-day Saints to search out their names and then go into the temples to officiate in their behalf, that they may be liberated from their prison house in the spirit world. All of us should find joy in this magnificent labor of love.

What a glorious thing it is for us to have the privilege of going to the temple for our own blessings. Then after going to the temple for our own blessings, what a glorious privilege to do the work for those who have gone on before us. This aspect of temple work is an unselfish work. Yet whenever we do temple work for other people, there is a blessing that comes back to us. Thus it should be no surprise to us that the Lord does desire that his people be a temple-motivated people. I repeat what I have said before: It would please the Lord for every adult member to be worthy of—and to carry—a current temple recommend, even if proximity to a temple does not allow immediate or frequent use of it. The things that we must do and not do to be worthy of a temple recommend are the very things that ensure we will be happy as individuals and as families.

Let us truly be a temple-attending and a temple-loving people. We should hasten to the temple as frequently, yet prudently, as our personal circumstances allow. We should go not only for our kindred dead but also for the personal blessing of temple worship, for the sanctity and safety that are within those hallowed and consecrated walls. As we attend the temple, we learn more richly and deeply the purpose of life and the significance of the atoning sacrifice of the Lord Jesus Christ. Let us make the temple, with temple worship and temple covenants and temple marriage, our ultimate earthly goal and the supreme mortal experience.

Let us share with our children the spiritual feelings we have in the temple. And let us teach them more earnestly and more comfortably the things we can appropriately say about the purposes of the house of the Lord. Keep a picture of a temple in your home that your children may see it. Teach them about the purposes of the house of the Lord. Have them plan from their earliest years to go there and to remain worthy of that blessing. Let us prepare every missionary to go to the temple worthily and to make that experience an even greater highlight than receiving the mission call. Let us plan for and teach and plead with our children to marry in the house of the Lord. Let us reaffirm more vigorously than we ever have in the past that it does matter where you marry and by what authority you are pronounced man and wife.

All of our efforts in proclaiming the gospel, perfecting the Saints, and redeeming the dead lead to the holy temple. This is because the temple ordinances are absolutely crucial; we cannot return to God's presence without them. I encourage everyone to worthily attend the temple or to work toward the day when you can enter that holy house to receive your ordinances and covenants. As the prophets have said, the temple is a place of beauty; it is a place of revelation; it is a place of peace. It is the house of the Lord. It is holy unto the Lord. It must be holy and important to us.

Gospel topics: family history, spirituality, temples, temple work

Ideas for Home Teachers

Some Points of Emphasis

You may wish to make these points in your home teaching discussions:

1. Temples are for the performance of ordinances that can be performed nowhere else.
2. Within the past two decades, three great revelations relating to these matters have been added to the Doctrine and Covenants.
3. The dead are anxiously waiting for Latter-day Saints to search out their names and to officiate in the temples in their behalf.
4. Let us teach our families more vigorously of the purposes of the temple.
5. Let us be a temple-attending, temple-loving people.

Discussion Helps

1. Relate your feelings about the work of the temple.
2. Are there some scriptures or quotations in this article that the family might read aloud and discuss?
3. Would this discussion be better after a pre-visit chat with the head of the house? Is there a message from the bishop or quorum president?

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The Eternal Family

Elder Robert D. Hales Of the Quorum of the Twelve

Apostles

Ensign, Nov. 1996, 64

I wish to speak to all those who would like to know about eternal families and about families being forever. One year ago the First Presidency and Quorum of the Twelve Apostles of The Church of Jesus Christ of Latter-day Saints issued a proclamation to the world concerning the family. It summarizes eternal gospel principles that have been taught since the beginning of recorded history and even before the earth was created.

The doctrine of the family begins with heavenly parents. Our highest aspiration is to be like them. The Apostle Paul taught that God is the father of our spirits (see Heb. 12:9). From the proclamation we read, “In the premortal realm, spirit sons and daughters knew and worshiped God as their Eternal Father and accepted His plan by which His children could obtain a physical body and gain earthly experience to progress toward perfection and ultimately realize his or her divine destiny as an heir of eternal life.” The proclamation also reiterates to the world that “marriage between a man and a woman is ordained of God and that the family is central to the Creator’s plan for the eternal destiny of His children” (“The Family: A Proclamation to the World,” *Ensign*, Nov. 1995, 102).

From the earliest beginnings, God established the family and made it eternal. Adam and Eve were sealed in marriage for time and all eternity:

“And thus all things were confirmed unto Adam, by an holy ordinance, and the Gospel preached, and a decree sent forth, that it should be in the world, until the end thereof; and thus it was” (Moses 5:59).

“And Adam knew his wife, and she bare unto him sons and daughters, and they began to multiply and to replenish the earth” (Moses 5:2).

The Savior Himself spoke of this sacred marriage covenant and promise when He gave the authority to His disciples to bind in heaven sacred covenants made on earth:

“And I will give unto thee the keys of the kingdom of heaven: and whatsoever thou shalt bind on earth shall be bound in heaven: and whatsoever thou shalt loose on earth shall be loosed in heaven” (Matt. 16:19).

In this latter day the promise of eternal families was restored in 1829 when the powers of the Melchizedek Priesthood were restored to the earth. Seven years later, in the Kirtland Temple, the keys to perform the sealing ordinances were restored, as recorded in the Doctrine and Covenants:

“Elijah the prophet, who was taken to heaven without tasting death, stood before us, and said:

“Behold, the time has fully come, which was spoken of by the mouth of Malachi— ...

“... The keys of this dispensation are committed into your hands” (D&C 110:13–14, 16).

With the restoration of these keys and priesthood authority comes the opportunity for all who are worthy to receive the blessings of eternal families. “Yea the hearts of thousands and tens of thousands shall greatly rejoice in consequence of the blessings which shall be poured out, and the endowment with which my servants have been endowed in this house” (D&C 110:9).

What is the promise of these sealings which are performed in the temples? The Lord outlines the promise and requirements in this sacred verse:

“And again, verily I say unto you, if a man marry a wife by my word, which is my law, and by the new and everlasting covenant, and it is sealed unto them by the Holy Spirit of promise, by him who is anointed, unto whom I have appointed this power and the keys of this priesthood; and it shall be said unto them--Ye shall come forth in the first resurrection; and if it be after the first resurrection, in the next resurrection; and shall inherit thrones, kingdoms, principalities, and powers, dominions, all heights and depths--then shall it be written in the Lamb’s Book of Life ... and shall be of full force when they are out of the world; and they shall pass by the angels, and the gods, which are set there, to their exaltation and glory in all things, as hath been sealed upon their heads, which glory shall be a fulness and a continuation of the seeds forever and ever” (D&C 132:19).

As taught in this scripture, an eternal bond doesn’t just happen as a result of sealing covenants we make in the temple. How we conduct ourselves in this life will determine what we will be in all the eternities to come. To receive the blessings of the sealing that our Heavenly Father has given to us, we have to keep the commandments and conduct ourselves in such a way that our families will want to live with us in the eternities. The family relationships we have here on this earth are important, but they are much more important for their effect on our families for generations in mortality and throughout all eternity.

By divine commandment, spouses are required to love each other above all others. The Lord clearly declares, “Thou shalt love thy wife with all thy heart, and shalt cleave unto her and none else” (D&C 42:22). The proclamation states: “By divine design, fathers are to preside over their families in love and righteousness and are responsible to provide the necessities of life and protection for their families [see D&C 83:2–4; 1 Tim. 5:8]. [By divine design,] mothers are primarily responsible for the nurture of their children.” By divine design, husband and wife are equal partners in their marriage and parental responsibilities. By direct commandment of God, “parents have a sacred duty . . . to teach [their children] *to love and serve one another, to observe the commandments of God and to be law-abiding citizens* [in the countries where they reside]” (*Ensign*, Nov. 1995, 102; emphasis added; see D&C 68:25–28; Mosiah 4:14–15).

Because of the importance of the family to the eternal plan of happiness, Satan makes a major effort to destroy the sanctity of the family, demean the importance of the role of men and women, encourage moral uncleanness and violations of the sacred law of chastity, and to

discourage parents from placing the bearing and rearing of children as one of their highest priorities.

So fundamental is the family unit to the plan of salvation that God has declared a warning that those “individuals who violate covenants of chastity, who abuse spouse or offspring, or who fail to fulfill family responsibilities will one day stand accountable before God [their maker]. . . . The disintegration of the family will bring upon individuals, communities, and nations the calamities foretold by ancient and modern prophets” (*Ensign*, Nov. 1995, 102).

While our individual salvation is based on our individual obedience, it is equally important that we understand that we are each an important and integral part of a family and the highest blessings can be received only within an eternal family. When families are functioning as designed by God, the relationships found therein are the most valued of mortality. The plan of the Father is that family love and companionship will continue into the eternities. Being one in a family carries a great responsibility of caring, loving, lifting, and strengthening each member of the family so that all can righteously endure to the end in mortality and dwell together throughout eternity. It is not enough just to save ourselves. It is equally important that parents, brothers, and sisters are saved in our families. If we return home alone to our Heavenly Father, we will be asked, “Where is the rest of the family?” This is why we teach that families are forever. The eternal nature of an individual becomes the eternal nature of the family.

The eternal nature of our body and our spirit is a question often pondered by those who live in mortality. All people who will ever live on earth are members of a human family and are eternal children of God, our loving Heavenly Father. After birth and tasting of death in mortality, all will be resurrected because of the Atonement of Jesus Christ, the Only Begotten Son of God the Father. Depending on our individual obedience to the laws, ordinances, and commandments of God, each mortal can have the blessing of attaining eternal life; that is, returning to live in the presence of their Heavenly Father and His Son, Jesus Christ, having eternal increase for all the eternities to come. Through making and keeping the sacred covenants found in the temple ordinances, individuals can return to the presence of God and will be reunited with their families eternally.

The home is where we are nurtured and where we prepare ourselves for living in mortality. It is also where we prepare ourselves for death and for immortality because of our belief and understanding that there is life after death, not only for the individual but also for the family.

Some of the greatest lessons of gospel principles about the eternal nature of the family are learned as we observe how members of the Church, when faced with adversity, apply gospel principles in their lives and in their homes. In the past year I have witnessed the blessings of joy which come to those who honor and revere the gospel teaching of the eternal family during times of adversity in their lives.

A few months ago I had the opportunity of visiting a man who had been diagnosed with a terminal illness. As a devoted priesthood holder, he was confronted with the realities of

mortality. He found strength, however, in the example of the Savior, who said, in the Lord's Prayer, "After this manner therefore pray ye: . . . Thy will be done in earth, as it is in heaven" (Matt. 6:9–10). My friend took courage in knowing that as Jesus was required to endure great pain and agony in the Garden of Gethsemane while completing the atoning sacrifice, He uttered the words, "O my Father, if this cup may not pass away from me, except I drink it, thy will be done" (Matt. 26:42).

My friend came to accept the phrase "Thy will be done" as he faced his own poignant trials and tribulations. As a faithful member of the Church, he was now confronted with some sobering concerns. Particularly touching were his questions, "Have I done all that I need to do to faithfully endure to the end?" "What will death be like?" "Will my family be prepared to stand in faith and be self-reliant when I am gone?"

We had the opportunity to discuss all three questions. They are clearly answered in the doctrine taught to us by our Savior. We discussed how he had spent his life striving to be faithful, to do what God asked of him, to be honest in his dealings with his fellowmen and all others, to care for and love his family. Isn't that what is meant by enduring to the end? We talked about what happens immediately after death, about what God has taught us about the world of spirits. It is a place of paradise and happiness for those who have lived righteous lives. It is not something to fear.

After our conversation, he called together his wife and the extended family--children and grandchildren--to teach them again the doctrine of the Atonement that all will be resurrected. Everyone came to understand that just as the Lord has said, while there will be mourning at the temporary separation, there is no sorrow for those who die in the Lord (see Rev. 14:13; D&C 42:46). His blessing promised him comfort and reassurance that all would be well, that he would not have pain, that he would have additional time to prepare his family for his departure--even that he would know the time of his departure. The family related to me that on the night before he passed away, he said he would go on the morrow. He passed away the next afternoon at peace, with all his family at his side. This is the solace and comfort that comes to us when we understand the gospel plan and know that families are forever.

Contrast these events with an incident which happened to me when I was a young man in my early twenties. While serving in the Air Force, one of the pilots in my squadron crashed on a training mission and was killed. I was assigned to accompany my fallen comrade on his final journey home to be buried in Brooklyn. I had the honor of standing by his family during the viewing and funeral services and of representing our government in presenting the flag to his grieving widow at the graveside. The funeral service was dark and dismal. No mention was made of his goodness or his accomplishments. His name was never mentioned. At the conclusion of the services, his widow turned to me and asked, "Bob, what is really going to happen to Don?" I was then able to give her the sweet doctrine of the Resurrection and the reality that, if baptized and sealed in the temple for time and all eternity, they could be together eternally. The clergyman standing next to her said, "That is the most beautiful doctrine I have ever heard."

The fulness of the gospel of Jesus Christ brings great comfort in stressing times of mortality. It brings light where there is darkness and a calming influence where there is turmoil. It gives eternal hope where there is mortal despair. It is more than just beautiful doctrine. It is a reality in our lives that if we can be obedient and obtain the eternal rewards that God grants us, if we will draw nigh unto Him and embrace the eternal doctrine, we will be blessed.

Another incident that has touched my life recently happened when a young man with a terminal illness passed away. He knew that his illness would first take away his manual dexterity and his ability to walk, then its progression would take his ability to speak, and finally his respiratory system would cease to function. But he also had faith that families are forever. With this knowledge, he spoke to each of his children through video recordings for use when he was gone. He produced recordings to be given to his sons and daughters at important, sacred occasions in their lives, such as baptisms, priesthood ordinations, and weddings. He spoke to them with the tender love of a father who knew that while his family was forever, for a time he would not physically be able to be with them, but spiritually he would never leave their side.

The examples of faith shown by steadfast widows and widowers, along with that of their children, after the passing of a spouse or parent are an inspiration to all of us. Great lessons can be learned as we observe their faith and obedience as they strive to remain faithful so that they can once again be together as families through eternity.

The knowledge and understanding of the doctrine that God lives and Jesus is the Christ and that we have an opportunity to be resurrected and live in the presence of God the Father and His Son, Jesus Christ, makes it possible to endure otherwise tragic events. This doctrine brings a brightness of hope into an otherwise dark and dreary world. It answers the simple questions of where we came from, why we are here, and where we are going. These are truths that must be taught and practiced in our homes.

God lives. Jesus is the Christ. Through His Atonement we will all have the opportunity of being resurrected. This is not just an individual blessing; it is much more than that. It is a blessing to each one of us and to our families. That we may be eternally grateful, that we can live in the presence of God the Eternal Father and His Son Jesus Christ, that we may be together in the eternities to come, that we might understand the joy, and that we not only teach this doctrine but live true to it in our lives and in our families, is my prayer in the name of Jesus Christ, amen.

Gospel topics: God the Father, Atonement, covenants, family, fatherhood, hope, motherhood, obedience, parenthood, plan of salvation, temples

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What I Hope You Will Teach Your Children about the Temple

By President Ezra Taft Benson of the Quorum of the Twelve
From an address given at the Logan Temple Centennial, 17 May 1984.

Ensign, Aug. 1985, 6

The last time I saw President Heber J. Grant was in the Church Administration Building when he was quite aged. President Grant's chauffeur had driven him to the Church Administration Building where the chauffeur called for another brother to help him assist President Grant, one on each arm, to his office.

I was just entering the glass door opposite the Lion House in the Church Administration Building as President Grant was coming toward the door. He said to the two brethren assisting him, "Isn't that Brother Benson coming?"

They replied, "Yes."

He said, "Come here. Come here, Brother Benson."

I walked over to him, and President Grant said, "Did I ever tell you about the mean trick Brigham Young played on your great-grandfather?"

I said, "No, President. I didn't know Brigham Young ever played a mean trick on anyone."

He responded, "Oh, yes, he did. I'll tell you about it."

I could see that these two brethren were practically holding President Grant up, so I said, "I'll come to the house some time. I'd like to hear it."

He replied, "No, I'll tell you right here. These brethren can steady me while I tell you."

He said, "You know where Zion's Bank and ZCMI are over on the corner?"

I said, "Yes."

He continued, "Your great-grandfather built the finest home in Salt Lake City on that corner, with the exception of Brigham Young's home (which, of course, was the Lion House). He had it all finished. It was a beautiful home—two stories with a porch at both levels on both sides of the house. It had a white picket fence around it with fruit trees and ornamental trees and with a little stream running through the yard. He was all ready to move his families in from their log cabins when President Young called him into the office one day. 'Brother Benson,' he said, 'we would like you to go to Cache Valley and pioneer that area and preside over the Saints. We suggest you sell your home to Daniel H. Wells.'

"Now," President Grant said, "Daniel H. Wells was Brigham Young's counselor. Wasn't that a mean trick? Come on, brethren, let's go."

In all the years that I had attended the Benson reunions I had never heard that story. So I had it verified by the Church Historical Department, and they assured me that the facts were as President Grant related them. They told me they had a tintype picture of the old home.

Since that time, I have been most grateful for the so-called “mean trick” of President Young, because were it not for that, the Bensons would not have their roots in Cache Valley.

I love Cache Valley, and I love the Saints in the area. And I am most grateful to be here on this anniversary of the Logan Temple centennial. This beautiful temple has truly been a beacon of light to Cache Valley. If our children and their children are taught well, this edifice will continue to be a symbol of special significance.

The temple is an ever-present reminder that God intends the family to be eternal. How fitting it is for mothers and fathers to point to the temple and say to their children, “That is the place where we were married for eternity.” By so doing, the ideal of temple marriage can be instilled within the minds and hearts of your children while they are very young.

I am grateful to the Lord that my temple memories extend back—even to young boyhood. I remember so well, as a little boy, coming in from the field and approaching the old farm house in Whitney, Idaho. I could hear my mother singing “Have I Done Any Good in the World Today?” (*Hymns*, no. 58.)

I can still see her in my mind’s eye bending over the ironing board with newspapers on the floor, ironing long strips of white cloth, with beads of perspiration on her forehead. When I asked her what she was doing, she said, “These are temple robes, my son. Your father and I are going to the temple at Logan.”

Then she put the old flatiron on the stove, drew a chair close to mine, and told me about temple work—how important it is to be able to go to the temple and participate in the sacred ordinances performed there. She also expressed her fervent hope that some day her children and grandchildren and great-grandchildren would have the opportunity to enjoy these priceless blessings.

These sweet memories about the spirit of temple work were a blessing in our farm home, our little rural ward of three hundred, and the old Oneida Stake. These memories have returned as I have performed the marriage of each of our children and grandchildren, my mother’s grandchildren and great-grandchildren, under the influence of the Spirit in the house of the Lord.

These are choice memories to me, and I have often reflected on them. In the peace of these lovely temples, sometimes we find solutions to the serious problems of life. Under the influence of the Spirit, sometimes pure knowledge flows to us there. Temples are places of personal revelation. When I have been weighed down by a problem or a difficulty, I have gone to the House of the Lord with a prayer in my heart for answers. These answers have come in clear and unmistakable ways.

I would like to direct my remarks to you parents and grandparents. I would like to share with you what I would hope you would teach your children about the temple.

The temple is a sacred place, and the ordinances in the temple are of a sacred character. Because of its sacredness we are sometimes reluctant to say anything about the temple to our children and grandchildren.

As a consequence, many do not develop a real desire to go to the temple, or when they go there, they do so without much background to prepare them for the obligations and covenants they enter into.

I believe a proper understanding or background will immeasurably help prepare our youth for the temple. This understanding, I believe, will foster within them a desire to seek their priesthood blessings just as Abraham sought his.

When our Heavenly Father placed Adam and Eve on this earth, He did so with the purpose in mind of teaching them how to regain His presence. Our Father promised a Savior to redeem them from their fallen condition. He gave to them the plan of salvation and told them to teach their children faith in Jesus Christ and repentance. Further, Adam and his posterity were commanded by God to be baptized, to receive the Holy Ghost, and to enter into the order of the Son of God.

To enter into the order of the Son of God is the equivalent today of entering into the fullness of the Melchizedek Priesthood, which is only received in the house of the Lord.

Because Adam and Eve had complied with these requirements, God said to them, “Thou art after the order of him who was without beginning of days or end of years, from all eternity to all eternity.” (Moses 6:67.)

Three years before Adam’s death, a great event occurred. He took his son Seth, his grandson Enos, and other high priests who were his direct-line descendants, with others of his righteous posterity, into a valley called Adam-ondi-Ahman. There Adam gave to these righteous descendants his last blessing.

The Lord then appeared to them.

The vast congregation rose up and blessed Adam and called him Michael, the prince and archangel. The Lord himself declared Adam to be a prince forever over his own posterity. Then Adam in his aged condition rose up and, being filled with the spirit of prophecy, predicted “whatsoever should befall his posterity unto the latest generation.” All this is recorded in section 107 of the Doctrine and Covenants (verses 53–56) [D&C 107:53–56].

The Prophet Joseph Smith said that Adam blessed his posterity because “he wanted to bring them into the presence of God.” (*Teachings of the Prophet Joseph Smith*, sel. Joseph Fielding Smith, Salt Lake City: Deseret Book Co., 1938, p. 159.)

Here is an illuminating passage from Section 107 of the Doctrine and Covenants which tells us how Adam was able to bring himself and his righteous posterity into God’s presence:

“The order of this priesthood was confirmed to be handed down from father to son, and tightly belongs to the literal descendants of the chosen seed, to whom the promises were made.

“This order was instituted in the days of Adam, and came down by lineage in [order] ... that his posterity should be the *chosen of the Lord*, and that *they should be preserved unto the end of the earth*.” (D&C 107:40–42; italics added.)

How did Adam bring his descendants into the presence of the Lord?

The answer: Adam and his descendants entered into the priesthood order of God. Today we would say they went to the House of the Lord and received their blessings.

The order of priesthood spoken of in the scriptures is sometimes referred to as the patriarchal order because it came down from father to son.

But this order is otherwise described in modern revelation as an order of family government where a man and woman enter into a covenant with God—just as did Adam and Eve—to be sealed for eternity, to have posterity, and to do the will and work of God throughout their mortality.

If a couple are true to their covenants, they are entitled to the blessing of the highest degree of the celestial kingdom. These covenants today can only be entered into by going to the House of the Lord.

Adam followed this order and brought his posterity into the presence of God. He is the great example for us to follow.

Enoch followed this pattern and brought the Saints of his day into the presence of God.

Noah and his son Shem likewise followed the same pattern after the flood.

Abraham, a righteous servant of God, desiring as he said, “to be a greater follower of righteousness,” sought for these same blessings. Speaking of the order of the priesthood, he said: “It was conferred upon me from the fathers; it came down from the fathers, from the beginning of time ... even the right of the firstborn, or the first man, who is Adam, our first father, through the fathers unto me.” (Abr. 1:2–3.)

So Abraham declared: “I sought for mine appointment unto the Priesthood according to the appointment of God unto the fathers.” (Abr. 1:4.)

Moses taught this order of priesthood to his people and “sought diligently to sanctify his people that they might behold the face of God;

“But they hardened their hearts and could not endure his presence; therefore, the Lord in his wrath, for his anger was kindled against them, swore that they should not enter into his rest while in the wilderness, which rest is the fulness of his glory.

“Therefore, he took Moses out of their midst, and the Holy Priesthood also.” (D&C 84:23–25.

We learn through the Joseph Smith Translation that the Lord further instructed Moses: “I will take away the priesthood out of their midst; *therefore my holy order*, and the ordinances thereof.” (JST, Ex. 34:1; italics added.)

This higher priesthood, with its attendant ordinances, was taken from Israel till the time of Jesus Christ.

My purpose in citing this background is to illustrate that this order of priesthood has been on the earth since the beginning, and it is the only means by which we can one day see the face of God and live. (See D&C 84:22.)

Between Moses and Christ only certain prophets possessed the right to the higher priesthood and the blessings that could bring men into the presence of God. One of these prophets was Elijah.

Elijah held the keys of the sealing power and did many mighty miracles in his day. He had power to seal the heavens, raise the dead, relieve the drought-stricken land, and call down fire from heaven.

He was the last prophet to hold the keys of the priesthood, according to the Prophet Joseph Smith. He was subsequently translated and taken up into heaven without tasting death.

He, as a translated being, restored the keys of this priesthood to the Savior’s chief Apostles—Peter, James, and John—on the Mount of Transfiguration. But within a generation, the Church was destroyed by a major apostasy, and the blessings of the priesthood were removed from the earth.

It took a new dispensation from heaven to restore this blessing to our day.

It is significant that the first revelation given in 1823, recorded as section 2 of the Doctrine and Covenants, gave this promise about the priesthood:

“Behold, I will reveal unto you the Priesthood, by the hand of Elijah the prophet, before the coming of the great and dreadful day of the Lord.

“And he shall plant in the hearts of the children the promises made to the fathers, and the hearts of the children shall turn to their fathers.

“If it were not so, the whole earth would be utterly wasted at his coming.” (D&C 2:1–3.)

What priesthood was Elijah to reveal? John the Baptist restored the keys to the Aaronic Priesthood. Peter, James, and John restored the keys of the kingdom of God. Why send Elijah?

“Because he holds the keys of the authority to administer *in all the ordinances* of the priesthood,” or the sealing power. (*Teachings*, p. 172; italics added.) So said the Prophet Joseph Smith!

The Prophet Joseph said further that these keys were “the revelations, ordinances, oracles, powers and endowments of the *fulness of the Melchizedek Priesthood* and of the kingdom of God on the earth.” (*Teachings*, p. 337; italics added.)

Even though the Aaronic Priesthood and Melchizedek Priesthood had been restored to the earth, the Lord urged the Saints to build a temple to receive the keys by which this order of priesthood could be administered on the earth again, “for there [was] not a place found on earth that he may come to and restore again that which was lost ... *even the fulness of the priesthood.*” (D&C 124:28; italics added.)

Again the Prophet Joseph said: “If a man gets a fullness of the priesthood of God he has to get it in the same way that Jesus Christ obtained it, and that was by keeping all the commandments and obeying all the ordinances of the house of the Lord.” (*Teachings*, p. 308.)

So the Kirtland Temple was completed at great sacrifice to the Saints.

Then, on 3 April 1836, the Lord Jesus Christ and three other heavenly beings appeared in this holy edifice. One of these heavenly messengers was Elijah, to whom the Lord said he had “committed the keys of the power of turning the hearts of the fathers to the children, and the hearts of the children to the fathers, that the whole earth may not be smitten with a curse.” (D&C 27:9.)

Elijah brought the keys of sealing powers—that power which *seals* a man to a woman and *seals* their posterity to them endlessly, that which *seals* their forefathers to them all the way back to Adam. This is the power and order that Elijah revealed—that *same order* of priesthood which God gave to Adam and to all the ancient patriarchs which followed after him.

And this is why the Lord said to the Prophet Joseph Smith, “For verily I say unto you, the keys of the dispensation, which ye have received, have come down from the fathers, and last of all, being sent down from heaven unto you.” (D&C 112:32.)

In a later revelation the Lord explained:

“In the celestial glory there are three heavens or degrees;

“And in order to obtain the highest, a man must enter into *this order of the priesthood* [meaning the new and everlasting covenant of marriage];

“And if he does not, he cannot obtain it.

“He may enter into the other, but that is the end of his kingdom; he cannot have an increase.” (D&C 131:1–4; italics added.)

When our children obey the Lord and go to the temple to receive their blessings and enter into the marriage covenant, they enter into the same *order of the priesthood* that God instituted in the very beginning with father Adam.

This order entitles them to the same blessings of Abraham, of whom the Lord said that he “hath entered into his exaltation and sitteth upon his throne.” (D&C 132:29.)

Then He significantly added: “This promise is yours also, because ye are of Abraham.” (D&C 132:31.)

So again I emphasize: This order of priesthood can only be entered into when we comply with all the commandments of God and seek the blessings of the fathers as did Abraham by going to our Father’s house. They are received in no other place on this earth!

I hope you would teach this truth about the temple to your children and your grandchildren. Go to the temple—our Father’s house—to receive the blessings of your fathers that you may be entitled to the highest blessings of the priesthood. “For without this no man can see the face of God, even the Father, and live.” (D&C 84:22.)

Our Father’s house is a house of order. We go to *His* house to enter into that order of priesthood which will entitle us to all that the Father hath, if we are faithful. For as the Lord has revealed in modern times, Abraham’s seed are “lawful heirs” to the priesthood. (See D&C 86:8–11.)

Now let me say something else to all who can worthily go to the House of the Lord. When you attend the temple and perform the ordinances that pertain to the House of the Lord, certain blessings will come to you:

- You will receive the spirit of Elijah, which will turn your hearts to your spouse, to your children, and to your forebears.
- You will love your family with a deeper love than you have loved before.
- Your hearts will be turned to your fathers and theirs to you.

- You will be endowed with power from on high as the Lord has promised.
- You will receive the key of the knowledge of God. (See D&C 84:19.) You will learn how you can be like Him. Even the power of godliness will be manifest to you. (See D&C 84:20.)
- You will be doing a great service to those who have passed to the other side of the veil in order that they might be “judged according to men in the flesh, but live according to God in the spirit.” (D&C 138:34.)

Such are the blessings of the temple and the blessings of frequently attending the temple.

So I say at this centennial commemoration of the Logan Temple: God bless Israel! God bless those of our forebears who constructed this holy edifice. God bless us to teach our children and our grandchildren what great blessings await them by going to the temple. God bless us to receive all the blessings revealed *by Elijah the prophet* so that our callings and election will be made sure.

I testify with all my soul to the truth of this message and pray that the God of Abraham, Isaac, and Jacob will bless modern Israel with the compelling desire to seek all the blessings of the fathers in the House of our Heavenly Father.

Gospel topics: family, parenthood, priesthood, temple work
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CURRENT EXPENDITURES

Charitable contributions	\$ _____
Rent or home mortgage payment	\$ _____
Are real estate taxes included? Yes ___ No ___	\$ _____
Is property insurance included? Yes ___ No ___	\$ _____
Utilities:	
Electricity	\$ _____
Heating fuel	\$ _____
Water and sewer	\$ _____
Telephone	\$ _____
Cell phone	\$ _____
Cable TV	\$ _____
Internet service provider	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food	\$ _____
Grooming/incidentals/paper products	\$ _____
Clothing	\$ _____
Laundry and dry cleaning	\$ _____
Medical and dental expenses	\$ _____
Transportation (not including car payments) i.e., gas, oil, bus ticket, parking	\$ _____
Daycare	\$ _____
School-related expenses/tuition	\$ _____
Recreation:	\$ _____
Movies/video rentals	\$ _____
Newspapers/magazines	\$ _____
Dining out	\$ _____
Gifts	\$ _____
Insurance (not deducted from wages or included w/mortgage)	
Homeowner's/Renter's	\$ _____
Life	\$ _____
Health	\$ _____
Auto	\$ _____
Other _____	\$ _____
Taxes (not deducted from wages or included w/mortgage)	\$ _____
Installment payments: (attach additional sheet if needed)	
Auto	\$ _____
Credit cards	\$ _____
Charge accounts	\$ _____
Other _____	\$ _____
Other _____	\$ _____
Alimony/child support paid to others	\$ _____
Regular business expenses	\$ _____
Other: _____	\$ _____
_____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____

CURRENT INCOME

	Husband	Wife
Current monthly gross wages, salary, and commission	\$ _____	\$ _____
Estimated monthly overtime	\$ _____	\$ _____
SUBTOTAL	\$ _____	\$ _____
Less payroll deductions		
a. Federal withholding tax	\$ _____	\$ _____
b. State withholding tax	\$ _____	\$ _____
c. FICA	\$ _____	\$ _____
d. Medicare	\$ _____	\$ _____
e. Health insurance premiums	\$ _____	\$ _____
f. Life insurance premiums	\$ _____	\$ _____
g. Union dues	\$ _____	\$ _____
h. Credit union deduction	\$ _____	\$ _____
i. Other _____	\$ _____	\$ _____
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ _____	\$ _____
TOTAL NET MONTHLY TAKE-HOME PAY	\$ _____	\$ _____
Regular income from operation of business or profession	\$ _____	\$ _____
Income from real property (rentals)	\$ _____	\$ _____
Interest and dividends	\$ _____	\$ _____
Alimony and support payments received from others	\$ _____	\$ _____
Social Security or other government assistance	\$ _____	\$ _____
Pension or retirement income	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ _____	\$ _____
TOTAL COMBINED MONTHLY INCOME	\$ _____	

Saving Examples

Examples might be amounts spent on:

buying fast-food lunches or dinners,
video rentals and late fees (use the library—also for books and audio tapes or CD's),
checking account overdraft charges,
bank charges for unnecessary services (especially if you have separate accounts—consider using only one account for the two of you),
cable TV service,
professional haircuts and nail treatments,
telephone services (such as call waiting, call forwarding, #69, three-way calling),
long-distance telephone charges,
laundering at home instead of sending them to a laundry,
using home dry-cleaning supplies or hand-washing rather than using professional cleaning services,
turning the water heater down 10 degrees,
sewing clothing or buying from thrift stores,
keeping track of all donations for tax deductions,
picnics instead of eating out,
date nights to free concerts or the temple rather than movies,
cutting the food budget by using the tips in the Food Budgeting booklet,
making your treats instead of buying them,
eliminating soft drinks,
performing home repairs rather than calling in a professional,
car-pooling or ride-sharing,
parking the second car,
tracking all expenditures that may be tax deductible.
Stop buying *anything* that you can't pay for with cash!