

Doing the Best Things in the Worst Times

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1. I have chosen to speak of what are the best things to do in the worst of times. What I have to say will not tickle your ears; it may even be boring—but it will be true. If you will accept it and follow it in your life, it will be a great blessing to you, and you will be successful. Without it you will surely fall short of reaching your great potential.
2. In Leicester, England, an inscription on the outside wall of an old church reads, "In the year 1654 when all things were, throughout this nation, either demolished or profaned, Sir Robert Shirley, Baronet, founded and built this church. He it is whose singular praise it is to have done the best things in the worst times, and to have hoped them in the most calamitous."
3. We have recently been in unsettling times economically. Interest rates remain so high that many cannot obtain a home. People are unable to borrow money without having the interest eat up business profits and wages. Income tax laws seem to encourage borrowing but not saving. For many of us, the times are always difficult. For others, the times are particularly difficult when we are struggling to qualify and to prepare ourselves for our life's career and activities.
4. In the face of such difficulties, well might we ask ourselves, "What are the best things we can do in the worst times?" World War II was a difficult time for many of us. My beloved Ruth and I were married early in the war years. We loved each other and wanted to be together as much as possible before I went overseas. During my training we crossed the United States ten times and went to Canada and Mexico. All of this travel was a severe strain on our meager army income. We had both been taught to pay our tithing; we believed in the law, and we kept the law. All my life I have enjoyed paying tithing. It has made me feel good to pay it, and I feel more secure when it is paid. But one month when we had a transfer across the United States, it took all of our money to get from one part of the country to the other. That month we postponed the paying of our tithing. In all my life I have not had such serious financial strain as we had when we were behind on our tithing.
5. In order to augment my meager army pay, Ruth, having no children at that time, went to work for a short time while we concentrated on getting our tithing caught up. We felt that in those difficult days paying our tithing was the best thing for us to do, and it proved to be right. During all the rest of our married years we have paid our tithing as the income came in, willingly and happily.
6. One of the greatest lessons I have learned during my lifetime about doing the best things in the worst times is that people who pay their tithing in both difficult times and good times get along better. They simply have fewer problems; there are fewer family problems and fewer financial problems. Their outlook is more positive, their ability to do and function is increased, and they prosper spiritually as well as temporally.
7. The principle of tithing was given and its blessings proved thousands of years ago:
8. "And as soon as the commandment came abroad, the children of Israel brought in abundance the firstfruits of corn, wine, and oil, and honey, and of all the increase of the field; and the tithe of all things brought they in abundantly.
9. "And concerning the children of Israel and Judah, that dwelt in the cities of Judah, they also brought in the tithe of oxen and sheep, and the tithe of holy things which were consecrated unto the Lord their God, and laid them by heaps.
10. "Then Hezekiah questioned with the priests and the Levites concerning the heaps.
11. "And Azariah the chief priest of the house of Zadok answered him, and said, Since the people began to bring the offerings into the house of the Lord, we have had enough to eat, and have left plenty: for the Lord hath blessed his people; and that which is left is this great store." ([2 Chr. 31:5-6, 9-10.](#))
12. As I grew up out in the Cottonwood area of the Salt Lake Valley, President Henry D. Moyle was

our stake president. Years passed and I became bishop of our ward. President Moyle, in the intervening years, was called to the Council of the Twelve and later to the First Presidency. Like the other faithful members of the ward, President Moyle always came to tithing settlement. Invariably each year he would make out a check for the balance of his tithing. As he handed me the check he always said, "Bishop, this is a full tithe and a little bit more because that's the way we have been blessed."

13. I am grateful for the faithfulness of the Saints in keeping the law of the tithe. I believe no other people on the face of the earth are as faithful in keeping this great law as are our Latter-day Saints.
14. Recently I was with a bishop of another faith in a distant city. His congregation meets in one of the greatest cathedrals in the country, a national shrine. This cathedral was featured in the *National Geographic* magazine a couple of years ago. It is a building of superb architecture and construction.
15. I said to him, "Bishop, it must take a great deal of money to operate this cathedral." The smile left his face, and he said, "Yes, we still owe many millions of dollars on it, much of which is interest bearing. I don't have time to pursue my ministry the way I would like because I have to raise funds to pay off the debt of the cathedral."
16. Without trying to be offensive, I said, "Bishop, there is an answer to the money concerns of your congregation and the cathedral." He looked interested. I mentioned the law of tithing.
17. The bishop said, "Oh, I believe in tithing, but our people have not yet learned to tithe."
18. Again, being a little bit bold, but hopefully not offensive, I said, "But Bishop, the law of the tithe has to be taught when we are children." He agreed, and said he would have to work on teaching tithing. Knowing something of the faithfulness of many of our people in this regard, I rejoiced in being a member of a tithe-paying people.
19. Sister Anton Jetta Oliveira, who now works in the São Paulo Temple, believed in and paid tithing for fifty years before she joined our Church. It was a schooling for her and her family preparatory to baptism. Her son Saul has been a bishop, stake president, and mission president; he now serves as Regional Representative. Her grandsons have been serving on missions.
20. I have come to believe that while tithing is a money law, it is more a law of faith and obedience. Elder Spencer W. Kimball said:
21. "In faith we plant the seed, and soon we see the miracle of the blossoming. Men have often misunderstood and have reversed the process. They would have the harvest before the planting, the reward before the service, the miracle before the faith. Even the most demanding labor unions would hardly ask the wages before the labor. But many of us would have the vigor without the observance of the health laws, prosperity through the opened windows of heaven without the payment of our tithes. We would have the close communion with our Father without fasting and praying; we would have rain in due season and peace in the land without observing the Sabbath and keeping the other commandments of the Lord. We would pluck the rose before planting the roots; we would harvest the grain before its planting and cultivating." (In Conference Report, Oct. 1952, p. 47.)
22. In order to know when to do the best things in the worst times, President Joseph F. Smith has counseled: "One of the best ways that I know of to pay my obligations to my brother, my neighbor or business associate, is for me first to pay my obligations to the Lord. I can pay more of my debts to my neighbors, if I have contracted them, after I have met my honest obligations with the Lord, than I can by neglecting the latter; and you can do the same. If you desire to prosper, and to be free men and women and a free people, first meet your just obligations to God, and then meet your obligations to your fellowmen." (In Conference Report, Apr. 1903, p. 2.)
23. Meeting our obligations to God, and then meeting our obligations to others, is the best thing to do in all times, good or bad.
24. I am grateful that the law of tithing, like the other principles of the gospel, is not compulsory. I am grateful to the Lord for his wisdom in making the law simple: one-tenth of our increase. I am also grateful that over the years the Brethren have not made interpretations of that simple law. The law of tithing is not like the law of the Medes and the Persians, filled with technicalities which would take away the simplicity of it.
25. A little Primary rhyme teaches the law's simplicity:
*I know what tithing is,
 I'll tell you every time;
 Ten cents from a dollar*

And a penny from a dime.

26. Tithing is a tenth. Each individual must determine for himself what a full tithe is. It is between him and the Lord.
27. To do the best things in the worst times, we should also keep the great companion law to tithing, the law of the fast. In keeping this law, we will receive blessings which are unique and different and separate from those associated with the law of tithing. As I understand the twenty-fifth chapter of Matthew, we will be in large measure judged by the manner in which we keep the law of the fast:
28. "When the Son of man shall come in his glory, and all the holy angels with him, then shall he sit upon the throne of his glory:
29. "And before him shall be gathered all nations: and he shall separate them one from another, as a shepherd divideth his sheep from the goats:
30. "And he shall set the sheep on his right hand, but the goats on the left.
31. "Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world:
32. "For I was an hungred, and ye gave me meat: I was thirsty, and ye gave me drink: I was a stranger, and ye took me in:
33. "Naked, and ye clothed me: I was sick, and ye visited me: I was in prison, and ye came unto me.
34. "Then shall the righteous answer him, saying, Lord, when saw we thee an hungred, and fed thee? or thirsty, and gave thee drink?
35. "When saw we thee a stranger and took thee in? or naked, and clothed thee?
36. "Or when saw we thee sick, or in prison, and came unto thee?
37. "And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me." ([Matt. 25:31-40.](#))
38. And then the King has some harsh words to say to those who did not give of their substance to those who were hungry and had no meat or were thirsty or naked or sick or in prison.
39. "Then shall he answer them, saying, Verily I say unto you, Inasmuch as ye did it not to one of the least of these, ye did it not to me.
40. "And these shall go away into everlasting punishment: but the righteous into life eternal." ([Matt. 25:45-46.](#))
41. Keeping the law of the fast allows us to begin to fulfill our obligations to those in need.
42. In recent times of high inflation, there has come a philosophy that we should buy now and pay later. I cannot believe that this is sound practice for the Latter-day Saints. There always comes a day of reckoning. Many people who have not managed their debts will find themselves in difficulty. Over the years the wise counsel of our leaders has been to avoid debt except for the purchase of a home or to pay for an education. I have not heard any of the prophets change this counsel.
43. In times of severe inflation there is other wise counsel to be followed. We can obtain and lay aside our year's supply of food, commodities, clothing, and—where possible—fuel.
44. Occasionally someone in the Church is considered for a calling who is not ready to accept it. An interview reveals that the person under consideration does not have his personal affairs in order to serve the Lord. There is a large debt to be serviced, or the standard of living the family has become accustomed to requires great expenditures of money and there are no resources available to fall back on. One of the best things we can do in the worst of times is to plan and work to arrange our affairs so that we can be available to accept the calls that might come to us from the Lord.
45. Maintaining integrity in all financial dealings is another necessary ingredient during all times, good or bad.
46. Many years ago a friend of mine bought some furniture on an installment plan which was financed by the owner of the furniture store. Shortly thereafter my friend lost his job and was faced with making the furniture payments with only four dollars in his pocket to feed and clothe his family. Instead of ignoring the proprietor of the store and permitting the account to go delinquent, my friend went to him and said, "I have lost my job and can't make the installment payment on the furniture. I have four dollars to feed and clothe my family. I will give you the four dollars as the installment or, if you wish, I will bring the furniture back."
47. The proprietor told my friend that he appreciated his integrity in coming in and telling him of his problem. The store owner then said that he should keep the four dollars and that the store would carry him until he got a job and could resume the payments. In time, employment was obtained and the debt was paid off. Over the ensuing years my friend bought other furniture from the same store, and because of his integrity

the proprietor considered him a valuable customer.

48. In our society we value the success and achievement of others, and we admire those who are able to start and manage profitable businesses or become successful professionally. Successes should be obtained, however, through integrity in all transactions. Success has a price, and the price has to be paid. Successful operations based upon something for nothing do not exist.
49. Installment buying on easy terms has trapped many well-intentioned people into positions they did not foresee nor intend. Credit cards, charge cards, and consumer credit devices must be used very sparingly and wisely. Full payment with cash upon purchase is still sound policy in good

times or bad because installments carry high interest.

50. An equally important guideline in the management of personal affairs is to live within our income and have some means to spare for emergencies and for future needs.
51. The love of money is the root of many evils because it often involves selfishness. On the other hand, the wise use of money involves principles of righteousness. It involves sacrifice and discipline. It is the acid test of our faith. Many of the Savior's parables made reference to money in one form or another.
52. Yes, these are hard times. But when we meet our obligations to God first, then to others, we will find success and happiness.

Gospel topics: fasting, financial management, tithing
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