

Richland Stake Women's Conference

When **you** have the chance...

When **you** have the choice...

"Surround Yourself With Joy"



January 29 and 30, 1999
Richland, Washington Stake Center
1720 Thayer Avenue

Saturday Activities

Saturday Morning Session
9:00 a.m. ✨ Chapel

Prelude - Organist Helen Madsen
Greeters LaRee Smith, Sandy Ekstrom Counselors, Stake RS Presidency
Welcome Sheila Wendell, Stake Relief Society President
Opening Hymn "Lord, I Would Follow Thee" #220
Chorister: Cindy Slater
Nancy Sorensen
Invocation Nancy Sorensen
Introduction of Theme Sally Anderson, Conference Chairman
Vocal Presentation "Surround Yourself With Joy"
Music and Lyrics by Janice Kapp Perry
Performed by: Slater Sisters: Robbi Ann Sorensen, Sheri Nielsen,
Susie St. Pierre, Becky Kreutz, Cindy Slater
Introduction of **Speaker** Diane Slater, Program Chairman
Keynote Address Sister Susan Evans McCloud, LDS author
Conference Instruction
Closing Song Entire Group "Surround Yourself With Joy"
Prayer Louise Nelson
We appreciate your patience for a few minutes while chairs are rearranged



Dismiss to Workshops. Lunch. Service Project and Demonstrations

Lunch Served from 10:30 a.m. until 1:00 p.m. in the Cultural Hall
Menu: **Country** Market Bean Soup **Cornbread**
Tossed Salad Lemonade **Cookies**

Service Project In the Chapel Overflow Area
Making Reading Tote Bags for a local Elementary School

Demonstrations in the **Cultural Hall** -- Running continually until 2:00 --
Your opportunity to Glean as suits your needs
(take notes, ask questions. browse, observe, even hands on)

Workshops 55 minutes long and begin at 10:10; 11:15; and 12:20:

- ✨ **Close Encounters of the Family Kind**
Pat Cabbage, LDS Social Services (Primary Room)
- ✨ **Women's Health – Before, During and After**
Dr. John Perry, OB GYN (Relief Society Room)
- ✨ **Writing History – Even Your Own**
Susan Evans McCloud, Author (Chapel)
(them will be no 12:20 workshop for Sister McCloud.)

The Conference will Conclude at 2:00 p.m.

Sister McCloud will be at the Far West Bookstore to visit and autograph books from 3:00 to 4:30 today. ALSO
At 7:00 p.m. tonight, in the Stake Center, a Fireside is scheduled. Sister McCloud will be speaking about
Brigham Young. Her book, **Brigham Young. An Inspiring Personal Biography**, has recently been published.

Microwave Cooking, Fun, Fast, Nutritious

Best advice about your microwave: Use it! The more you do, the more you learn. One common misconception is microwaves cook from the inside out. Actually microwaves penetrate foods from the outside in to a depth of one to two inches and from all directions.

The following are some facts and tips on microwave cooking.

1. High moisture foods do well, shorter cooking times and use less liquid:
 - a. Vegetables
 - b. Fruits
 - c. Tender fish
 - d. Chicken
 - e. Meats that benefit from moist heat
2. Foods that can be cooked in the microwave:
 - a. Cakes and breads (may not produce conventional texture and browning)
 - b. Rice, pasta, and dried beans (use large container and plenty of liquid) The foods may take about the same cooking time as conventional method.
 - c. Sauces, puddings, and gravies do very well in the microwave.
3. Foods that do not do well in the microwave:
 - a. Foods that should have a crisp brown crust, unless you have special equipment
 - b. Foods using very large quantities of liquid
 - c. Foods that are deep fat fried should not be done in the microwave.
4. Utensils:
 - a. Do not use metal pans or dishes with metallic trim, handles, or screws.
 - b. Use glass, ceramics, paper, and microwave safe plastic containers.
 - c. Round containers heat most evenly, square and rectangle dishes allow microwaves to enter corners from both sides and thus may overcook food.
 - d. Ring shapes allow microwaves to penetrate from the center as well as sides.
 - e. Shallow casseroles heat faster than deep ones.
 - f. Dishes with straight sides heat more evenly and quickly than fluted ones.
5. Wraps and coverings:
 - a. Glass- for steaming foods.
 - b. Plastic wrap- for steaming (be sure to vent).
 - c. Wax paper- prevents spatters and speeds cooking.
 - d. Oven cooking bags- tie loosely with string or plastic, do not use metal twists.
 - e. Paper towels- use white only, dyes may come off in food (Do not use recycled towels. They have fibers that may catch fire in the microwave).
 - f. Parchment paper- works about the same as wax paper.
6. To test whether a container is **microwavable**, place it in the microwave alongside a cup of cold tap water. Microwave on high one minute. If water is warm and the container is cool, the container may be used.
7. Don't sprinkle salt over vegetables or other foods before microwaving. The salt attracts microwave energy and can cause overcooking in spots. Sugars and oils also attract microwave energy.
8. To remove food orders from the microwave, place a cut lemon in a cup; **microwave** uncovered on high for one minute.

9. For quick microwave clean-up, heat 1/2 cup water to boiling in the oven. The steam will help any cooked on food come off easily.
10. Some recipes call for standing time to complete cooking and to allow the heat to distribute evenly throughout the food. For standing, simply leave the dish in the microwave with the power off. It is easy to overcook food in the microwave, so if food seems nearly done, let it complete its standing time, then check for doneness, adding more cooking time in short intervals as needed.

Microwave Shortcuts

1. Make flavored gelatin dessert. Mix the dry gelatin with half of water called for on package. Microwave on High for 2 min. Stir until dissolved. Add remaining half cold water. Refrigerate until set.
2. Scald milk in glass measuring cup easily, for yeast breads and custards.
3. Warm maple or other syrups in glass bottle (uncovered) or pitcher. Add a pat of butter while warming if you like buttery syrup.
4. Soften "overly dried" dried fruits--raisins, dates, prunes, currents--even candied fruits for holiday baking. Sprinkle with 1/2-1 teaspoon water, cover tightly and microwave 15-45 seconds.
5. Soften hard lumps of white or brown sugar. Place in **microwavable** dish and add a slice of bread or apple. Cover tightly and heat for 15 seconds or a little longer.
6. Refresh stale snacks such as chips, pretzels, etc. by placing in the microwave a few seconds. Let stand outside of oven a minute or two to crisp.
7. Clarified butter-- In small covered glass bowl, melt 1/4-1/2 lb. butter. Bring to boil; when very bubbly remove from oven. The clear layer which floats is clarified.
 - a. Melt chocolate squares on 50% power 2-3 min. per square. Melt a 6 oz. pkg. of chocolate chips on High for 2-3 min. Remember to use pure chocolate morsels, not chocolate flavored bits. They contain paraffin and do not melt properly in microwave.
9. To get more juice when you squeeze citrus fruit, microwave on High for 1 5-30 sec.
10. For easy peeling of tomatoes or peaches microwave on High 1 5-30 sec.
11. For easy scooping, soften solidly frozen ice cream in microwave on 30% power. Heat one pint for 25-30 sec.; 1 quart for 30-35 sec.; 1/2 gallon for 35-40 sec.
12. Wet paper towel, with excess water squeezed out, provides enough moisture to steam fish fillets and scallops.
13. Wrap hot dogs (in the buns) in a paper towel and microwave on High -30 sec. per dog.
14. Wrap tortillas or crepes in damp paper towels and microwave on High -30 **sec.** or more to soften.
15. Shell nuts easily. Microwave 2 cups pecans or brazil nuts in **1** cup water 4-5 min. on High power.

Wattage Test:

Put 1 cup ice cold water in microwave and heat on High until boils. If water boils in less than 3 1/2 min., your microwave oven is producing 600--700 watts of energy on High. If it takes 3 1/2--4 1/2 min. to boil, wattage output is 500--600 watts.

Once-a-Month Cooking

- Do you ever wish for more hours in the day?
- Would you like to have a more relaxed meal time **with less** clean up time?
- **Have** there been times you wished you could take a meal into a sick neighbor but missed the opportunity?
- Do you panic at the thought of unexpected company?
- Would you like to save **\$\$\$\$** on your food bill?

Cooking once a month and tilling your freezer might be the answer for you. Have you ever made a double batch of lasagna and put the extra one in the freezer for a busy day? Take that idea and expand it for a month or two months. The end result is that you spend one day in the kitchen in return for one month-or more- of quick, nutritious, *relaxed* dinners (so easy that your children or spouse could **fix** them!) with an added bonus of very little clean up.

Easy Steps

1. Decide on the meals you want for the month (usually about twenty recipes)
2. Make a shopping list
3. Go shopping (Added bonus, you can buy in bulk!)
4. Leave all non-perishables out on the counter-you will be using them tomorrow
5. Set out cooking equipment
6. Start meats cooking, grate cheese, wash and cut up vegies (saute any vegies)
7. Label freezer bags with date & directions in permanent marker (I also note what I serve with this meal ie, 'serve with hot **french** bread and salad etc)
8. Make up freezer meals, seal and lay flat on cookie sheet. Freeze
9. Clean up kitchen

Relax and Enjoy!

Finding recipes: There are several cookbooks on the market designed especially for freezer meals. Some are Too Busy to Cook by Lori Rogers, Once a Month Cooking by Mimi Wilson and Make a Mix Cookbook by Karine Eliason. Also, look on the **internet** under freezer meals. There are many web sites that share recipes. My favorite is: <http://www.30daygourmet.com>.

You can also convert your own. My rule of thumb, "If they sell it frozen in the grocery store, I can freeze it, too."

Helpful Freezing Hints: Cool foods for 30 minutes before freezing them. Lay meals on a cookie sheet, so meals freeze perfectly flat. Increase temp and/or time a bit to allow for the cold. You may need to cut down the liquid just a bit. Slightly undercook rice or pasta. Remove as much air as possible. The best way to remove a frozen meal is simply slit the bag & put it into your baking dish. Spray all your baking dishes with PAM before cooking.

Smile! It's cooking day. Ways to make cooking day go easier.

- Remember to have all the ingredients at hand.
- Cook meats prior. (I cook roasts all night on a low temp. My chicken I boil the evening before then chill. If I need chopped ham, I have the butcher grind it for me. The ground meat I saute with onion whatever vegies I want the evening before then chill.)
- Wear disposable gloves.
- Ask for a cooking partner!
- Perform all similar tasks at once.
- Suspend your freezer bags inside a Rubbermaid size pitcher. It will hold the shape.
- I save my chicken broth. All through the day I put whatever leftover vegies, etc into the pot. For dinner that evening, I add noodles and have chicken soup. *Believe me, you won't want to cook that evening!*

Recipe Ideas

Chicken Casserole

2 c chicken pieces
1 c chopped celery
1/2 c sliced almonds
1/2 c chopped onions
1/2 c chicken broth
1 can cream of mushroom soup
Chinese noodles
Combine, freeze,
thaw bake 25 min @350

Hamburger Pie

1 1/2 c milk
2 eggs beat until smooth
3/4 c Bisquick
3 c hamburger
1/2 c chopped onion
1/2 t salt

Combine, freeze
thaw, bake 30-35 min @ 400
top w/tomatoes, cheese-bake 8 min
Serve w/ shredded lettuce

Meat Mixes

I also have meat mixes on hand in the freezer that I can quickly make into main dishes.

Chicken Mix

11 lbs chicken, cut up (4 whole chickens)
3 T parsley flakes
4 carrots, peeled & chopped
4 t salt
1/2 t pepper
2 t basil
Simmer in 4 qts water until meat is tender (2 hrs)
Remove chicken, discard bones & skin
cool, put in six 1 pint containers
label and freeze
use in Hawaiian Haystacks, Sweet & Sour
chicken, & casseroles

Ready Hamburger Mix

4 lb ground beef
1 large onion, chopped
2 t salt
1/2 t pepper
1/2 t oregano
1/4 t garlic salt
Brown ground beef, drain, add onion
saute until golden, Add seasonings
cool, put in four 1 pint containers
label and freeze
use in taco salad, stroganoff, shep-
herds pie & casseroles

HOME INTERIORS

THE UPHOLSTERY CORNER

How TO PURCHASE "NEW" OR "USED" UPHOLSTERED FURNITURE

1. Determine what you want
2. Choose a reputable store when purchasing new.
3. Determine your budget
4. Explore all of your options

PAY ATTENTION TO THE FOLLOWING

1. FRAME: Strong & Durable
2. PADDING: Comfortable & Secure
3. FABRIC: Usage & Wearability
4. WOODWORK: Secured and matching
5. MECHANICAL: Working Properly
6. WARRANTY: Get Best and Most

OTHER

"POINTS TO PONDER"

1. Condition: "How it looks"
2. Age
3. Repairability, if used furniture.
4. Comparable prices
5. Comfort and Durability
6. Size and Weight
7. Style
8. Color
9. Cleanability
10. Does this piece fit your furniture needs and style

SHOULD I KEEP WHAT I HAVE AND REUPHOLSTER OR BUY NEW?

1. Condition of piece
2. Age: Sometimes older is better.
3. What you want to change
Are you changing for
STYLE, COMFORT, DURABILITY,
or all three?
4. Style
5. Availability of additional
matching pieces
6. Price Comparison

SELECTING FABRICS

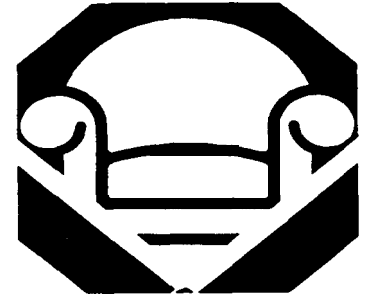
1. Determine needs before
choosing
fabric
2. Determine general color
scheme before shopping
3. What kind of fabric can
you envision on that
piece of furniture
4. Know your budget,
allowing for some
flexibility
5. Take time to find the
right fabric for your
needs.

PAY ATTENTION TO

Weave: tighter is better
Backing: napped fabrics are
better with a good backing
Pattern: does the design fit the
furniture
Color: needs to go with the other
items in room
Cleanability: definite cleaning
instructions
Durability: consider usage
Fiber Content: mix and match to
get perfect texture, color, pattern
and durability

PROFESSIONAL UPHOLSTERY

Research and find a professional upholsterer that comes well recommended. The best way to find a good upholsterer is to ask around and then see some of the work he/she has done.



DO IT YOURSELF UPHOLSTERY

Practice with something small and simple first. Consider your skills and knowledge and the difficulty of the piece. Make a "dummy" cover with old sheets to see how it will fit together.

TOOLS REQUIRED

Staple puller/lifter	Pliers
Small hammer	Staple cur
Straight edge	Staples
Quality Fabric Shears	

Tips For Cleaning & Polishing Wood Furniture

Basic Fine Furniture Cleaning Supplies
4 qt bowl with warm water
5-6 drops liquid dish detergent
2 soft lint-free absorbent cloths
 1 wet 1 dry

Process: Add the 5-6 drops detergent to warm water. Wring out wet rag in detergent/water solution. Scrub while applying gentle pressure. **Wipe dry periodically. May require several washings to remove grime.**

REVIVE *Dull, Discolored* *Wooden Furniture*

Solution: 1/2 C mineral oil
 1/2 C vinegar
 1/2 C turpentine

Rub mixture on with a sponge or cloth; then wipe off with clean cloth. Stir or shake solution to keep from separating.

TO COVER FINE SCRATCHES
Supplies: Oil base liquid furniture polish such as Guardsman or Old English. (Can also use paste polish too - -harder to apply maintain)
Soft lint-free absorbent cloth

Process: Get rag wet, wring out so doesn't drip. Work 2 tsp liquid polish into rag. Rub in direction of grain on furniture.

Maintenance: Get rag wet, wring out so won't drip (to pick up dust). Roll up cloth. Slowly lift front edge of cloth as you pull it along so gritty sand goes onto cloth and not rubbed across finish. Follow with lint-free soft cloth. Repolish **ONLY** when water "forms a streak" across wood instead of "beading up."



ACCESSORIES/ACCENTS - Step 6-
Plants, Coffee Table Books, Knick Knacks, Artwork, Throw Pillows, Rugs
Choose items that are consistent with your room & color schemes

LIGHTING - Step 5
Lamps, Track Lighting, Recessed Lighting, Natural Lighting (windows)
Lighting can determine the mood and completely alter a room. Adjustable lighting can offer increased flexibility for a room.

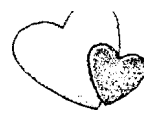
FURNITURE - Step 4
Sofas, Tables, Chairs, Bookcases, Cabinets
Adding one or two new pieces, to an existing room setting, can make a room come alive and seem new. Coordinate pieces with color and styles. Styles can be mixed.

WINDOW TREATMENTS - Step 3
Draperies, Cornice Boards, Blinds, Shutters
Window Treatments are a major component in a room. They aid in setting mood as well as sometimes being functional. Consulting a window expert can be great for ideas!

WALLS - Step 2
Paint, Texturing, Wallpaper, Upholstered, Stucco.
There are numerous techniques, styles and colors that can be applied to walls. Coordinate with flooring, and choose styles and colors that provide desirable atmosphere for your room.

FLOORING - Step 1
Carpet, Vinyl, Wood, Tile, Stone
When purchasing flooring, select carefully for color, durability and practicality in addition to choosing for style and beauty. Your floor is your "Foundation"

“Family ties for Eternity”



It's time to plan a family reunion, but where do I start?

Careful planning is the key to success. Assess the needs of the family and “make a family reunion mission statement” sample “Our family loves each other and will get together once every year to play, organize, build stronger relationships , care for, seek our roots, strengthen each other, play, pray , sleep and eat together. We are each responsible to help make this happen.”

Things to consider,

Who is in charge? Get a committee and delegate responsibility. Sometimes the heads of the reunion committed can be in charge of the family organization for the year or two between the reunion times. They could be responsible for sending flowers to funerals, mailing family newsletters, taking care of the money, name exchange for Christmas, and helping see that the genealogy work is going forward.

Calendar Set the date a year in advance. Many campgrounds, parks, churches, etc. need reservations long in advance to get the dates you wish. It will be easier to get the family there if members can request time off from work and make arrangements with appointments and schedules far in advance. It also makes it less tempting for someone to make an excuse for not being able to attend. Plan early.

Where do we hold it? Camp grounds, state and local parks, the beach, homestead of family or a families home where there is lots of room with shade and area for activities, church cultural halls, resorts, girls camps, 4-H camps, and boy scout Camps are a few suggestions for a location.

Budget-How do we handle the money? Money is an important factor in the reunion. Many times a fee is assessed and this fee covers the cost for the people attending. Others may wish to contribute a small amount to cover cost of mailing, reservation of facility, and program. Then everyone contributes toward the food and other things. Others may choose to hold a raffle or auction of donated items to raise part of the money. This should be decided ahead so that someone is not left with more than their share of the cost. If everyone helps, you can have a great time on a limited budget.

Attendance- How do we get a good count? A list of family members and addresses can be compiled. When the invitations are sent, it is a good idea to require a response to determine the interest and commitment. Sometimes a small money commitment helps people to commit.

Meal Planning- Meals are a fun part of the get together. Potluck, catered, part potluck, family in charge prepare part, or everyone has assignments for a meal are ways to do it There are many resources available with recipes for large groups. It is wise to plan well the work load so that everyone can enjoy the fun. Simplify! Paper and plastic are wonderful!.

Entertainment- What will we do and what will it cost? If someone is coming in to entertain, they should be scheduled early.

Activities- Adults and children will need something they like to do. Some of it can be together and maybe part of it will be with someone to care for small children.

Genealogy- Photos, new babies, new spouses, deaths, marriages, shared memories, etc, are all a part of reunions. Family organizations should include records kept for a family history. Someone in the family could be responsible for this part of it. Each family can bring updates to add to the history.

Ideas for a fond farewell are important to help family keep coming back. It is fun to plan something for each member to take home to remind them of the wonderful time you have shared and the friendships you have made.

Establish a theme for the reunion. Theme ideas might be, Let freedom ring, Home for the Holidays, Old fashioned picnic in the park, Family Olympics, Down Home, 50 years of love, Boot camp, Beach party, Christmas traditions, Carnival, Family Home evening, The way we were or, Into the future.

Invitations should be sent early. In large families, invitations could be sent to the head of households and then they send the invitations to their children. A follow up with details of the reunion and last minute instructions can be sent a few weeks before the reunion. This helps to build enthusiasm for the fun ahead.

Family traditions are an important part . If the family has special food, games, clothes or whatever it may be, it is fun to bring them into the reunion.

Family flags or a large banner help to welcome the family. Personalized bags, t-shirts, pillowcases, hats, or large family tree make each person feel a special part of the family. Name tags are a great idea especially in large families. A welcome wagon with lemonade and singing is a fun way to create enthusiasm.

Family Reunion ideas

Welcome sign with family name

Welcome tree (bananas apples potatoes with everyone's name on a piece of fruit)

Bonfire and Hot Dog Roast

Fish Scramble

Memories of Home (Put on Tape)

Style Show with old family clothes

Scavenger Hunt **for family roots information**

Trip to Ancestors Grave Sites

Obstacle Course

Home for the Holidays

(Celebrate a different Holiday at each

Meal and throughout the day)

Make Family T Shirts, Family Hats

Treasure Hunt

Temple Trip

Bicycle Races

Pie Eating Contest

Program, Slide Show, Sing a Long,

Storytelling

Service Project

Covered Wagon Ride

Water Ski/Swim

Covered Wagon Ride

Water Bucket Relay

The most important thing to avoid is

FAILING TO SHOW UP!!!

Rodeo

Churning butter, Making Ice Cream

Quilting

Fish Pond

Wheel Barrel Baseball

Baseball/Basketball/Soccer/Volleyball(Mud)

Fishing/Whittling

Hula Hoop/Horse Shoes

Sand Castle Building Contest

Limbo Contest/Walk the Plank

Water Balloon Toss, Ring Toss

Bucking Machine/Bean Bag Toss

Balloon Dart Game

Line dancing, Dinner Dance

Snow or Ice Sculpturing Contest

Musical Chairs, Cake Walk

Sledding or Tubing

Gunny Sack Race

Tug-A-War

Trading Post

Crafts, Make your own string of beads

Making Bread

HAVE A HAPPY REUNION!

Computers -- The NOW Communication

Electronic Communication: E-mail and Internet

Minimum (absolute) Hardware/Software Requirements:

E-mail only:

Modem:	2400 bps
Macintosh:	6 MB Ram, running System 7.2
PC:	8 MB Ram 486 processor, running Windows 3.11

Internet:

Modem:	14.4 K (14,000 bps)
Macintosh	16 MB Ram, 68030 processor, running System 7.2
PC:	8 MB Ram, 486 - 33 MHz processor, running Windows 95

Also: Fast video graphics card; Super VGA Monitor; 16 Bit sound card and speakers.

E-mail Short for electronic mail. This is almost instant communication. You can send letters (usually the correspondence is much less formal than a letter) and other information to people who also have access to e-mail for no cost. If you already have the equipment and there is a local phone number to connect with, you can get e-mail for free. If there is no local connection, you can purchase an e-mail only account from an internet provider. Many people find this a preferable way to communicate these days. Compared to "Snail Mail", there are no stamps to purchase, no envelopes to find, instant delivery and a very quick response.

Advantages: Keep in frequent contact with family members all over the country. Genealogy contacts can be made very swiftly. You can join special interest mailing lists and receive information daily on a huge number of topics, such as: Genealogy, Preparedness, Recipes, Childraising, Homeschooling, Scripture Study, Young Women, Relief Society, Primary, Music, and on and on.

Disadvantages: Some feel e-mail is very impersonal. The art of letter writing is being lost. If your address gets into the wrong hands your e-mail box may be as filled with junk mail (spam) as your regular mail box is. Too many mailing lists makes reading your e-mail very time consuming.

Internet Imagine walking into the worlds biggest library. You look around this huge library and you see books, magazines, journals, photo/art collections in numbers you can't believe. There are volumes of information on anything you could ever want to know. Not only is there more information than you imagined, but that information is constantly being updated. You also see vendors in this library. They are selling that item you have searched for in every store in town, but couldn't find. They are also trying to sell a lot of stuff you don't need (but it is easy to walk away). People are communicating with each other and exchanging photographs and other information. This library also has a section in the corner that is dimly lit. People skulk in and out of the darkness. Parents carefully direct their children away from this corner, but constantly need to supervise them in this tremendous place.

You have just walked into the internet. Some call it "The Information Superhighway."

Supervise your children when they are using the internet. Do not allow your kids to have the internet connected to their own computer in their room. The internet should be connected to a computer that is in a public area of the home and your family should follow these rules.

NO:

- Chat rooms or "role playing" sites
- Responding to unsolicited e-mail
- Listing your "profile" on an internet service
- Screen names that indicate gender --i.e. "Fifigirl" or "Sportsguy"
- Giving out full name or hometown to strangers

YES:

- Use a gender non-specific name or series of numbers, such as "4635" or "Churchgoer" for screen names.
- Instant message software allows you to communicate with those you have programmed into your "Buddy List"
- Limit access to internet and time online to a previously agreed to standard for your family. For example: Internet may only be used for research, or internet may only be used for 1 hour per day after all homework is done, or internet may only be used on Friday and Saturday evenings. Make rules that work for your family.



Financial Sense

KEEP AN ACCOUNT OF EXPENSES

☞ Be prudent in all things, adopt the plan of keeping a strict account of all your expenses; by this you will not only understand what becomes of your money, but it will also induce... habits and methods and correctness in financial dealings in . . . life.

Brigham Young

5 Guides to Money Management

- 🕒. Always pay your tithing.
- 🕒. Pay yourself something off the top.
- 🕒. Avoid using credit cards and charge accounts.
- 🕒. Budget your income and outgo.
- 🕒. Do not live beyond your means.

O. Leslie Stone

Ensign, May 1978. p. 57.

A Prophet's Guide

Plan and work in a way **that** will permit you to be happy even as you do without certain things that in time of affluence may have been available to you.

- 🕒 live **within** your means and not beyond them.
- 🕒 where you have a plot of land, however small, plant a garden. Staying close to the soil is good **for the** soul.
- 🕒 Purchase your essentials wisely and carefully.
- 🕒 **Strive** to save a portion of that **which** you earn.
- 🕒 Do not mistake many wants for basic needs.
- 🕒 Teach your children these basic principles in your family councils.

Spencer W. Kimball, April Conference 1981

PEACE & CONTENTMENT

If there is any one thing that will bring peace and contentment into the human heart, and into the family, it is to live within our means,

and if there is any one thing that is grinding, and discouraging and disheartening it is to have debts and obligations that one cannot meet.

Heber J. Grant

FINANCIAL STRENGTH

Financial strength is realized by

- ✓ keeping God's commandments,
- ✓ by the payment of an honest tithe,
- ✓ by developing habits of work,
- ✓ by being thrifty and living within one's **income,**
- ✓ as **well** as by using one's means **wisely.**

Franklin H. Richards

Ensign, May 1979, p. 39)



So many of our people are living on the very edge of their income. In fact some are living on borrowings.

There is a portent of stormy weather ahead to which we had better give heed.

We are carrying a message of self-reliance throughout the Church.

In managing the affairs of the Church, we have tried to set an example. We are following the practice of setting aside each year a percentage of the income of the Church against a possible day of need. ...I am happy to say that the Church is able to function without borrowed money. If we cannot get along, we will curtail our programs. We will shrink expenditures to fit the income. We will not borrow.

President Gordon B. Hinckley, October 1999

TITHING

The time has now come for every Latter-day Saint, who calculates to be prepared for the future and to hold his feet strong upon a proper foundation to do the will of the Lord and to pay his tithing in full.

Lorenzo Snow

We can pay our tithing. This is not so much a matter of money as it is a matter of faith. I have yet to find a faithful tithe payer who cannot testify that in a very literal and wonderful way the windows of heaven have been opened and blessing have been poured out upon him or her.

Gordon B. Hinckley



BUDGETING

The practice of thrift is not outdated. We must discipline ourselves to live within our incomes even if it means going without or making do. The wise person can distinguish between basic needs and extravagant wants. Some find budgeting extremely painful, but I promise you, it is never fatal.

Marvin J. Ashton

DEBT

A man cannot be comfortable spiritually who is in bondage financially.

Richard R. Lyman

I place economy among the first and most important virtues, and debt as the greatest of dangers to be feared.

Joseph P. Wirthlin

THRIFT

There is a wise old saying: "eat it up, wear it out, make it do, or do without." Thrift a practice of not wasting anything. Some people are able to get by because of the absence of expense. They have their shoes resoled, they patch, they mend, they sew, and they save money. They avoid installment buying and make purchases only after saving enough to pay cash, thus avoiding interest charges. Frugality means to practice careful economy. James E. Faust

INTEREST

It is a rule of our financial and economic life in all the world that interest is to be paid on borrowed money.

May I say something about interest?

Interest never sleeps nor sickens nor dies; it never goes to the hospital; it works on Sundays and holidays; it never takes a vacation; it never visits nor travels; it takes no pleasure; it is never laid off work nor discharged from employment; it never works on reduced hours; it never has short crops nor droughts; it never pays taxes; it buys no food; it wears no clothes; it is unhoused and without home and so has no repairs, no replacements, no shingling, plumbing, painting, or white-washing; it has neither wife, children, father, mother, nor kinfolk to watch over and care for; it has no expense of living; it has neither weddings nor births nor deaths; it has no love, no sympathy; it is as hard and soulless as a granite cliff. Once in debt, interest is your companion every minute of the day and night; you cannot shun it or slip away from it; you cannot dismiss it; it yields neither to entreaties, demands, nor orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you.

J. Reuben Clark, Jr. 1938



Come, Listen to a Prophet's Voice:

I urge you . . . to look to the condition of your finances. I urge you to be modest in your expenditures; discipline yourselves in your purchases to avoid debt to the extent possible. Pay off debt as quickly as you can, and free yourselves from bondage.

This is a part of the temporal gospel in which we believe. If you have paid your debts, if you have a resource, even though it be small, then should storms howl about your heads, you will have shelter . . . and peace in your hearts.

Gordon B. Hinckley, October Conference 1999



MAIL CALL

(Postal service options, long-distance grandparenting, missionary mail tips)

MAIL SERVICE

Even though the three main mail services - U.S. Postal Service (USPS), United Parcel Service (UPS), and Federal Express (FedEx) - are competitors, there are differences which are spelled out in a recent article in Consumer Reports magazine (December 1998, p.12-16).

If you want speed and reliability, choose FedEx. UPS is a close second. If cost and gentle handling are your priorities, choose to use USPS. The article is full of other helpful information.

The websites of all three couriers contain detailed information concerning the services offered. Of particular interest is the FAQ section of the USPS site. Their websites and toll free phone numbers are listed below.



www.fedex.com

1-800 GOFEDEx



www.ups.com

1-800 PICKUPS



www.usps.gov

1-800 222-1811

LONG DISTANCE GRANDPARENTING

A letter is a gift, a wonderfully personal gift that is a lasting memory. First of all, it's thrilling for your grandchild to receive a letter addressed to her. Then it stirs a sense of anticipation. What message will it hold? Receiving mail is guaranteed to make the recipient feel special at any age.

As a form of communication letters have many advantages. They are a lasting memento. A saved letter is like a time machine. Reading it over and over again allows us to travel back in time. A letter is personal-a gift of yourself expressing your point of view in your own words. When you effectively impart your thoughts and ideas, you are making an intimate connection which is therapeutic for the writer.

What better way to document your family history for your grandchildren? Tell stories about your experiences, about your

own childhood and their parent's childhood. To make sure your letters are saved provide a box or scrapbook for them.

Another kind of letter that is fun for young children to receive is the rebus or picture-word letter. Pictures are used in lieu of words. A picture of a deer is part of your salutation for example. It becomes a creative project.

Encourage a "talk by tape" correspondence. Hearing your voice is music to your family's ears. It makes you a familiar presence. Talk a letter into your tape recorder. Although it may seem awkward at first, you will quickly get over any self-consciousness. Receiving such a tape is a family event. When you read a favorite story to your grandchild on tape, she can have time with you whenever she wants. You might send the book with the tape, so she can follow along. These tape recordings become family heirlooms.

MISSIONARY MAIL TIPS

Instructions for using "Pouch" Mail Services

Because of the uncertain mail delivery in certain parts of the world the Church provides a "pouch" mail service for official Church communications and letters from families and friends to designated countries. Letters received by 5:00 p.m. on Fridays will be included in the next pouch.

Only letters (paper products) may be sent in the pouch. Do not include currency, personal checks, photographs, stamps, or merchandise of any kind..

The best way to send merchandise to a missionary is through a private courier service. The following are the three major options with their phone numbers:

DHL (1-800 CALL-DHL) UPS (1-800 PICKUPS) FedEx (1-800 GOFEDEx)

Missionaries can receive money through Zions First National Bank in Salt Lake City for a charge of \$2 per transaction. For information call 1-801 524-4858.

- The best way we can help our missionaries is to keep their spirits up by corresponding often. They love getting mail! Our uplifting, supportive, positive attitude sent to them through letters and packages can help them serve a more successful mission.

Surround Yourself With Joy



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