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MARCIA finds great comfort in following the Prophet's counsel.

> JOCELYN was able to help others during a crisis.

EMILY includes foods that store well when she shops. *How some young adults are applying principles of preparedness to their busy, mobile lives.*

Tocelyn is from Texas, Abby from Idaho, Marcia from Virginia, and Emily from Utah. They come from different backgrounds and have different career plans. But what they share, in addition to a home in northern Virginia, is the need to apply principles of provident living to their busy young-adult lives.

Jocelyn Winter attends medical school. Much of her time and energy go into balancing schoolwork with meeting financial obligations. Marcia

> Brisson is finished with school for now and is working full-time. Abby Croshaw is also working full-time but is considering a

career change. And Emily Hardman is planning to move across the country to go to law school. All are finding that by applying the principles found in All Is Safely Gathered In: Family Home Storage (Item# 04008000) and Family Finances (Item# 04007000) they are better able to adjust

to the shifting demands of young-adult life. Not only do they feel better prepared for new stages of life, including marriage or career changes, they also feel more secure about the future, no matter what it brings. As the Lord said: "If ye are prepared, ye shall not fear" (D&C 38:30).

Furthermore, as these women apply the principles of provident living to meet their current needs, they find greater peace and have more faith as they seek emotional, spiritual, and temporal blessings.

Keeping It Simple

With school, family, employment, Church, and social commitments, Emily needs to simplify wherever possible, and that includes her home storage program. She was surprised to find that working to obtain personal home storage items did not require extensive efforts. "I don't have a lot of time to spend at a Church cannery or anything like that, but I can buy an extra can of pasta or something when I shop," she says. Emily selects items that store well and that she would normally eat. This avoids potential waste and helps her avoid going over her budget.

Provident living is more than food storage. It also includes avoiding extravagance and unnecessary expenses. Marcia works in a metropolitan area where eating at nearby restaurants is a popular but costly convenience. "I try to make an effort to bring my lunch. Eating out is expensive, and you lose a lot of money by doing it," she says. Keeping track of where her money goes helps Marcia set money aside not only for general savings but also for potential future expenses, including unplanned ones such as car repairs.

ABBY

was grateful for her storage when severe storms struck. LIUSTRATED BY ROGER MOTZKUS

While neighbors and other people in her community were emptying store shelves of emergency supplies during the initial stages of a violent storm, Abby was safe in her home knowing she was prepared for the worst and able to help others.



The Blessings of Obedience

For Marcia, obedience to prophetic counsel on personal preparedness is important, even though it would be easier to rely on nearby family. "I obey just because we're asked to, and it's not really more complicated than that," she says. Doing so has helped Marcia become independent.

"It's not just about buying extra food," adds Emily. "Being prepared and self-sufficient teaches you that it's your own responsibility to provide while establishing yourself." Emily says Elder Quentin L. Cook's counsel to live in faith instead of fear¹ has inspired her to move forward with her goal to remain self-reliant while she attends law school. Emily knows that if she follows the commandments, the Lord will help her.

Abby, too, knows the blessings that come from obedience. She recalls that when a series of bad rainstorms hit her city, she was grateful she had followed the counsel of the prophets to build up a short-term home storage supply. During the inclement weather, she was safe in her home while others in the community were rushing on crowded roads to the grocery store for supplies. "Even if you made it to the store, the shelves were completely empty," she says. "My roommates and I didn't even feel the stress because we had food stored at our house. I was grateful we had listened."

Obtaining the Blessings

President Thomas S. Monson has taught, "Our journey into the future will not be a smooth highway stretching from here to eternity. Rather, there will be forks and turnings in the road, to say nothing of the unanticipated bumps....

"Prepare for the future."²

Jocelyn says, "It really gives me a sense of security to know that the teachings in the Church focus on things to help us succeed, especially in times of trial." Years ago, Jocelyn's stake in Texas temporarily housed members displaced by a hurricane. Her personal resources proved valuable. Even though she didn't use them for herself, someone else needed them. "I gave away what I had to others. Just helping one person can make a difference if everyone pitches in," she says.

The *All Is Safely Gathered In* pamphlet points out that not everyone will have financial resources or space for storage in a traditional sense, and some are prohibited by law from storing large amounts of food. In these circumstances, the First Presidency encourages members to store as much as their circumstances allow.

Emily has found that doing as much as *her* circumstances allow has reduced stress and increased confidence. Even though she feels financial pressure when she thinks about moving across the United States to attend law school (first-year law students are not allowed to have jobs), she feels at peace. "I know I can pray and ask in confidence for God's help because I've done what I was asked to do," she says. Perhaps that reserve—the security that comes from obedience—is the best kind of all.

NOTES

- 1. Quentin L. Cook, "Live by Faith and Not by Fear," *Ensign*, Nov. 2007, 70.
- 2. Thomas S. Monson, "Treasure of Eternal Value," Ensign, Apr. 2008, 7.

WHY PROVIDENT LIVING WORKS FOR ME



and began to build a small reserve of food and household necessities, as well as a savings account. Later, I broke my foot and became helpless for nearly two months. Help from good friends and having that small reserve in place allowed for far fewer trips to the grocery store. Although this was not the type of disaster I was anticipating, I was grateful for the counsel to be prepared." Shannon Wilson, Texas, USA

took a job in a new city



ight now I don't need a lot to live on, but I do keep enough savings to help me in an emergency. For me, it's about having faith. I know that I lived my life in a way that

prepared me to deal with the challenges of serving a mission. Now, I feel the way that I am living is a reflection of the foundation I built as a missionary. I learned then and know now that as long as I am preparing myself by developing a relationship with Heavenly Father and Jesus Christ, I will be ready for the future." Jaron Malyon, Washington, USA

grew up in a home where we used food storage on a regular basis. Living out of home, I never felt entirely

comfortable or secure until

I had some kind of food storage of my own. It had meager beginnings; whenever packets of pasta came on special, I purchased a few extra ones. Now I store entire boxes of food. I keep them in my closet, where they are protected from heat or weather elements, but they are still easily accessible so that I can rotate the stock regularly.

"Thankfully, there hasn't been any major disaster or need for me to rely solely upon my food storage or other supplies, but I consider it a blessing to have the security of knowing I could live on my storage if needed. It is also a blessing to be able to partially rely on it when I don't have as much income at a particular time due to extra expenses or fewer hours at work. I know that implementing provident living principles in our lives is a commandment from the Lord that helps us be more fruitful and independent."

Jaci Smibert, Australia



y parents encouraged me to work for extra money by mowing lawns and babysitting, and they helped prepare me to be wise with money and live providently. A blessing I've received from these experiences is that I am resourceful and I don't stress over the future. As an adult, I am better able to decide between what I want and what I need, which has helped me to be practical in other areas, like home storage." Joshua Keene, Virginia, USA