

# THE BLESSINGS OF



By President Henry B. Eyring

First Presidency Message, June 2011 Ensign

## The Blessings of Tithing

God's purpose in giving us commandments is to bless us. He wants to give us eternal life, the greatest of all His gifts (see D&C 14:7). To receive the gift of living with Him forever in families in the celestial kingdom, we must be able to live the laws of that kingdom (see D&C 88:22).

He has given us commandments in this life to help us develop that capacity. The law of tithing is one of those preparatory commandments. The law is that we give to the Lord one-tenth of all our income. It is simple enough that even a child can understand it. I have seen children hand a bishop a tithing envelope that contains one-tenth of the coins they earned.

One of the blessings that comes from paying a full tithing is developing faith to live an even higher law. To live in the celestial kingdom, we must live the law of consecration. There we must be able to feel that all we are and all we have belong to God.

There are at least three ways that paying a full tithe in this life prepares us to feel what we need to feel to receive the gift of eternal life.

**FIRST**, when we pay our tithes to the Church, our Heavenly Father pours out blessings upon us. Anyone who has consistently paid a full tithe knows that is true. The blessings are sometimes spiritual and sometimes temporal. They are given in the Lord's time and according to what He knows is best for us.

As those blessings come, our faith is increased that God is the source of everything that is good in our lives. It becomes easier to see that consecration simply recognizes the truth that all of God's creations are His. It makes us feel gratitude that He asks only 10 percent of what He has already given us. So we are better prepared to live the law of consecration when it will be asked of us.

**SECOND**, all of us who have paid a consistent full tithe feel greater confidence in asking God for what we and our families need. He has promised blessings even greater than we can receive when we have been faithful to our covenant to pay our tithes (see Malachi 3:10). So one of the great blessings of tithing is confidence in what the future holds. Whatever our circumstances may be, things will work out for the best. As we keep our promises, He will keep His. A feeling of peace is one of the great blessings of paying a full tithe. Those who have kept the commandment of tithing can testify that the blessing of peace is real and precious.

**THIRD**, those who pay tithing feel an increase in their love of God and of all God's children. That increase of love comes from understanding how the Father uses the tithes we offer to bless people in this world and for eternity.

Through His authorized servants, He expends the tithes with great care. The tithe payer helps the Lord build temples, where families can be sealed forever. The tithe payer helps Him send the gospel to people everywhere. The tithe payer helps Him relieve hunger and suffering in His own way through His servants. Any of those servants can tell you how love increased because tithing was used to bless people. And so can the faithful tithe payer.

Tithing settlement is months in the future. I pray that you and your family will begin now to plan and prepare to qualify for the blessings that God pours out on all those who can declare to Him that they are full-tithe payers.

that such blessings often are significant but subtle. I also declare that the simplicity of the Lord's way that is so evident in the temporal affairs of His Church provides patterns that can guide us as individuals and as families. I pray each of us may learn and benefit from these important lessons, in the sacred name of the Lord Jesus Christ, amen.

# The Windows of Heaven

By Elder David A. Bednar  
October 2013 General Conference

I want to describe two important lessons I have learned about the law of tithing. The first lesson focuses upon the blessings that come to individuals and families as they faithfully obey this commandment. The second lesson emphasizes the importance of tithing in the growth of The Church of Jesus Christ of Latter-day Saints in all of the world. I pray the Holy Ghost will confirm to each of us the truthfulness of the principles I discuss.

## Lesson Number 1—Significant but Subtle Blessings

Sister Bednar's mother is a faithful woman and an inspired homemaker. From the earliest days of her marriage, she carefully has kept the household financial records. For decades she has accounted conscientiously for the family income and expenditures using very simple ledgers. The information she has collected over the years is comprehensive and informative.

When Sister Bednar was a young woman, her mother used the data in the ledgers to emphasize basic principles of provident living and prudent home management. One day as they reviewed together various categories of expenses, her mother noted an interesting pattern. The costs for doctor visits and medicines for their family were far lower than might have been expected. She then related this finding to the gospel of Jesus Christ and explained to her daughter a powerful truth: as we live the law of tithing, we often receive significant but subtle blessings that are not always what we expect and easily can be overlooked. The family had not received any sudden or obvious additions to the household income. Instead, a loving Heavenly Father had bestowed simple blessings in seemingly ordinary ways. Sister Bednar always has remembered this important lesson from her mother about the help that comes to us through the windows of heaven, as promised by Malachi in the Old Testament (see Malachi 3:10).

Often as we teach and testify about the law of tithing, we emphasize the immediate, dramatic, and readily recognizable temporal blessings that we receive. And surely such blessings do occur. Yet some of the diverse blessings we obtain as we are obedient to this commandment are significant but subtle. Such blessings can be discerned only if we are both spiritually attentive and observant (see 1 Corinthians 2:14).

The imagery of the "windows" of heaven used by Malachi is most instructive. Windows allow natural light to enter into a building. In like manner, spiritual illumination and perspective are poured out through the windows of heaven and into our lives as we honor the law of tithing.

For example, a subtle but significant blessing we receive is the spiritual gift of gratitude that enables our appreciation for what we have to constrain desires for what we want. A grateful person is rich in contentment. An ungrateful person suffers in the poverty of endless discontentment (see Luke 12:15).

We may need and pray for help to find suitable employment. Eyes and ears of faith (see Ether 12:19) are needed, however, to recognize the spiritual gift of enhanced discernment that can empower us to identify job opportunities that many other people might overlook—or the blessing of greater personal determination to search harder and longer for a position than other people may be able or willing to do. We might want and expect a job offer, but the blessing that comes to us through heavenly windows may be greater capacity to act and change our own circumstances rather than expecting our circumstances to be changed by someone or something else.

We may appropriately desire and work to receive a pay raise in our employment to better provide the necessities of life. Eyes and ears of faith are required, however, to notice in us an increased spiritual and temporal capacity (see Luke 2:52) to do more with less, a keener ability to prioritize and simplify, and an enhanced ability to take proper care of the material possessions we already have acquired. We might

want and expect a larger paycheck, but the blessing that comes to us through heavenly windows may be greater capacity to change our own circumstances rather than expecting our circumstances to be changed by someone or something else.

The stripling warriors in the Book of Mormon (see Alma 53; 56–58) prayed earnestly that God would strengthen and deliver them out of the hands of their enemies. Interestingly, the answers to these prayers did not produce additional weapons or an increased number of troops. Instead, God granted these faithful warriors assurance that He would deliver them, peace to their souls, and great faith and hope for their deliverance in Him (see Alma 58:11). Thus, the sons of Helaman did take courage, were fixed with a determination to conquer, and did go forth with all of their might against the Lamanites (see Alma 58:12–13). Assurance, peace, faith, and hope initially might not seem like the blessings warriors in battle might want, but they were precisely the blessings these valiant young men needed to press forward and prevail physically and spiritually.

Sometimes we may ask God for success, and He gives us physical and mental stamina. We might plead for prosperity, and we receive enlarged perspective and increased patience, or we petition for growth and are blessed with the gift of grace. He may bestow upon us conviction and confidence as we strive to achieve worthy goals. And when we plead for relief from physical, mental, and spiritual difficulties, He may increase our resolve and resilience.

I promise that as you and I observe and keep the law of tithing, indeed the windows of heaven will be opened and spiritual and temporal blessings will be poured out such that there shall not be room enough to receive them (see Malachi 3:10). We also will remember the Lord's declaration:

"For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord.

"For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts" (Isaiah 55:8–9).

I testify that as we are spiritually attentive and observant, we will be blessed with eyes that see more clearly, ears that hear more consistently, and hearts that understand more fully the significance and subtlety of His ways, His thoughts, and His blessings in our lives.

#### Lesson Number 2—the Simplicity of the Lord's Way

Before my call to serve as a member of the Quorum of the Twelve, I read many times in the Doctrine and Covenants about the council appointed to oversee and disburse sacred tithing funds. The Council on the Disposition of the Tithes was established by revelation and consists of the First Presidency, the Quorum of the Twelve Apostles, and the Presiding Bishopric (see D&C 120). As I prepared in December of 2004 to attend my first meeting of this council, I eagerly anticipated a most remarkable learning opportunity.

I still remember the things I experienced and felt in that council. I gained a greater appreciation and reverence for the Lord's laws of finance for individuals, for families, and for His Church. The basic financial program of The Church of Jesus Christ of Latter-day Saints—for both income and disbursement—is defined in sections 119 and 120 of the Doctrine and Covenants. Two statements found in these revelations provide the foundation for the fiscal affairs of the Church.

Section 119 simply states that all members "shall pay one-tenth of all their interest annually; and this shall be a standing law unto them forever, ... saith the Lord" (verse 4).

Then, concerning the authorized disbursement of the tithes, the Lord said, "It shall be disposed of by a council, composed of the First Presidency of my Church, and of the bishop and his council, and by my high council; and by mine own voice unto them, saith the Lord" (D&C 120:1). The "bishop and his council" and "my high council" referred to in this revelation are known today as the Presiding Bishopric and the Quorum of the Twelve Apostles, respectively. These sacred funds are used in a rapidly growing church to spiritually bless individuals and families by constructing and maintaining temples and houses of worship, supporting missionary work, translating and publishing scriptures, fostering family history research, funding schools and religious education, and accomplishing many other Church purposes as directed by the Lord's ordained servants.

I marvel at the clarity and brevity of these two revelations in comparison to the complicated financial guidelines and administrative procedures used in so many organizations and governments around the world. How can the temporal affairs of an organization as large as the restored Church of Jesus Christ possibly operate throughout the entire world using such succinct instructions? To me the answer is quite straightforward: this is the Lord's work, He is able to do His own work (see 2 Nephi 27:20), and the Savior inspires and directs His servants as they apply His directions and labor in His cause.

In that first council meeting I was impressed by the simplicity of the principles that guided our deliberations and decisions. In the financial operations of the Church, two basic and fixed principles are observed. First, the Church lives within its means and does not spend more than it receives. Second, a portion of the annual income is set aside as a reserve for contingencies and unanticipated needs. For decades the Church has taught its membership the principle of setting aside additional food, fuel, and money to take care of emergencies that might arise. The Church as an institution simply follows the same principles that are taught repeatedly to the members.

As the meeting progressed, I found myself wishing that all members of the Church could observe the simplicity, the clarity, the orderliness, the charity, and the power of the Lord's own way (see D&C 104:16) for conducting the temporal affairs of His Church. I have now participated in the Council on the Disposition of the Tithes for many years. My gratitude and reverence for the Lord's pattern has grown each year, and the lessons learned have become even more profound.

My heart swells with love and admiration for the faithful and obedient members of this Church from every nation, kindred, tongue, and people. As I travel the earth, I learn about your hopes and dreams, your varied living conditions and circumstances, and your struggles. I have attended Church meetings with you and visited in some of your homes. Your faith strengthens my faith. Your devotion makes me more devoted. And your goodness and willing obedience to the law of tithing inspires me to be a better man, husband, father, and Church leader. I remember and think of you each time I participate in the Council on the Disposition of the Tithes. Thank you for your goodness and faithfulness as you honor your covenants.

The leaders of the Lord's restored Church feel a tremendous responsibility to care appropriately for the consecrated offerings of Church members. We are keenly aware of the sacred nature of the widow's mite.

"And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much.

"And there came a certain poor widow, and she threw in two mites, which make a farthing.

"And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury:

"For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living" (Mark 12:41–44).

I know from firsthand experience that the Council on the Disposition of the Tithes is vigilant in caring for the widow's mite. I express appreciation to President Thomas S. Monson and his counselors for their effective leadership in discharging this holy stewardship. And I acknowledge the voice (see D&C 120:1) and hand of the Lord that sustain His ordained servants in fulfilling the duty to represent Him.

#### An Invitation and a Testimony

The honest payment of tithing is much more than a duty; it is an important step in the process of personal sanctification. To those of you who pay your tithing, I commend you.

To those of you who presently are not obeying the law of tithing, I invite you to consider your ways and repent. I testify that by your obedience to this law of the Lord, the windows of heaven will be opened to you. Please do not procrastinate the day of your repentance.

I testify spiritual and temporal blessings come into our lives as we live the law of tithing. I bear witness

those that are oppressed. His loving goodness has made our lives, rich or poor, near or far, “like a watered garden, ... [from] a spring of water ... [that faileth] not.”

I express my deepest gratitude for every blessing of the gospel of Jesus Christ, especially that greatest of all gifts, the exemplary life and atoning death of God’s Only Begotten Son. I know I can never repay heaven for any of this benevolence, but there are many ways I need to try to show my thankfulness. One of those ways is in the payment of tithes and freewill offerings. I want to give something back, but I never want it to be (in King David’s words) “that which doth cost me nothing.”

I testify that the principle of tithing is of God, taught to us in such scriptural simplicity that we cannot doubt its divinity. May we all claim its blessings forever, I pray in the name of Jesus Christ, amen.

# Like a Watered Garden

Elder Jeffrey R. Holland

Surely and steadily The Church of Jesus Christ of Latter-day Saints moves across the earth. In Daniel’s language it is “the stone ... cut out of the mountain without hands.” Isaiah described what he foresaw as “a marvellous work and a wonder.” It is a wonder! The Restoration of the gospel of Jesus Christ is filled with miracles, revelations, manifestations of every kind. Many of those have come in our lifetime.

I was 17 years old before there was any stake of Zion anywhere outside North America. There are now well over 1,000 stakes on those distant continents and isles of the sea. We now have 125 temples operating or announced, more than half of which (64) are outside the United States. Again I was nearly 16 before there was even one temple beyond the states and provinces of the USA and Canada.

We have lived to see the revelation extending the priesthood to all worthy males of appropriate age, a blessing which has accelerated the work in many parts of the world. We have lived to see the publication of our scriptures, wholly or in part, in nearly 100 languages. We have lived to see the long-awaited creation of the Quorums of the Seventy with great men drawn from many nations and, in turn, deployed to serve in many nations. Most recently President Hinckley has announced a Perpetual Education Fund that has the potential to bless many in even the most distant locations of the earth eventually. And so the internationalizing of the Church goes on.

I give this brief summary to highlight another miracle, another revelation, if you will, that may have been overlooked by the general membership of the Church. In a way it was intended to be transparent to the public eye. I speak of the decision made by the Brethren just over a decade ago to cease placing any special assessments or other fund-raising obligations upon the members of the Church at home or abroad.

Inasmuch as this decision was made amidst the very international growth I have just described, how could this be done financially? How could we go to more and more distant locations at the very moment we were removing all ancillary assessments from our people? Logic in the situation might have suggested exactly the opposite course of action.

How was it done? I will tell you how it was done—with the wholehearted belief on the part of the presiding Brethren that the Lord’s principles of tithing and freewill offerings would be honored by even the newest member of the Church and that loyalty to such divine principles would see us through.

But to honor that decision, we must be equally mature as individual members of the Church. May I then suggest five reasons why all of us, rich or poor, longtime member or newest convert, should faithfully pay our tithes and offerings.

First, do so for the sake of your children and grandchildren, the rising generation, who could now, if we are not careful, grow up in the Church with absolutely no understanding as to how their temples, chapels, seminaries, and socials are provided. Teach your children that many of the blessings of the Church are available to them because you and they give tithes and offerings to the Church. Teach them that those blessings could come virtually no other way.

Then take your children to tithing settlement with you, just as President Howard W. Hunter's grandson was taken with his father several years ago. In that experience the bishop indicated his pleasure in young Brother Hunter's wanting to pay a full tithing. In the process of receiving the coins, he asked the lad if he thought the gospel were true. As the boy handed over his full tithing of 14 cents, this seven-year-old said he guessed the gospel was true but "it sure costs a lot of money." Well, the buildings, programs, and materials I have mentioned do have an attached cost. That is not an unimportant lesson for our children to learn in their youth.

Second, pay your tithing to rightfully claim the blessings promised those who do so. "Prove me now herewith, saith the Lord of Hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." After she lost her husband in the martyrdom at Nauvoo and made her way west with five fatherless children, Mary Fielding Smith continued in her poverty to pay tithing. When someone at the tithing office inappropriately suggested one day that she should not contribute a tenth of the only potatoes she had been able to raise that year, she cried out to the man, "William, you ought to be ashamed of yourself. Would you deny me a blessing? If I did not pay my tithing, I should expect the Lord to withhold His blessings from me. I pay my tithing, not only because it is a law of God, but because I expect a blessing by doing it. [I need a blessing.] By keeping this and other laws, I expect to ... be able to provide for my family."

I can't list all the ways that blessings will come from obedience to this principle, but I testify many will come in spiritual ways that go well beyond economics. In my life, for example, I have seen God's promise fulfilled that He would "rebuke the devourer for [my sake]." That blessing of protection against evil has been poured out upon me and on my loved ones beyond any capacity I have to adequately acknowledge. But I believe that divine safety has come, at least in part, because of our determination, individually and as a family, to pay tithing.

Third, pay your tithing as a declaration that possession of material goods and the accumulation of worldly wealth are not the uppermost goals of your existence. As one young husband and father, living on a student budget, recently told me, "Perhaps our most pivotal moments as Latter-day Saints come when we have to swim directly against the current of the culture in which we live. Tithing provides just such a moment. Living in a world that emphasizes material acquisition and

cultivates distrust for anyone or anything that has designs on our money, we shed that self-absorption to give freely, trustingly, and generously. By this act, we say—indeed—we are different, that we are God's peculiar people. In a society that tells us money is our most important asset, we declare emphatically it is not."

President Spencer W. Kimball once spoke of a man who prided himself on his vast acreage and remarkable holdings—groves and vineyards, herds and fields, ponds and homes and possessions of every kind. He prided himself on these, but to the end of his life was unwilling to tithe on them or even acknowledge that they were gifts from God. President Kimball then spoke at the man's funeral, noting that this land baron was laid to rest in an oblong piece of soil measuring "the length of a tall man, the width of a heavy one." In answer to the age-old question, "How much did he leave?" he reassured the answer will always be, "All of it." So we would do well to lay up treasures in heaven, where not taxes but doctrines give meaning to words like estate, inheritance, testament, and will.

Fourth, pay your tithes and offerings out of honesty and integrity because they are God's rightful due. Surely one of the most piercing lines in all of scripture is Jehovah's thundering inquiry, "Will a man rob God?" And we ask, "Wherein have we robbed thee?" He answers, "In tithes and offerings."

Paying tithing is not a token gift we are somehow charitably bestowing upon God. Paying tithing is discharging a debt. Elder James E. Talmage once described this as a contract between us and the Lord. He imagined the Lord saying: "You have need of many things in this world—food, clothing, and shelter for your family ... , the common comforts of life. ... You shall have the means of acquiring these things; but remember they are mine, and I require of you the payment of a rental upon that which I give into your hands. However, your life will not be one of uniform increase ... [so] instead of doing as mortal landlords do—requir[ing] you to ... pay in advance, whatever your fortunes or ... prospects may be—you shall pay me ... [only] when you have received; and you shall pay me in accordance with what you receive. If it so be that in one year your income is abundant, then ... [your 10 percent will be a] little more; and if it be so that the next year is one of distress and your income is not what it was, then ... [your 10 percent will be] less. ... [Whatever your circumstance, the tithe will be fair.]"

"Have you ever found a landlord on earth who was willing to make that kind of [equitable] contract with you?" Elder Talmage asks. "When I consider the liberality of it all," he says, "... I feel in my heart that I could scarcely raise my countenance to ... Heaven ... if I tried to defraud [God] out of that [which is rightfully His]."

This leads to a fifth reason to pay our tithes and offerings. We should pay them as a personal expression of love to a generous and merciful Father in Heaven. Through His grace God has dealt bread to the hungry and clothing to the poor. At various times in our lives that will include all of us, either temporally or spiritually speaking. For every one of us the gospel has broken forth as the light of the morning, driving back the darkness of ignorance and sorrow, fear and despair. In nation after nation His children have called and the Lord has answered. Through the movement of His gospel across the world, God is relieving the burdens of the weary and setting free



3:10). Up to that moment I had never felt the magnitude of the promise contained in that scripture and that this commandment was truly a witness of the love that God, our Heavenly Father, gives to His children here on earth.”

Faith is the very fiber that gives strength to this work. Wherever this Church is established across this broad world, it is evident. It is not limited to one country or one nation or one language or one people. It is found everywhere. We are a people of faith. We walk by faith. We move forward on our eternal journey, one step at a time.

Great is the promise of the Lord to the faithful everywhere. He has said:

“I, the Lord, am merciful and gracious unto those who fear me, and delight to honor those who serve me in righteousness and in truth unto the end.

“Great shall be their reward and eternal shall be their glory.

“And to them will I reveal all mysteries, yea, all the hidden mysteries of my kingdom from days of old, and for ages to come, ...

“Yea, even the wonders of eternity shall they know, ...

“And their wisdom shall be great, and their understanding reach to heaven; and before them the wisdom of the wise shall perish, and the understanding of the prudent shall come to naught.

“For by my Spirit will I enlighten them, and by my power will I make known unto them the secrets of my will—yea, even those things which eye has not seen, nor ear heard, nor yet entered into the heart of man” (D&C 76:5–10).

How could anyone ask for more? How glorious is this work in which we are engaged. How wondrous are the ways of the Almighty when we walk in faith before Him.

The faith of an investigator is like a piece of green wood, thrown on a blazing fire. Warmed by the flames, it dries and begins to burn. But if it is pulled away, it cannot sustain itself. Its flickering flame dies. But if left with the fire, it gradually begins to burn with brightness. Soon it is part of the flaming fire and will light other, greener wood.

And so goes, my brothers and sisters, this great work of faith, lifting people across this broad earth to increased understanding of the ways of the Lord and greater happiness in following His pattern.

May God, our Eternal Father, continue to smile upon this, His Kingdom, and cause it to prosper as we, His children, walk in faith is my humble prayer in the name of the Lord Jesus Christ, amen.

# WE WALK BY FAITH

*by President Gordon B. Hinckley*

From where we speak, it is a beautiful April Sabbath morning. The tulips are well out of the ground and will soon be bursting into flowering beauty. In the winter of our doubt there came the hope of spring. We knew it would come. Such was our faith, based on the experiences of earlier years.

And so it is with matters of the spirit and soul. As each man or woman walks the way of life there come dark seasons of doubt, of discouragement, of disillusionment. In such circumstances, a few see ahead by the light of faith, but many stumble along in the darkness and even become lost.

My call to you this morning is a call to faith, that faith which is “the substance of things hoped for, the evidence of things not seen” (Heb. 11:1), as Paul described it.

In the process of conversion, the investigator of the Church hears a little. He may read a little. He does not, he cannot, comprehend the wonder of it all. But if he is earnest in his search, if he is willing to get on his knees and pray about it, the Spirit touches his heart, perhaps ever so lightly. It points him in the right direction. He sees a little of what he has never seen before. And with faith, whether it be recognized or not, he takes a few guarded steps. Then another, brighter vista opens before him.

Long ago I worked for one of our railroads whose tracks threaded the passes through these western mountains. I frequently rode the trains. It was in the days when there were steam locomotives. Those great monsters of the rails were huge and fast and dangerous. I often wondered how the engineer dared the long journey through the night. Then I came to realize that it was not one long journey, but rather a constant continuation of a short journey. The engine had a powerful headlight that made bright the way for a distance of 400 or 500 yards. The engineer saw only that distance, and that was enough, because it was constantly before him all through the night into the dawn of the new day.

The Lord has spoken of this process. He said: “That which doth not edify is not of God, and is darkness.

“That which is of God is light; and he that receiveth light, and continueth in God, receiveth more light; and that light groweth brighter and brighter until the perfect day” (D&C 50:23–24).

And so it is with our eternal journey. We take one step at a time. In doing so we reach toward the unknown, but faith lights the way. If we will cultivate that faith, we shall never walk in darkness.

Let me tell you of a man I know. I will not mention his name lest he feel embarrassed. His wife felt there was something missing in their lives. She spoke with a relative one day who was a member of the Church. The relative suggested that she call the missionaries. She did so. But the husband was rude to them and told them not to come again.

Months passed. One day another missionary, finding the record of this visit, decided that he and his companion would try again. He was a tall elder from California who carried a big smile on his face.

They knocked on the door; the man answered. Could they come in for a few minutes? they asked. He consented.

The missionary said, in effect, "I wonder if you know how to pray." The man answered that he knew the Lord's Prayer. The missionary said, "That is good, but let me tell you how to give a personal prayer." He went on to explain that we get on our knees in an attitude of humility before the God of heaven. The man did so. The missionary then went on to say, "We address God as our Father in Heaven. We then thank Him for His blessings, such as our health, our friends, our food. We then ask for His blessings. We express our innermost hopes and desires. We ask Him to bless those in need. We do it all in the name of His Beloved Son, the Lord Jesus Christ, concluding with 'amen.'"

It was a pleasant experience for the man. He had gleaned a little light and understanding, a touch of faith. He was ready to try another step.

Line upon line, the missionaries patiently taught him. He responded as his faith grew into a dim light of understanding. Friends from his branch gathered around to reassure him and answer his questions. The men played tennis with him, and he and his family were invited to their homes for dinner.

He was baptized, and that was a giant step of faith. The branch president asked him to be a Scoutmaster to four boys. That led to other responsibilities, and the light of faith strengthened in his life with each new opportunity and experience.

That has continued. Today he stands as a capable and loved stake president, a leader of great wisdom and understanding, and above all, a man of great faith.

The challenge which faces every member of this Church is to take the next step, to accept that responsibility to which he is called, even though he does not feel equal to it, and to do so in faith with the full expectation that the Lord will light the way before him.

Let me give you a story of a woman in São Paulo, Brazil. She worked while going to school to provide for her family. I use her own words in telling this story. She says:

"The university in which I studied had a regulation that prohibited the students that were in debt from taking tests. For this reason, when I received my salary I would

first separate the money for tithing and offerings, and the remainder was allotted for the payment of the school and other expenses.

"I remember a time when I ... faced serious financial difficulties. It was a Thursday when I received my salary. When I figured the monthly budget, I noticed that there wouldn't be enough to pay [both] my tithing and my university. I would have to choose between them. The bimonthly tests would start the following week, and if I didn't take them I could lose the school year. I felt great agony. ... My heart ached. I had a painful decision before me, and I didn't know what to decide. I pondered between the two choices: to pay tithing or to risk the possibility of not obtaining the necessary credits to be approved in school.

"This feeling consumed my soul and remained with me up to Saturday. It was then that I remembered that when I was baptized I had agreed to live the law of tithing. I had taken upon myself an obligation, not with the missionaries, but with my Heavenly Father. At that moment, the anguish started to disappear, giving place to a pleasant sensation of tranquility and determination. ...

"That night when I prayed, I asked the Lord to forgive me for my indecision. On Sunday, before the beginning of sacrament meeting, I contacted the bishop, and with great pleasure I paid my tithing and offerings. That was a special day. I felt happy and peaceful within myself and with Heavenly Father.

"The next day I was in my office; I tried to find a way to be able to take the tests that would begin on Wednesday. The more I thought, the further I felt from a solution. At that time I worked in an attorney's office, and my employer was the most strict and austere person I had ever met.

"The working period was ending when my employer approached and gave the last orders of the day. When he had done so, with his briefcase in his hand he bid farewell. ... Suddenly, he halted, and looking at me he asked, 'How is your college?' I was surprised, and I couldn't believe what I was hearing. The only thing I could answer with a trembling voice was, 'Everything is all right!' He looked thoughtfully at me and bid farewell again. ...

"Suddenly the secretary entered the room, saying that I was a very fortunate person! When I asked her why, she simply answered: 'The employer has just said that from today on the company is going to pay fully for your college and your books. Before you leave, stop at my desk and inform me of the costs so that tomorrow I can give you the check.'

"After she left, crying and feeling very humble, I knelt exactly where I was and thanked the Lord for His generosity. I ... said to Heavenly Father that He didn't have to bless me so much. I only needed the cost of one month's installment, and the tithing I had paid on Sunday was very small compared to the amount I was receiving! During that prayer the words recorded in Malachi came to my mind: 'Prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it' (Mal.