

### **Being a Team Player**

Many coaches will tell you that for a team to be successful their players need to learn how to work together and support each other. No matter how good all the individual players are, if they have a whole team of players who are focused on being the "star" and doing it their own way rather than the coach's or captain's way they are sure to lose. Sometimes assisting someone else to score makes as many or more points than doing it yourself.

The Lord's team is no different. If those on His team are working on being where they need to be and performing to the best of their ability, as well as supporting and assisting leaders and those in other positions, the team is much more likely to be successful in building His kingdom, doing His work, and winning against the forces of evil. The success of the Lord's team depends upon sustaining, supporting, being united, and being dependable, not on a bunch of "star players" who are sure that their way is best. We simply can't make it by "doing things our way" and discounting others who are supposed to be on the same team. President Benson spoke about this kind of attitude in his April 1998 conference talk *Beware of Pride*. Pride was the downfall of Israel, of the Nephites and many other groups who should have been the Lord's people. The early Latter-day Saints were unable to establish Zion because they wanted to do things their own way rather than working together. There were too many who did not follow the council of leaders. They were not "team players." In Doctrine and Covenants 38:27 the Lord says, "If ye are not one, ye are not mine."

Are we each striving to be His by being a team player and supporting, sustaining, serving, and uplifting those we serve with?

### **Basic Formula for Financial Preparedness**

For decades, the Church has encouraged its members to be financially prepared as well as to be prepared with food and water in case of an emergency. A talk by Elder Franklin D. Richards in the April 1979 General Conference Priesthood Session is about as clear on this subject as any I have heard or read.

Now the Church has a Family Finance class in their self-reliance line-up, but the message is very much the same. Below, you will find Elder Richards's three point formula for financial preparedness.

1. **Pay your tithes and offerings**—"Compliance with the law of tithing opens the windows of heaven, bringing material and spiritual blessings through sacrifice and obedience. It is truly the first step towards personal and family financial preparedness."
2. **Get out of debt and stay out of debt**—"Pay the debt thou hast contracted...Release thyself from bondage." D&C 19:35
  - A. Live within your income.
  - B. Prepare and use short- and long-term budgets.
  - C. Regularly save part of your income
  - D. Use your credit wisely, if it is necessary to use it at all. For example, a reasonable debt may be justified for acquisition of a home or education.
  - E. Preserve and utilize your assets through appropriate tax and estate planning.

"If there is any one thing that will bring peace and contentment into a 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

3. **Use your surplus funds wisely**—"In many respects, the real test of a man is his attitude towards his earthly possessions. A person who places earthly possessions in the scales against the things of God evidences little understanding of eternal values."

### **Things to Trade**

Some events of our day are recorded in scripture, but a lot are not. We are not sure what the next 10 years will bring. It is best to keep an eye open for possibilities and be prepared. If something should happen to us, making it difficult to get what we wanted or needed with money, what skills and goods do you have that you could barter with?

One financial expert wrote, "Getting something for nothing is theft."

In a crisis would you resort to "theft?" While most people resent begging, demands and threats, they are often open to trade. Many people are willing to help others when the others are willing to help in return. In fact, a society that works this way often lifts itself. Being able to offer something in return for help or goods preserves dignity, integrity, and self-respect. It builds the society through unity or working together rather than creating a corrupt environment of everyone fending for self. In a crisis or difficult situation this can be critical.

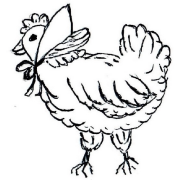
If you have not considered this before, you might give some thought to what you could offer others in the event you are faced with a situation where this might be necessary.

### **Bank Cards aren't Magic Money**

In our day it is more difficult to teach children the value of money than it used to be. Most purchases are made with a plastic card instead of actual money so that kids never really grasp getting and using money. Most things come in large packages and cost a lot more than they used to. It is much harder for kids to find odd jobs and ways to earn money too. However, learning to use real money wisely is an important principle to learn early

in life. Learning to save money is a very difficult concept to grasp sometimes. Here is a link to some ideas I like: <https://www.ramseysolutions.com/relationships/how-to-teach-kids-about-money>. You may be able to find other ideas you want to use. Either way, taking the time and effort to teach children to be responsible with money and to pay tithing is an important thing to do.

### **Notes from Red Hen**



*Dear Rosie,*

*I am so sorry to hear about your unfortunate episode. I am sure being dipped in cold water was anything but fun. However, I am grateful for a quick thinking farmer's wife. I hope your feathers all grow back even more beautiful than before.*

*Remember the days when no one would help me with my wheat, so I did not share the bread? Well we have a new generation of many of those animals on our farm now. I am happy to say that we work together a lot more here, and I share a lot more. I love that. I just hope the farmer never notices that I am too old to lay eggs now. However, I do a lot of other things that help out all of us. I am teaching the youngers a whole new way to live than we once knew. Sometimes wisdom comes with old age. That is one thing I can say for getting old even if it might be the only thing.*

*Happy July, and watch out for fireworks!*

*Love,  
Red*