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**“If Ye Are Prepared Ye Shall Not Fear”**

*Elder L. Tom Perry  
Of the Quorum of the Twelve Apostles*



L. Tom Perry, “If Ye Are Prepared Ye Shall Not Fear,” *Ensign*, Nov. 1995, 35  
Lehi had a marvelous dream while he journeyed with his family into the wilderness. This dream or vision of the tree of life, symbolically presented, provides us with much knowledge about life and the course we should follow. The scriptures record:

“And it came to pass that I beheld a tree, whose fruit was desirable to make one happy.

“And it came to pass that I did go forth and partake of the fruit thereof; and I beheld that it was most sweet, above all that I ever before tasted. Yea, and I beheld that the fruit thereof was white, to exceed all the whiteness that I had ever seen.

“And as I partook of the fruit thereof it filled my soul with exceedingly great joy; wherefore, I began to be desirous that my family should partake of it also; for I knew that it was desirable above all other fruit” (1 Ne. 8:10-12).

In Lehi’s dream, he beheld many seeking to come forward to partake of this delicious fruit, which was defined as the love of God. A rod of iron, meaning the word of God, would lead them to the tree. However, there was also a mist of darkness, or temptation, along the path that caused many to become lost along the way. Again the scriptures record:

“And it came to pass that I beheld others pressing forward, and they came forth and caught hold of the end of the rod of iron; and they did press forward through the mist of darkness, clinging to the rod of iron, even until they did come forth and partake of the fruit of the tree.

“And after they had partaken of the fruit of the tree they did cast their eyes about as if they were ashamed.

“And I also cast my eyes round about, and beheld, on the other side of the river of water, a great and spacious building; and it stood as it were in the air, high above the earth.

“And it was filled with people, both old and young, both male and female; and their manner of dress was exceedingly fine; and they were in the attitude of mocking and pointing their fingers towards those who had come at and were partaking of the fruit.

“And after they had tasted of the fruit they were ashamed, because of those that were scoffing at them; and they fell away into forbidden paths and were lost” (1 Ne. 8:24-28).

It is this part of Lehi’s dream I would like to comment on today. The current cries we hear coming from the great and spacious building tempt us to compete for ownership in the things of this world. We think we need a larger home, with a three-car garage, a recreational vehicle parked next to it. We long for designer clothes, extra TV sets, all with VCRs, the latest model computers, and the newest car. Often these items are purchased with borrowed money, without giving any thought to providing for our future needs. The result of all this instant gratification is overloaded bankruptcy courts and families that are far too preoccupied with their financial burdens.

We live in a most exciting and challenging period in human history. As technology sweeps through every facet of our lives, changes are occurring so rapidly that it can be difficult for us to keep our lives in balance. To maintain some semblance of stability in our lives, it is essential that we plan for our future. I believe it is time, and perhaps with some urgency, to review the counsel we have received in dealing with our personal and family preparedness. We want to be found with oil in our lamps sufficient to endure to the end. President Spencer W. Kimball admonished us:

“In reviewing the Lord’s counsel to us on the importance of preparedness, I am impressed with the plainness of the message. The Savior made it clear that we cannot place sufficient oil in our preparedness lamps by simply avoiding evil. We must also be anxiously engaged in a positive program of preparation.”

He also said: “The Lord will not translate one’s good hopes and desires and intentions into works. Each of us must do that for himself” (*The Miracle of Forgiveness*, Salt Lake City: Bookcraft, 1969, p. 8).

On a daily basis we witness widely fluctuating inflation; wars; interpersonal conflicts; national disasters; variances in weather conditions; innumerable forces of immorality, crime, and violence; attacks and pressures on the family and individuals; technological advances that make occupations obsolete; and so on. The need for preparation is abundantly clear. The great blessing of being prepared gives us freedom from fear, as guaranteed to us by the Lord in the Doctrine and Covenants: “If ye are prepared ye shall not fear” (D&C 38:30).

Just as it is important to prepare ourselves spiritually, we must also prepare ourselves for our temporal needs. Each of us needs to take the time to ask ourselves, What preparation

should I make to care for my needs and the needs of my family?

We have been instructed for years to follow at least four requirements in preparing for that which is to come.

First, gain an adequate education. Learn a trade or a profession to enable you to obtain steady employment that will provide remuneration sufficient to care for yourself and your family. The rapidly changing world breeds obsolescence and requires us to be continually engaged in preparing ourselves for the future. We can become antiquated in our professions if we do not stay up-to-date. Imagine how many patients a dentist would have if he continued to use the same tools and techniques he used a decade ago. What about a businessman that tried to compete without the use of computers? Or a builder who had not stayed abreast of the latest materials and methods available? Education has, of necessity, become a lifelong pursuit. We must, in our scheduling of time, allot sufficient time to educate ourselves for now and for the future.

Second, live strictly within your income and save something for a rainy day. Incorporate in your lives the discipline of budgeting that which the Lord has blessed you with. As regularly as you pay your tithing, set aside an amount needed for future family requirements. Include your children while planning for the future. I am convinced that in many backyards, a crop of corn, raspberries, or tomatoes, planted and harvested by your children each year and sold to your neighbors, will in time yield enough to make a major contribution to a mission or a college education fund. Go out in your garages and look over the *unused* bicycles, toy cars, athletic equipment, skis, roller blades, et cetera, and calculate what the return would have been had the cost of these items been invested in future needs. Remember, I emphasized *unused* articles. How many of you have seen garages so full of things that there is no longer room for the car?

Third, avoid excessive debt. Necessary debt should be incurred only after careful, thoughtful prayer and after obtaining the best possible advice. We need the discipline to stay well within our ability to pay. Wisely we have been counseled to avoid debt as we would avoid the plague. President J. Reuben Clark fearlessly and repeatedly counseled members of the Church to take action.

“Live within your means. Get out of debt. Keep out of debt. Lay by for a rainy day which has always come and will come again. Practice and increase your habits of thrift, industry, economy, and frugality” (in Conference Report, Oct. 1937, p. 107). We should have displayed in a prominent place President Clark’s description of interest:

“Interest never sleeps nor sickens nor dies. . . . 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, or orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you” (in Conference Report, Apr. 1938, p. 103).

Incurrence of debt is such an enticement. Accompanying the ease with which we can

obtain debt should be the great caution of avoidance. Take the opportunity to compute how much you would add to your personal net worth if your home mortgage was only for ten or fifteen years instead of thirty. Compute the value of sweat equity if your time and your talents are invested in adding to the size and comfort of your home.

It is so easy to allow consumer debt to get out of hand. If you do not have the discipline to control the use of credit cards, it is better not to have them. A well-managed family does not pay interest—it earns it. The definition I received from a wise boss at one time in my early business career was “Thems that understands interest receives it, them that don’t pays it.”

Fourth, acquire and store a reserve of food and supplies that will sustain life. Obtain clothing and build a savings account on a sensible, well-planned basis that can serve well in times of emergency. As long as I can remember, we have been taught to prepare for the future and to obtain a year’s supply of necessities. I would guess that the years of plenty have almost universally caused us to set aside this counsel. I believe the time to disregard this counsel is over. With events in the world today, it must be considered with all seriousness.

Careers are ever changing. They tell me that young people entering the work force today will have major career changes maybe three or four times during their work life. Job changes will occur even more frequently, even ten to twelve times during a life’s work cycle. I know of no other way to prepare for these times of adjustment than to be certain that during times of employment, preparations are made for less prosperous times, should they occur. Start now to create a plan if you don’t already have one, or update your present plan. Watch for best buys that will fit into your year’s supply. We are not in a situation that requires panic buying, but we do need to be careful in purchasing and rotating the storage that we’re putting away. The instability in the world today makes it imperative that we take heed of the counsel and prepare for the future.

President Lee, in commenting on Lehi’s great vision, said this:

“If there is any one thing most needed in this time of tumult and frustration, when men and women and youth and young adults are desperately seeking for answers to the problems which afflict mankind, it is an ‘iron rod’ as a safe guide along the straight path on the way to eternal life, amidst the strange and devious roadways that would eventually lead to destruction and to the ruin of all that is ‘virtuous, lovely, or of good report’ ”  
(*Ensign*, June 1971, p. 7).

Unfortunately there are too many of us that are like the scoffers in Lehi’s vision. They stand aloof and are inclined to hold in derision the faithful who have chosen to accept Church authorities as God’s special witnesses of the gospel and his agents in directing the affairs of the Church. My sincere counsel to you today is to remember the good basic principles we have been taught from the very beginning—principles of thrift, industry, and integrity that have served mankind in every period of time. Avoid the great and spacious building that is the pride of the world, for it will fall, and great will be the fall

thereof.

May God bless us with the wisdom to follow the counsel we have received as we prepare spiritually and temporally for the strength and security of our family units, is my humble prayer, in the name of our Lord and Savior, Jesus Christ, amen.

*Gospel topics: education, employment, financial management, goals, preparation, self-reliance, worldliness*

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