Walk Out of Poverty and Change Your Economic Circumstances

Elder Dale G. Renlund, Area President

One year ago, as an Area Presidency, we attended the General Authority training associated with the October 2011 general conference of the Church. We were concerned about the challenges in the Africa Southeast Area, and we were seeking the Lord’s inspiration as to how the Church could help so many who face financial difficulties.

In the first session of our training, President Dieter F. Uchtdorf, Second Counselor in the First Presidency, said, “Our members, wherever they may live, will only walk out of poverty and overcome their economic challenges when they pay their tithes, become more self-reliant, care for the needy, and render compassionate service.” Here was a prophetic promise that everyone could follow! Here was an answer to our prayer.

President Uchtdorf promised that you can walk out of poverty and change your economic circumstances if you:

1. Pay tithing.
2. Become more self-reliant.
3. Care for the needy.
4. Render compassionate service.

Pay Tithing

The Lord desires to bless us. But to qualify for a blessing, we need to be obedient to the law upon which the specific blessing is promised. This is an eternal principle; it is the way it always has been, currently is, and will forever be. This law was taught in our premortal existence. We must keep the commandment associated with the promised blessing. So, the first step to changing our economic condition is to pay an honest tithe.

Elder Dallin H. Oaks of the Quorum of the Twelve Apostles also promised the Saints in our area blessings if they would pay an honest tithe. He said, in a satellite broadcast in 2010, “Tithing is a commandment with a promise. The words of Malachi, reaffirmed by the Savior, promise those who bring their tithes into the storehouse that the Lord will ‘open . . . the windows of heaven, and pour [them] out a blessing, that there shall not be room enough to receive it.’ The promised blessings are temporal and spiritual. For tithe payers, the Lord promises that He will ‘rebuke the devourer’ and that ‘all nations shall call you blessed: for ye shall be a delightsome land.”

Become More Self-Reliant

In this setting, self-reliance means that we do not need others to help support us or our families financially. To achieve this, we need to have a personal plan for how we can achieve greater self-reliance. We cannot sit back and wait for others to tell us what to do. We can look for resources to help us in our quest to become more self-reliant, including counseling with priesthood leaders. Ultimately though, developing a plan and implementing it is our personal responsibility, and ours alone.

In the Local Pages in this edition of the Liahona, a new direction for the Perpetual Education Fund (PEF) is outlined. The rationale for the PEF has always been to help qualified individuals become more self-reliant. The PEF is only one way toward self-reliance. Many other ways must also be sought. As members do all they can to become more self-reliant they complete step two of the formula to walk out of poverty and change their economic circumstances.
**Care for the Needy**

One of the wonderful ways to help us care for the needy is to obey the law of the fast. In the Church today, one Sunday each month is set aside for the purpose of fasting. During this time Church members abstain from food and drink for two consecutive meals in a 24-hour period, attend fast and testimony meeting, and contribute to the Church the money they would have spent on food for those meals. This money is called a fast offering. The Church uses the fast offerings to assist the poor and the needy.

Other ways to care for the needy should also be sought. We can do this individually or as families. It will not take much to identify a need of a neighbour or Church member. Do what you can to listen to a friend or to mourn with a neighbour who has experienced a loss. This helps us qualify for the third step. Very few injunctions in the scriptures are as frequent and clear as that of helping the poor.

**Render Compassionate Service**

In the October 2011 general conference itself, President Uchtdorf spoke beautifully about rendering compassionate service. He said:

“The lesson we learn generation after generation is that rich and poor are all under the same sacred obligation to help their neighbour. It will take all of us working together to successfully apply the principles of welfare and self-reliance. Too often we notice the needs around us, hoping that someone from far away will magically appear to meet those needs. . . . When we do this, we deprive our neighbour of the service we could render, and we deprive ourselves of the opportunity to serve.”

Rendering compassionate service is showing love for our neighbour. The second commandment the Lord gave us is to “love thy neighbour as thyself.” Loving our neighbour and showing love to our neighbour is the fourth step that qualifies us for the great blessing promised by President Uchtdorf—walking out of poverty and changing our economic circumstances. When we follow these four steps, we call down the blessings of heaven on us and our children and our children’s children.

**Be a Patriot**

Not only will our families be blessed, but so will the countries where we live. I recently had the remarkable opportunity to be present as the first stake in Botswana was organized, the Gaborone Botswana Stake. Before going, I reviewed the dedicatory prayer for Botswana, given by Elder Richard G. Scott of the Quorum of the Twelve Apostles on August 21, 1992. In that prayer, he promised Church members then and those who joined the Church thereafter in Botswana that as they lived the laws of God, their obedience would serve as leaven to bless the whole country.

Leaven is like yeast—a little bit in the unbaked dough will cause the whole loaf to rise. Elder Scott used the word “leaven” in the dedicatory prayer much the same way that the Savior used “leaven” in Matthew 13:33. In this scripture, the leaven is the growth and influence of the kingdom of heaven upon the earth.

Elder Oaks said it this way: “I believe these promises apply to the nations in which we reside. When the people of God withheld their tithes and offerings, God condemned the ‘whole nation’ (Malachi 3:9). Similarly, I believe that when many citizens of a nation are faithful in the payment of tithes, they summon the blessings of heaven upon their entire nation. The Bible teaches that ‘a little leaven leaveneth the whole lump’ (Galatians 5:9; see also Matthew 13:33) and that ‘righteousness exalteth a nation’ (Proverbs 14:34). This much-needed blessing can be called down by faithfulness in paying tithing.”

So if we want to bless our families and our countries in which we live, we should obey the commandments given to us by the Savior. Not only do we have the opportunity to walk out of poverty and change our economic circumstances, but we can be the means of calling down the blessings of
New Direction for Perpetual Education Fund

By the Africa Southeast Area Presidency—Elder Dale G. Renlund, Elder Ulisses Soares, and Elder Carl B. Cook

When President Gordon B. Hinckley (1910–2008) first announced the Perpetual Education Fund (PEF) on March 31, 2001, the closing of his talk included the following statement: “It is our solemn obligation, it is our certain responsibility, my brethren, to ‘succor the weak, lift up the hands which hang down, and strengthen the feeble knees’ (D&C 81:5). We must help them to become self-reliant and successful” (“The Perpetual Education Fund,” Liahona, July 2001, 67).

In President Dieter F. Uchtdorf’s landmark talk, “Providing in the Lord’s Way,” in the priesthood session of general conference one year ago, he stated that “The Lord’s way of self-reliance involves in a balanced way many facets of life, including education, health, employment, family finances, and spiritual strength”. He described many resources available to help our members achieve self-reliance including “various community resources”. He then stated: “This will lead us through the inspired pattern of self-reliance” (Liahona, Nov. 2011, 55).

Over the past several years, the success and size of the PEF program has far exceeded all original expectations. Many, many thousands have been helped through this inspired program and through the diligent efforts of you who work with our choice young adults. We know that this has not occurred without extra efforts, often beyond assigned responsibilities and with much personal sacrifice. We express our sincere gratitude for the sacrifices that have been given and for the lives that have been blessed through your efforts.

During the past year, the First Presidency has sought continued direction as to the future of this inspired program and to define the best organization to carry out this important objective of self-reliance to an increasing number of members of the Church. The First Presidency assigned a task force to examine the prophetic mission of the PEF, review operations, identify future needs, evaluate alternatives and make recommendations.

New First Presidency Decisions

Recommendations were given to the First Presidency after months of intense interviews, discussions and studies. As decisions were made by the First Presidency, they stated that “revelation had been received”. These “First Presidency decisions” have been shared in the past weeks with each of the Area Presidencies and directors of temporal affairs during their visits to general conference.

The main PEF emphasis continues to be in helping the members of the Church to “become self-reliant and successful” as stated by President Hinckley. The doctrines and the principles that were presented in that revelation continue to be the same. What changed is some of the “application”. President Thomas S. Monson has clearly stated that our
primary focus should be in helping the members of the Church to achieve better work.

The changes will be implemented in an orderly manner over the next 15 months and will be implemented area by area as supporting processes and tools are identified, designed and implemented. Further instructions and training will be provided in order to roll out the changes.

The organization surrounding the PEF has now been aligned to help more members achieve greater self-reliance and success in a model that can better support growth and reach all members of the Church. Employment Resource Centers (ERCs) will merge with PEF and will become Self-Reliance Centers (SRCs) with a primary focus of developing job networks. These SRCs will partner with “qualified” nongovernmental organizations (NGOs) and BYU Pathway and deploy technology for learning, mentoring and tracking performance. More instructions will be sent during the roll-out schedule.

**Continuing Existing Direction**

Until these changes are implemented in our area, it is critical that existing operations of the PEF continue under the current direction and processes. No changes in roles and responsibilities for any of the existing processes should occur until new processes are put into place.

**New PEF Policies for Loans to Be Implemented Immediately**

1. **Reaffirmation of PEF Principles and Criteria for Participation**
   These policies have been carefully reviewed and are consistent not only with the PEF’s original prophetic vision but should be considered a reaffirmation of that intent:
   - **Worthiness Requirement.** Requirements to be temple-worthy, institute attendance for YSA and an active calling are effective immediately.
   - **Age, Under 18.** With the recent change in the ages for missionary service, PEF loans will no longer be given to those under the age of 18. The principle is that members going on a mission should not have a debt burden. Premission education should not be done with PEF loans, but individuals under 18 may concentrate on life skills and receive that training through our current ERCs, or SRCs, as they are rolled out. Young women can continue to receive PEF loans at the age of 18 but should be discouraged from taking a premission PEF loan if they intend to serve a mission as they turn 19.
   - **Mission.** Missionary service is a requirement for any single male under 26. Those who are no longer eligible for mission service due to marriage or other reasons are exempted from that requirement.
   - **Age, Over 30.** All individuals over 30 should be helped by the Self-Reliance Centers (employment, ward welfare specialist and ward council). A PEF loan can be considered if other resources are not sufficient and the program is vocational in nature.
   - **University Education.** PEF loans should be given for shorter-term vocational education only. PEF loans are to be for educational programs that are vocational in nature, leading to jobs. Any educational program over 30 months in duration will need to be approved by PEF headquarters. Great efforts should be made in all cases to prevent excessive debt burdens on PEF recipients.
   - **Why?** There are three reasons for this focus, all contributing to self-reliance:
     - To get our members to work as quickly as possible
     - To keep the debt load small so that it can be paid off more quickly
     - To pursue education that will lead to work that is available in the local area
   - **Criteria:**
     - Focus is on shorter-term vocational programs leading to existing work opportunities, preferably two years or less
     - Longer programs with specific skill sets will be considered only if they lead to jobs that are currently in demand.
• In cases of longer programs, care should be taken to ensure that the debt burden does not become excessive. New requirements will mandate obtaining school discounts or personal participation in the cost of the education.
• Due to inconsistencies between school names and programs, all programs over 30 months must be recommended by the Area PEF committee and approved by PEF headquarters.

• **The approval process:**
  • The “why” of vocational education should be clearly explained to all who pursue a PEF loan
  • SRCs (currently ERCs) are responsible to approve schools, including universities, for PEF-funded loans. These schools should be vocational in nature as described in the criteria above.
  • Only those loan applications that are consistent with the above criteria should be approved in the loan application review by the SRCs (ERCs). The programs must lead to currently available jobs and or self-employment!
  • Due to inconsistencies in school names and programs, the Area will review loan applications of all programs over 30 months according to the criteria.
  • Any new PEF loans with a study period over 30 months, which are recommended for approval at headquarters, must include a justification.
  • Contribution percentages and annual or lifetime loan limits will be modified to more clearly implement the criteria.
  • Renewal PEF loans will not require an exception, but the same counseling and diligence by the SRCs (ERCs) should be taken.

• **Renewal Loans.** The requirements relating to age and university education should be considered where possible, but should not restrict an existing PEF participant from continuing his or her previously approved educational plan.

2. **Current New Initiatives:**
• **Registering for ldsjobs.org.** The Church website ldsjobs.org will become an essential part of the self-reliance effort as we go forward. Therefore, all participants applying for new and renewal PEF loans, going forward, will need to register with the ldsjobs.org website. All existing PEF participants who are not yet registered should be encouraged to do so, beginning now. This will facilitate a future integration of the ldsjobs.org and PEF systems.

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**Elder Jeffrey R. Holland, Apostle of the Lord, Visits Africa**

By Ruth L. Renlund, Gerry Avant, Marianne Holman, Edith Howes

Elder Jeffrey R. Holland, a member of the Quorum of the Twelve Apostles, visited the Africa Southeast Area for two weeks in October 2012. He presided at the dedication of the Central African Republic, at meetings with priesthood leaders, members, and Church employees, and at a special graduation.

Elder L. Whitney Clayton of the Presidency of the Seventy, and his wife, Kathy Clayton, accompanied Elder Holland to the Africa Southeast Area. Elder Holland and Elder and Sister Clayton visited the Central African Republic (CAR); Democratic Republic of Congo (DRC); and South Africa.

**Dedication of Central African Republic**

Elder Holland offered a prayer of dedication for the country and people of Central African Republic on Monday, October 29, 2012. Dedication of a land is a priesthood ordinance performed only by an ordained Apostle as directed by the First Presidency.

The dedication was held on the Ghazabangui hillside in a shady forest overlooking the capital city of Bangui. Elder Holland pronounced the moment
as a turning point for the Bangui Branch of members and all the country. He promised a new day for the people as the gospel light fills their land.

Among those attending the dedication were Elder and Sister Clayton, Elder Dale G. Renlund (President of the Africa Southeast Area) and his wife, Ruth L. Renlund; Democratic Republic of the Congo Kinshasa Mission president Brent L. Jameson and his wife, Lorraine B. Jameson and Bangui Branch president Roger Langue and his wife, Sophia.

Elder Clayton commented that Elder Holland offered a truly heavenly prayer blessing the land, blessing the people and providing for the establishment of the Church there on a solid foundation over time."

Elder Clayton added, “It was one of the most beautiful and spiritual moments of my life. When the prayer ended, everyone felt a subdued reverence for the occasion. There was no talking.”

**Bangui Branch Central African Republic**

Following the dedication, Elder Holland met with members of the Bangui Branch. Elder Clayton commented that “[branch members] had provided several rows of little chairs in the very front for the children. . . . They put the children right up front where they could sit at his feet. It was really beautiful.”

Elder Holland spoke directly to the children, describing in simple terms the love the Saviour has for each of them. “They had been there an hour or more before we arrived. I believe they would have stayed five hours,” Elder Holland said. “The little children were so attentive.”

The building in which the branch meets couldn’t accommodate everyone; many sat outside to hear the words of an Apostle.

Elder Holland commented, “What I’ve said about Africans in general, I say about these people: It strikes me that what life and circumstances have

*Elder Holland and Elder Clayton with children from the Bangui Branch.*
not given them materially the Lord has made up for spiritually. These really are devoted, spiritual people.”

Of the meeting in Bangui, Elder Holland said, “I was so moved by their faith. These are believing people. They accept the gospel when they hear it—it is in their bones. They have genuine faith. They will walk scores of miles to attend meetings and perform their duties. It isn’t superficial. It isn’t a fleeting thing with them. They just believe. The thing I come back with from Africa is the spirituality and faith of the people who have so little materially.”

**Priesthood Leadership**

Multistake and district priesthood leadership conferences were held in Johannesburg, South Africa, and Kinshasa, DRC. The Kinshasa meeting was attended by priesthood leaders from Republic of Congo, Democratic Republic of the Congo, Cameroon, and Central African Republic.

“"We gave training on a lot of priesthood principles,” Elder Holland said. “These priesthood leaders are as trained in the protocol and the standard procedures of the Church as anyone in a North American stake, a European stake or anywhere else. Their handbooks are dog-eared, they’ve read and studied them so much. Part of it is their loyalty. They want to do it right. They want to be taught. They’re ready to be taught.”

**Construction Trades Training Graduation**

On Friday, October 26, Elder Holland presented graduation certificates to 58 men who completed training requirements in the building construction trades in Kinshasa, DRC. The training programme is sponsored by The Church of Jesus Christ of Latter-day Saints.

Elder Holland reminded the graduates that the motto for their construction courses—“Square, Plumb and Level”—is also a motto for life. "Be square with your neighbours, plumb with heaven and level with yourself," he admonished.

Elder L. Whitney Clayton counselled graduates to build a firm foundation upon the rock of Christ (see Helaman 5:12).

Elder Dale G. Renlund quoted President Dieter F. Uchtdorf’s promise to walk out of poverty if they do four things: pay tithing, become more self-reliant,
care for the needy and render compassionate service. These principles bring blessings of safety, peace, beauty and prosperity.

Georges A. Bonnet, Africa Southeast Area director for temporal affairs, reminded the graduates that they represent first the Saviour, second the Church, third their families and lastly themselves.

**Summation**

During the visit to the Africa Southeast Area, over 16,000 people were taught, encouraged and edified by Elder Holland and Elder Clayton.

Elder Holland said he wanted members everywhere in Africa—in the cities and in the remote areas—to know of the grandeur and greatness of the Church.

“Some of them might not travel or see much beyond their own locations and borders, but even those in the most remote locations, in the smallest branches where they get to meetings only on foot, are part of something truly glorious,” he said. “I tried to give them a feel for the scope of the Church and the love the Lord has for them, the love the prophet and the Brethren have for them. I think they felt that, they sensed that.

“I often use Paul’s teachings to the Corinthians, that every member of the body of Christ is cherished, that the eye can’t say to the hand, ‘I have no need of thee.’ We’re all members. We get the word ‘members’ from that metaphor. We’re all part of the body of Christ.

“I wanted them to know that they matter, every single, solitary, one of them. God knows their names. He knows their circumstances, and their wants and wishes.”

Elder Jeffrey R. Holland was ordained an Apostle in 1994. At the time he was serving as president of Brigham Young University, which is sponsored by The Church of Jesus Christ of Latter-day Saints. Elder Holland is a master teacher and speaker who always fulfils his calling “to be a special witness of the name of Jesus Christ.”

Elder L. Whitney Clayton was sustained to the First Quorum of the Seventy in 2001. He was sustained to the Presidency of the Seventy in 2008.

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**NOTES**

1. The calling of an Apostle in The Church of Jesus Christ of Latter-day Saints “is to be a special witness of the name of Jesus Christ in all the world” (Bible Dictionary, p. 612).
2. Seven presidents preside over the Seventy (see Doctrine and Covenants 107:93).
3. The Seventy act under the direction of the Twelve (see Doctrine and Covenants 107:34).