

Pay Thy Debt . . . Release Thyself from Bondage

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Whenever I think about living within our means, advice from my mother comes to my mind: “Waste not, want not.” “A penny saved is a penny earned.” “You don’t need two if one will do.” “Money doesn’t grow on trees.” “How many dresses can you wear at one time anyway?” As I reminisce about her, I realize how much her lessons have taught me and prepared me for my life.

My father, a fireman, died in a fire when he was thirty-five, leaving my mother a widow and single mother with five children to rear. It’s not an experience we would ever have chosen nor one we would want to repeat; but it was life, and life’s challenges must be faced. I have learned that from our hardest, most difficult challenges come our most profound lessons and strengths.

My mother was a hard worker. She could put a meal on the table when it seemed nothing was available. She could sew a prom dress from fabric long saved and could fill the pantry with bottled tomatoes, green beans, and peaches that we savored throughout the year because they tasted so much better than those from the store. She made sure that her four daughters and one son also worked beside her, teaching us her skills, and all this she did in addition to working a full-time job to provide for us. What a woman she was! How I wish I had appreciated it all at the

time, but being young, sometimes I didn't. As I cried out, "This isn't fair," she answered back, "No, life isn't fair. It doesn't always give us what we deserve, but it does give us what we need." And what we needed was to learn those lessons—to clean, to sew, to cook, to bake pies and bread, to plan, to manage, to work, to do with less, to make do, to channel our skills and talents to live within our means. Byproducts of these lessons were strength, independence, optimism, and survival. She also taught us the importance of an education for a woman, because "you never know when you might have to support yourself or family someday." She had little money, but when she died at age sixty-one, she also had no debt.

"Pay [thy] debt. . . . Release thyself from bondage" (D&C 19:35). Debt affects the family. President Gordon B. Hinckley has said, "I am satisfied that money is the root of more trouble in marriage than all other causes combined."¹ What a sad commentary on our times that something so temporal can destroy something so eternal. President Heber J. Grant stated: "If there is any one thing that will bring peace and contentment into the 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."²

My purpose today is to talk about debt from unnecessary spending, not the responsible debt for purchasing a modest house or the temporary debt for education. The methods for getting out of debt are the same, but the motives for getting into debt are different. What we're discussing here is the problem of overspending and living in a style consistently above our means. I hope to be able to give you some ideas for simplification and methods for living economically while returning to a manageable standard of living or surviving a job loss.

First, if you find yourself in the bondage of debt from overspending, focus your mind and energies on getting yourself out. Make a list of all your debts and bills. Pay a little each month, as much as you can, and pay on time so you don't have added expensive late charges. When you pay off the first bill, which may be the smallest or the one with the highest interest rate, then put that much additional money toward paying off the second bill. That money is not yours to spend. It has already been spent on something you wanted at the time. It is debt money. When you pay off the second bill, put that additional money from the first and second bill toward the third and so on, gradually paying down your debt.³ Sounds easy, doesn't it? The hard part is to stop spending except for the bare necessities when we have been accustomed to more. Get rid of anything that isn't a necessity. If you even wonder whether you can do without it, you probably

can.

Second, make and live by a budget. It's a way for us to control our money and not the other way around. Plan ahead, keep track of your expenses and earnings, and design a budget. List your salary and any additional income. Then list all of your expenditures, including Church donations, mortgage or rent, utilities, food, transportation, insurance, medical needs, debt payments, clothing, savings, and other needs. Some are fixed expenses, and some are more flexible. Balance your income with your expenditures, and spend less than you earn. Plan for emergencies. Get in the habit of saving something, and soon a little will grow into more, and so will your habit of saving. Estimate the amount in some of the categories at first. Have a three-month trial period for your ideal budget, because it takes about that much time for expenses to become realistic. When we did this in my family, we found that the first month always had lower expenses because we were trying so hard to be frugal. The second month was higher because we had to buy the necessities we didn't buy the first month; but in the third month we found our budget averaged out to our actual expenses. Don't get discouraged and don't give up. You'll soon learn about your spending levels and can adjust your needs. Don't be afraid to evaluate and change your budget when you go through different stages and situations in your life. The main thing is to have control of what you earn and to live within your means. You can become the master of your money and not a slave to constant debt.

Third, cut up the credit cards if necessary. Sometimes a credit card might be needed for identification or emergencies, but always try to pay in cash if possible. If you must charge, at least write down every purchase as you would a check, and keep track and tally. The biggest problem is not being aware of everything we spend and what we actually have. Easy credit has made spending so easy that it has become impersonal. It only becomes personal when we have to pay it back.

Fourth, break the bondage of wanting more and more, wanting what everyone else has, and comparing and competing with others for material things. This behavior is real, but the satisfaction we feel is very short-lived. All it takes to feel deflated is for someone else to buy something bigger or newer or better than what we have, and we no longer hold the prize. If our self-esteem, position, or role is defined by what we own, we are going to suffer. Advertising, through all forms of media, tells us that life will be better, more exciting, and more full, if only we have their product. After we buy it, we find that life hasn't really changed, except that we're

stuck with the bill. We don't need to redecorate every year, or every five years, or even every ten years. We don't need every new technology that comes on the market. If we wait a few days, it will be obsolete anyway. If something we have works, why replace it with a new model? We don't want that done to ourselves! We need to learn to be satisfied with what we have and grateful for it. Then we can put material things into perspective in our life. We don't need it all, and we don't need it right now. Many young couples feel that when they get married, they immediately need a house and everything to go with it inside and out, just like what their parents took years to accumulate. In actuality, debt is more of a behavioral problem than a financial one.

Fifth, learn the lessons of tithing. When I was sixteen, the Church entered my life, and I learned about the law of tithing. I felt the blessings of tithing, and by paying 10 percent of my increase, however big or small, the Lord honored my sacrifice by paying me back 100 percent. It wasn't usually returned in money, but I seemed to understand things better in school, had more discernment, confidence, and strength to withstand. My spiritual growth and joy expanded. I learned the lessons of tithing and that it was the Lord's financial plan for me. It wasn't to pay 10 percent of my income and then go out and buy anything I wanted, thinking the Lord would protect me in my foolish purchases, but it was meant for me to learn self-discipline, self-control, and awareness of what I spent. I learned that I had to be even more careful with my money, and it was amazing just how far my meager dollars went when I lived the full law of tithing. I felt more satisfaction for what I had and more joy for what money could not buy. My priorities became clearer. From tithing, I learned a great lesson in faith and how a loving Heavenly Father, just like my loving earthly mother, found ways to teach me the valuable lessons I needed in life. I am very grateful for the law of tithing and how it has helped me throughout my life.

In time, I met my husband. I married him for love but was also very grateful that he was practical in money matters. He was a hard worker, had been raised on a farm, and could build or fix anything. He had also earned a master's degree in business administration. We felt quite secure in his earning power at a large company as we quickly had three children and slowly began building a home. We were educated, weren't afraid of hard work, and weren't big spenders. With all of these factors in our favor, we were shocked when after we had been married for ten years, his company shut his area of the plant, and he was laid off.

Our first reaction was anger and then panic. "How could this happen to us? This isn't fair." Then my mother's words came to me: "Life isn't fair. It doesn't always give us what we

deserve, but it does give us what we need.” We sat down and analyzed why we needed this experience. Prophets had always told us to be prepared and be self-reliant. We just hadn’t taken it personally. This became a time of preparation and learning for us. Probably the biggest lesson we learned was that of reality. It doesn’t always matter how educated you are, how important your job is, or even how well you do it. Economies change, and so do situations. We learned that no job is 100 percent secure and to never be so apathetic as to think a job loss can never happen to us.

Doctrine and Covenants 88:119 says, “Organize yourselves; prepare every needful thing,” so we started by organizing. Our first step was to evaluate our debts and resources. We were lucky that besides our mortgage, our debts were minimal. We looked at our resources. We could both fall back on our individual skills and education. We had some food storage and had saved some money for house payments and essentials. We realized, however, that our greatest resource lay in the fact that we loved each other, wanted the best for our family, and could work as a team.

It’s very easy to get discouraged and depressed during unemployment. I had expected the financial difficulties but not the extent of the emotional effects. One’s self-esteem can be linked to one’s career, and sometimes this temporary condition feels like it’s going to last forever. I realized, as never before, the power and responsibility each spouse has to support and strengthen the other. I learned the importance of remaining optimistic. If Mom thinks it will work out, everyone thinks it will work out! I found that an orderly house was essential. When everything else feels out of control in life, an orderly and comfortable home becomes a refuge from the world. But the most important thing was to stay close to Heavenly Father through prayer. Peace and patience are so important, and Heavenly Father will give them abundantly if we ask.

My husband applied to other companies, did odd jobs, and worked hard. We were surviving, but after four months and much prayer, we decided I would return to teaching, my career before marriage. It was good for me to see that I could still use my education to get a job and also that I still loved teaching. After six months, my husband got another job at another large company and we went from no income to two. I was having fun being a teacher again. The work part was easy, but the working mother part was hard. It just isn’t the same when Mom isn’t home. After two years, we decided I was more needed at home as a full-time mother to our young children. We reevaluated our budget and soon managed again with one income.

Although the finances in our family were back to normal, we were never really the same again. We were wiser and stronger. We had learned so much. We had learned about food storage and that we needed to store and use what our family would eat. We replenished our storage with practical basic foods and collected recipes that included those items. We made menus and taught our family to eat and cook a variety of foods. We saved even more money than before and taught the children about finance by having them write out the bills. We had decided that even if we could give our family more, it wasn't always good for them, so if the children wanted something special, we contracted out extra jobs to them for a price. They became excellent and skilled workers. I took classes and received an added teaching endorsement. My husband got a commercial driver's license and increased his contracting skills. He taught his sons how to lay carpet, paint a house, put on a roof, and run equipment. We turned off lights that weren't in use. We turned down the heat. We ate out less often. We made lists and consolidated our trips and errands. Our family's entertainment became our teenage sons' wrestling meets and our daughter's basketball games. We always paid our tithing, had family prayer morning and night, and tried to read scriptures as a family. Family home evening became a real learning time with activities of learning to iron shirts, mending pants, tying a quilt, and cooking from basics. We visited every library, free park, and attraction in the valley, often taking the children's friends with us. We had so many picnics! We even found ways to cut back the cost of a vacation by camping all the way across the United States to go visit Washington D.C. We had learned to live within our means and were having a great time doing it! We were determined that we would never be caught unaware again. What we didn't spend in money, we spent in time, and it made our family more unified and strong. The children were doing better in school. They argued less and cooperated more. (And that was truly a miracle, because they were all teenagers by this time.) We found that we were all growing spiritually stronger while we were just trying to become more self-reliant.

One of the most memorable things we ever did was to raise a garden. The prophet had told us to learn to raise some of what we ate.⁴ In our area, in Herriman, Utah, we have an abundance of deer. They would eat anything we'd plant—the tomatoes, corn, and even my zucchini squash. We couldn't afford a ten-foot fence, so we decided to change our crops to things the deer couldn't get to. We planted carrots, beets, and pole green beans. The family liked the carrots and beans, but beets were just an experiment. We hadn't eaten many beets. For some

reason, the beets flourished, and we had rows and rows of big purple beets.

Together we dug the beets, washed them, topped them, cooked them, peeled them, and finally bottled every one. I wondered if we would also be able to eat them, but for some incredible reason, there never was a beet left on the plate. After all that work, the family made sure that they ate all of their beets. I'm convinced that the way to get children to eat their vegetables is to have them grow them themselves.

An interesting follow-up lesson happened several years after our first beet endeavor. Both of our sons went to Russia on their missions. During that time, one of my sons was given a special assignment by his mission president. He and his companion were to go to a *dacha*, a Russian garden, fill some bags with beets, take them home, and cook them for a Church dinner. My son's companion said that he didn't know anything about beets. My son said, "Oh, I do. I know how to fix beets!"

It's amazing to me to see that the Lord not only has a way of teaching us what we need, but he teaches us to teach our children, especially if we're following the counsel of the prophet.

We had simplified our lives and tried to put our house in order. Our priorities had changed. We found we didn't care what kind of car we drove, as long as it worked. We didn't care what kind of house we lived in, as long as it was clean and the Spirit was there, and we didn't care how popular our children were, as long as they were good.

Matthew 6:21 says, "For where your treasure is, there will your heart be also." Our treasure lay in our family and the gospel, not in material things. We felt that had been the lesson the Lord wanted us to learn. We learned preparation. I wish I could say that was the end of the story, but it wasn't. The Lord evidently wanted us to practice our lessons even further, for seven years later when all the children were in high school, my husband again became unemployed. During a time of low economy and high unemployment, the company my husband worked for closed. This time a scripture came to mind: "If ye are prepared ye shall not fear" (D&C 38:30).

We realized that the first unemployment session was only classroom time for the real world. We had been privileged to learn life's lessons mostly while we were employed. We were now going to be able to put those lessons to the test for a longer stretch of unemployment. This time there wasn't the same panic or quite the same pain. I can't say we looked forward to it, but at least we had everything in place and saw the signs of it coming. This time we had a plan and had taught our children what we had learned. We kind of knew what to expect. We were as ready

as we could be. This period lasted two full years. We lived on food storage, savings, and other jobs my husband found. I went back to teaching toward the end of the two years and continued to work for eight years. This time the family was older and supportive of my work. I was ready, and so were they. They were capable and much more independent. We had learned to really work together as a family. My husband went back to his first company and did well. We actually saved my income to accomplish important family goals for the future. Both of our sons went on missions. All three children graduated from college, and our sons went on to graduate school. Our daughter married in the temple and had a reception, and we paid off the mortgage on our home. I'm back at home again, enjoying being a full-time wife. We feel that one reason we had these hard financial situations was to teach us correct principles and self-discipline so we could make and reach higher goals in easier times.

I know the Lord blessed us. I know that there were lessons we had to learn, and the only way we could learn them was by experience. I know without a doubt of the power, promise, and lessons of tithing. Malachi 3:10 says: "Bring ye all the tithes into the storehouse, . . . and 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." The Lord proved his promise to us. We saw those windows of heaven open and were given blessings, so many that my heart hardly had room to hold all of them. We always had enough money for necessities and were given added perspective to separate our needs from our wants. We had an increase in our creativity, had opportunities for temporary employment, and always had good health. We were blessed with added unity and cooperation from our children, as well as abundant love and joy as a family. The Lord was always there for us, but He also expected us to do our part. When we did, it was much like tithing—we felt like we gave only 10 percent, and He gave us back 100 percent. I am so grateful to the Lord for loving our family enough to teach us the lessons we needed to learn.

President Hinckley has said, "We teach self-reliance as a principle of life, that we ought to provide for ourselves and take care of our own needs. And so we encourage our people to have something, to plan ahead, keep a little food on hand, to establish a savings account, if possible, against a rainy day. Catastrophes come to people sometimes when least expected—unemployment, sickness, things of that kind. The individual, as we teach, ought to do for himself all that he can do for himself."⁵

We learned that catastrophes can be natural or personal. They can and do come to anyone and everyone. They are no respecter of persons. What makes the difference between a catastrophe and a challenge is the warning and preparation ahead of time. How grateful I am for a prophet of God who looks after us and bravely and boldly warns and directs us. We need to listen when he speaks and be ready to follow his counsel. When he says, “I am suggesting that the time has come to get our houses in order”⁶—get them in order! Do it now, and make it the top priority. There are more benefits than just financial. When he says, “There is a portent of stormy weather ahead to which we had better give heed”⁷—then give heed! We learned that large thunderstorms can come after stormy weather and a seemingly innocent rainy day.

There is great peace and security in being self-reliant. Get out of debt and live within our means. Keep ourselves from financial bondage. Stick to a budget while doing with less, realizing what is a want and what is a need. Pay tithing and watch the promised blessings flow. Get an education. Enjoy things money can’t buy. Encourage our families to be capable and independent, loving them enough to teach them what they need to know while strengthening them both spiritually and temporally to face the world. These are the teachings of our Savior and our prophets, lessons that will protect us throughout our lives. We’ve been told what to do. Now all we need is to listen and obey. I say these things in the name of Jesus Christ, amen

Notes

¹ Gordon B. Hinckley, *Cornerstones of a Happy Home* (pamphlet, 1984), 8.

² Heber J. Grant, *Gospel Standards*, comp. G. Homer Durham (Salt Lake City: Improvement Era, 1941), 111; as quoted by Gordon B. Hinckley, “To the Boys and to the Men,” *Ensign*, November 1998, 53.

³ Marvin J. Ashton, *One for the Money—Guide to Family Finance* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1992), 5.

⁴ See, for example, Spencer W. Kimball, “Family Preparedness,” *Ensign*, May 1976, 124; or Ezra Taft Benson, “Prepare for the Days of Tribulation,” *Ensign*, November 1980, 32.

⁵ Gordon B. Hinckley, *Teachings of Gordon B. Hinckley* (Salt Lake City: Deseret Book, 1997), 586.

⁶ Hinckley, “To the Boys and to the Men,” 53.

⁷ Hinckley, "To the Boys and to the Men," 53.