

Principles of Self-Reliance
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This address was given Thursday, May 1, 2008, at the BYU Women's Conference

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The Lord has commanded that we use the blessings we have been given to become self-reliant as individuals and families. The gospel of Jesus Christ requires that we take individual responsibility for our own spiritual and temporal well-being. We are expected to learn and practice principles of self-reliance. As we gain better understanding of these principles, we will seek ways to apply them in our daily lives and commit to improve to become more self-reliant. The gospel plan requires individual effort and responsibility. Three areas are essential to our temporal well-being: personal and family finances, home storage, and physical health.

When I was nine years old, we lived in San Miguel, a city in eastern El Salvador. My dad owned a small fabric store that provided for our family of seven children, all under the age of fifteen. We lived comfortably, but one day, an unexpected tragedy changed our lives: our store burned down, along with the other businesses on the same block. We had no fire insurance and no savings. It was devastating for our family; we had no other means and were left with debts that had to be paid.

While I was living in Argentina in 1989, the country experienced a financial collapse. Inflation was high. The price of food skyrocketed, and the value of the Argentine Austral reached an all-time low. Many businesses closed. Unemployment was high. I remember going to the grocery store and finding the shelves completely empty. A five-day bank holiday was declared right after Christmas to allow the government and financial institutions time to draft an emergency plan. The entire country shut down.

In 2007, my husband was called to preside over the Missionary Training Center in the Dominican Republic. After our arrival in Santo Domingo, one of the first things we had to learn was to ensure that we were prepared for hurricane season between the months of July and November. I've also experienced the devastating effects of earthquakes in El Salvador and Chile. These events have taught me to follow the counsel of our leaders about living the principles of self-reliance.

There are many other types of adversities we might encounter in the normal course of our lives, such as loss of a job, accidents, divorce, health problems, death, etc. Those who prepare are blessed in the present and will be blessed if adversity comes.

Family preparedness is a well-established welfare principle, and women are instrumental in family preparedness. We prepare for difficult times. We prepare for the day of scarcity. We put away for emergencies. We save for a rainy day.

Personal and Family Finances

An economic crisis is usually the result of poor financial planning and management. People think they need a larger home, new cars, big-screen TVs, designer clothes, expensive electronic toys, and many other things that bring financial burden. They give no thought to providing for future needs. We have received counsel from our prophets concerning our personal and family finances. President Monson has said:

Perhaps no counsel has been repeated more often than how to manage wisely our income. Consumer debt in some nations of the world is at staggering levels. Too many in the Church have failed to avoid unnecessary debt. They have little, if any, financial reserve. The solution is to budget, to live within our means, and to save some for the future. (Thomas S. Monson, address at Regional Representatives Seminar, April 4, 1986).

President Hinckley said:

*The time has come to get our houses in order. So many of our people are living on the very edge of their incomes. In fact, some are living on borrowings. 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. I urge you . . . to look to the conditions of your finances. I urge you to be modest in your expenditures; discipline yourselves in your purchases to avoid debt to the extent possible. Pay off debt as quickly as you can, and free yourselves from bondage. (Gordon B. Hinckley, *Ensign*, Oct. 1998.)*

The two overriding principles of sound financial management are: first, live within your means, and second: save for a rainy day.

What does it mean to live within your means, and how do you do it? It simply means to ensure that your expenses are less than your income.

1. **Begin by paying an honest tithing and a generous offering.** Two scriptures come to mind. Malachi 3: 8 and 10: “Will a man rob God? Yet ye have robbed me. But ye say, wherein have we robbed thee? In tithes and offerings. Bring ye all the tithes into the storehouse, that there may be meat in mine house, 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.”

And then Isaiah 58:6–7: “Is not this the fast that I have chosen? To loose the bands of wickedness, to undo the heavy burdens, and to let the oppressed go free, and that ye break every yoke? Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? When thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh?”

2. **Avoid unnecessary debt.** Discipline yourself to stay within your ability to pay when you must incur necessary debt. Then get out of debt as soon as you can and honor your commitments by paying on time. Interest increases your debt. President J. Reuben Clark, Jr. said that interest never takes a holiday and never sleeps. Once you incur debt, you pay interest day and night. (Pres. J. R. C., Conference Report April 1938, 103)
3. **Establish a budget and use it.** Involve family members (husband, wife, and children) in creating a budget and setting family financial goals. Learn to differentiate between needs and wants. Prioritize essential needs and take care of them first. Keep a record of expenditures and follow your plan. Adjust if needed, but don't allow nonessential requests to disrupt your budget plans.
4. **Take good care of personal belongings and teach family members frugality and thrift.** Teach your children the old adage, “Use it up, wear it out, make it do or do without.” Teach older children and teens to work, pay tithing and save.
5. **Divide up your expenditures according to necessity.** For example, ten percent of your income goes to tithing, thirty percent towards housing, ten percent to savings, etc.
6. **Budget for irregular expenses** such as car registration, insurance, birthdays, etc.

The second principle is to save for a rainy day. Keep in mind that small sums saved regularly, over time, compound into large sums of money. Financial advisors agree that saving at least 10 percent of your income will provide flexibility and security in your future. You may want to:

- Save money to purchase more expensive items instead of getting them on credit.
- Gradually build a financial reserve to be used for emergencies.

- Set aside an amount for future family requirements such as missions and college education.
- Establish a retirement plan. Take advantage of all available plans that facilitate retirement planning, such as 401K-matching plans, IRAs, and others.

Home Storage

Historically, the Relief Society has played a very important role in food storage. The prophet Brigham Young asked the women of the Church to store grain against a time of famine. A committee was formed, chaired by Emmeline B. Wells, who was then serving as secretary to Relief Society president Eliza R. Snow. Sister Wells' husband remarked that, "The men have been tried for years but they have continued to let the grain go; now we want to see if the sisters will be more successful."

Eliza R. Snow said, "The Lord, through his prophet, has called on the mothers of Israel to prepare for a famine . . . to purchase and take care of wheat."

In later years, in 1906, the Relief Society was the first to send help to the victims of the San Francisco earthquake. Wheat was also sent to China for famine relief, as well as to the Indian reservation in Utah to aid starving Indians. In modern times, our prophets have counseled to store grains and essential food items in our own homes.

The Lord has told us in D & C 1:12, "Prepare ye, prepare ye for that which is to come."

And in D & C 109:8, "Prepare every needful thing."

We have been advised to acquire and store a reserve of basic food and water that will sustain our lives during difficult times or in emergencies. By following this counsel, we will help protect ourselves if adversity comes. Through careful planning and faithful efforts, we can gradually store a supply of food according to our circumstances.

My husband's job required our family to move to Guatemala City. I had to leave behind our food storage. Once we were settled in our new home, I began to plan our food storage. The first thing we did was buy wheat. To our dismay, the 200 pounds we bought were moist. We had to dry the wheat before we could store it. It was the rainy season in Guatemala, and it rained a little almost every day. I found myself spreading wheat in thin layers out in the sun for what seemed like forever. We learned to be more careful about what we bought for food storage. Six months later, we moved to Costa Rica and again had to leave my precious wheat behind.

Another memorable home storage experience I had happened while living in Santiago, Chile. I had eight children by then, which kept me very busy. We had planted a beautiful garden. The weather conditions in Santiago were ideal for our vegetables, and my husband was very proud of his accomplishments with it. However, we never seemed to produce enough tomatoes for canning, although we produced enough for our daily

consumption. I decided that in order to store tomatoes, I had to buy them. I bought several crates of beautiful and perfect tomatoes at a great price on a Saturday morning, which meant I had to get busy with the canning right away or they would be overripe by Monday.

I announced to the family that I would be canning tomatoes all day and that they would have to help a little with the project. The children who were old enough to help had activities at school, and my husband had a busy day with the yard and the garden, so I had to do most of the work by myself. At least I was enjoying the sound of the glass jars announcing that they were perfectly sealed.

A few hours into the project, my husband walked into the kitchen with a large laundry basket full to the rim of ripe apricots. He told me that since I had set aside the day for canning, he'd decided to pick the apricots, because the tree branches were about to break with the weight of so many ripe ones. He had two full baskets for me to can. I decided not to get upset, but instead, I got out the canning book, opened it to the page with instructions on making jam, and said: "I still have tons of tomatoes to can, so you can help with the apricots."

He discovered that twelve minutes of stirring the jam on the stove was the definition of "eternity." After several hours of making jam, he decided he could finish quicker by putting the apricots in the blender to make juice and freeze it. It still took the remainder of the day to finish our work. My husband learned not to increase my work load without consulting me first.

Begin modestly by purchasing a few extra items of food that are part of your normal family diet. You can do it when you do your normal grocery shopping. Take advantage of items that are on sale. Here are just a few other ideas:

- Complete a three-day supply of basic food items and then build your storage to a one-week supply.
- Gradually increase it until you have a one-month supply, two month supply, three-month supply.
- Consider items that will keep and store well, such as wheat, beans, rice and canned goods.
- Concentrate on essentials.
- Create a rotating system to avoid spoilage.
- Water should be stored in leak-proof containers and should be kept away from heat sources.
- Prepare a 72-hour emergency kit for each family member and keep them within easy reach.
- Be prudent. Don't go to extreme measures to store food. Be obedient and faithful, and God will sustain you through trials.

We are familiar with the story of Joseph in Egypt and how he advised Pharaoh to prepare by storing grain during the seven years of plenty for the seven years of famine that would

follow. This storage plan not only helped the people of Egypt, but it also blessed Joseph's own family. We don't know if such conditions might come again, but our leaders have advised us to prepare to meet an emergency and to survive economic downturns.

Physical Health

We've been taught that our physical bodies are homes for our eternal spirits. Let's read in 1 Cor. 3:16–17, “Know ye not that ye are the temple of God, and that the Spirit of God dwelleth in you? If any man defile the temple of God, him shall God destroy; for the temple of God is holy, which temple ye are.”

When we recognize that our bodies are sacred gifts from God to help us fulfill our mission and purpose on earth, we treat them accordingly. “For what doth it profit a man if a gift is bestowed upon him, and he receive not the gift? Behold, he rejoices not in that which is given unto him, neither rejoices in him who is the giver of the gift” (D & C 88:33).

The Lord has revealed to us the Word of Wisdom, a gospel principle that provides spiritual and physical strength. Obedience to the Word of Wisdom will enable us to grow in wisdom and knowledge. We read of such promise in D & C 89:18–20, “And all saints who remember to keep and do these sayings, walking in obedience to the commandments, shall receive health in their navel and marrow to their bones; And shall find wisdom and great treasures of knowledge, even hidden treasures; And shall run and not be weary, and shall walk and not faint.” The state of our health affects every facet of our lives: our feeling of well-being, our attitudes, our social interactions and our service to others.

Habits that contribute to our physical health are:

- Eating nutritious meals.
- Exercising regularly.
- Getting adequate sleep.
- Practicing hygiene and sanitation.
- Avoiding substance abuse.

A balanced diet includes fruits and vegetables, dairy products, grains, and protein. A good diet helps us stay healthy. Health specialists say that being overweight increases the risk of many diseases. They recommend a balanced diet and regular exercise to help us maintain proper body weight. Picky eaters should explore enough foods in order to—at the very least—adequately provide nutrition to their bodies. Seek professional help if you observe habits of eating and purging, or not eating altogether in any family member. These are signs of eating disorders that must be addressed.

Regular exercise such as walking is important in maintaining physical fitness, good health, and a sense of well-being. My personal experience is that daily exercise deterred diabetes. Diabetes runs in my family, and it has afflicted my mother and all my siblings. I

have always jogged or walked for an hour at least four times a week, and thereby prevented this chronic illness.

Adequate sleep allows for repair and restoration of body cells. A California human population study reported that people who had seven to eight hours of sleep a day were healthier than those who slept six hours or less and those who slept nine hours or more. Seven to eight hours is best. We've been counseled to retire early and rise early, that our bodies and minds may be invigorated (see D & C 88:124).

Keeping our homes and surroundings clean and sanitary will contribute to good health. Teach family members the habit of washing hands often, especially before eating.

The misuse of any substance that leads to dependency or addiction can destroy our physical, mental and spiritual well-being. This includes misuse of prescription and over-the-counter medications.

To be self-reliant in all these, we should:

- Assess current circumstances.
- Set realistic goals.
- Identify available resources.
- Make specific plans to reach goals, and follow such plans.

I know that sound personal and family financial management, home storage, and physical health will be a great blessing to our families. Being self-reliant increases our ability to serve others, to assist the needy, and to give support and understanding to the emotionally-starved. Through righteous living, gospel study, and loving family relationships, we can achieve self-reliance and family preparedness, which will help us solve many of life's problems.

I testify to you that faithful compliance with the principles and practices I have discussed will make us better individuals, better family members, and better disciples of Christ.