

## **Self-Reliance Principles**

My talk today is on Self-Reliance. The definition of Self-Reliance is to provide temporally and spiritually for yourself and your family. Temporal is a word we don't use very often anymore. It means to provide the basic necessities for your family, such as food, clothing, a roof over their heads and an education. When you are self-reliant you are in a better position to help others as well as your family. President Gordon B. Hinckley said: "We need to care for one another more diligently. I believe the Lord does not wish to see his people condemned to live in poverty. I believe he would have the faithful enjoy the good things of the earth."

The church has implemented an initiative that can minister to each one of us, drawing us closer to the Saviour, and helping us temporally as well.

The first part of each of the classes they offer is called My Foundation: Principles, Skills, Habits. It is a spiritual guide to self-reliance. I am going to give you some of our family background, keeping in mind we did not have this marvellous material at the time we made these decisions! Afterwards, I will state the related self-reliance principle. I want you to decide if what we chose to do was self-reliant, or self-destruct. As you hear them you might want to consider what decisions you might have made in similar conditions.

We met in university, and were married about two months after my husband was baptized into the Church of Jesus Christ of Latter Day Saints.

### **Principle # 1 Exercise Faith in Jesus Christ**

We both completed our University degrees, his was engineering, mine was music and teacher certification.

### **Principle #2 Use Time Wisely**

We paid our tithing faithfully, and repented when we made mistakes.

### **Principle #3 Be Obedient**

My husband went back to grad school. We worked part-time, but we still had debts piling up from school. We decided to buy a new car, despite the banker saying it was not a good idea to buy a new vehicle while still in school. By then we had 2 children.

Several months later, Income Tax was due, and we didn't have enough funds to pay it. We were praying for some idea of what to do about our financial woes. Meanwhile, my husband had a car accident. Fortunately, he wasn't hurt, but our new car was totalled. With the insurance money we paid the income tax, bought a second hand car, and paid off some of the car payments.

#### **Principle #4 Manage Money**

After my husband graduated, we bought a house, despite still having student loans. We borrowed some money from my mother for some of the down payment.

A recession came along. My husband wasn't laid off, but received 3 pay cuts in a year, the equivalent of a mortgage payment. I couldn't teach more music students - nobody wants lessons in a recession. By then we had 3 children. we had food storage, so we had enough to eat, but we had no emergency funds. Repossession of our home was quite possibly a few months away.

His company needed people to work in the far north where it is very cold, but there was a Northern Living Allowance to help with expenses. We volunteered to go. The company covered the loss in our house value when it was sold, as well as moving expenses.

We rented for three years after moving there, using the house down payment to pay back my mother, and pay off some other debt.

#### **Principle #5 Work: Take Responsibility**

#### **Principle #6 Solve Problems**

The northern community we moved to was very close knit. Most people didn't have extended family there, so relied on one another for friendship and help. Several women in our congregation were music teachers. We used to talk to each other about our business, and encouraged each other to get more training. One of the church member engineers showed my husband an ad for an engineering job we wanted.

#### **Principle #7 Become One, Work Together**

By then we had five children. We were tired of living in the cold, and wanted to be closer to family. Unfortunately, the job we took to do that required a 25% pay cut. Many times my husband and I took long walks in our new location, to talk about family issues and finances. We prayed together as well. It didn't always go well though, as I often interrupted him as he was trying to tell me things.

#### **Principle #8 Communicate: Petition and Listen**

We rented houses for 6 years to deal with the pay cut. It was hard. One year we parked the car and walked most places to save expenses. I wondered if we'd ever own a house again, but we were out of debt and saving.

### **Principle #9 Persevere**

We had regular Family Home Evenings through those years. One thing we emphasized to the children was to be honest. If a store clerk made an error and gave us too much money, we would return it.

### **Principle #10 Show Integrity**

We had a lot of fun reading to the children. At night the routine was “I’ll read you a scripture story (like the picture ones the church produced), then a Story story (like Dr. Seuss; that was what they call it, a “Story story”). All the children and later the grandchildren thought it was an adventure to go to the library and pick out some books to read.

### **Principle #11 Seek Learning and Education**

We were sealed in the Temple for time and eternity a year after my husband joined the church. All our married life we have made Temple attendance a priority. Both of us as well as a daughter, are doing the majority of genealogical research in our family. It’s very special taking your own family names through the Temple, so they can have eternal families as well.

### **Principle #12 Stay On Task: Receive Ordinances**

As you can see, there were many good things happening in our family, but also many years of heart ache because of poor choices especially financial ones as well as a need for better communication. Think of you own life. There are probably ways to improve in following those principles for you, too.

The church’s self-reliance initiative draws us closer to Christ. It is designed to help us achieve a Zion society- not in the millennium, but right now. In order to accomplish this, we must give. Moses 7:18 says “And the Lord called his people Zion, because they were of one heart and one mind, and dwelt in righteousness; and there was no poor among them”.

When you hear the word “give”, the first thing that comes to mind is money. Fast offerings etc. are part of it, however we also all have talents. When we give of our time and capabilities to help others grow, wonderful things happen. we are all the richer for it. In the process we live a more Christ entered life. Everything is spiritual, God wants to hear from you and help you in the process. This is one of my favourite scriptures (Alma 34: 20-26):

“20 Cry unto him when ye are in your fields, yea, over all your flocks.

“21 Cry unto him in your houses, yea, over all your household, both morning, mid-day, and evening.

“22 Yea, cry unto him against the power of your enemies.

“23 Yea, cry unto him against the devil, who is an enemy to all righteousness.

“24 Cry unto him over the crops of your fields, that ye may prosper in them.

25 Cry over the flocks of your fields, that they may increase.

“26 But this is not all; ye must pour out your souls in your closets, and your secret places, and in your wilderness”.

I will give you a list of available classes. They require work and effort on your part, but you'll be richly rewarded with spiritual blessings, as well as peace of mind, if you choose to join an initiative. A facilitator encourages discussion of the materials. The group discusses various ideas and challenges. The main one is "My Foundation, Principles, Skills and Habits", incorporated with these others, most of which are 12 week courses.

- Starting and Growing My Business
- My Job Search
- Education For Better Work

Australia has other options available as well.

- English Study Group
- Study Buddy Group
- Mum's Preschool
- (Being Piloted at the moment)- Success At School Begins At Home

Everyone could find something worthwhile in at least one of these options for themselves. It's good for people in leadership roles to take part in an initiative too, so they know what a wonderful resource they are. People who are not church members have also found them useful in their lives.

The self-reliance program is not only for us, but will help generations in years to come. Jesus says (D&C 78:13-14):

“13 Behold, this is the preparation wherewith I prepare you, and the foundation, and the ensample which I give unto you, whereby you may accomplish the commandments which are given you;

“14 That through my providence, notwithstanding the tribulation which shall descend upon you, that the church may stand independent above all other creatures beneath the celestial world;”

We need to learn to be independent. God will help you with your goals if you keep the commandments.

I would like to share a portion of President Uchtdorf’s article in the February 2016 Ensign:

“We can’t always control the storms that life puts in our path. Sometimes things simply don’t go our way. We may feel shaken and blown about by the turbulence of disappointment, doubt, fear, sadness, or stress.

“During those times, it is easy to get caught up in everything that is going wrong and to make our troubles the center of our thoughts. The temptation is to focus on the trials we are facing instead of on the Savior and our testimony of truth.

“But that is not the best way to navigate through our challenges in life.

“Just as an experienced pilot keeps his focus not on the storm but on the center of the runway and the correct touchdown point, so too should we keep our focus on the center of our faith—our Savior, His gospel, and the plan of our Heavenly Father—and on our ultimate goal—to return safely to our heavenly destination. We should trust God and make staying on the track of discipleship the focus of our efforts. We should keep our eyes, heart, and mind focused on living the way we know we should”.

I bore my testimony of the Saviour at the end.

After the talk my husband and I sang the first 3 verses of A Poor Wayfaring Man Of Grief as a solo with flute, then got the congregation to join us for the last 4 verses with flute.

A newly baptized girl (teenager) was in tears during the talk. She was also excited about the flute. She plays the clarinet, and I don’t think had heard a live flute performance before.