

Lessons in Living

Managing Our Means

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"Managing Our Means" begins with understanding that: "The earth is the Lord's and the fullness thereof; the world, and they that dwell therein" (Psalms 24:1). The world does not belong to us; it belongs to God and He delights to bless us. Next, we must believe that we will be blessed according to how much we give. "It is more blessed to give than to receive" (Acts 20:35). If we care for God's other children, He will care for us. If we had all of the world's wealth, which children would we want to give it to? Wouldn't it be to those who care enough to share? It also helps to ponder two points:

- God loves all of His children alike.
- He delights in prospering those who share.

Once our hearts are charitable, we are ready to build our faith. We must believe that God is waiting to pour down blessings from Heaven upon us. We should visualize ourselves prospering and sharing. How will the sweet fruits of charity taste? Memorize scriptures on faith, internalize precious promises, think positively, and expect success.

But we might ask: "What about these good people who try hard and still struggle to exist?" If they have done all He asks and yet do not prosper, then there is a good reason. It is vital for us to understand that "Suffering Sanctifies the Spirit." Struggles help us conquer pride and become more Christ-like. It may be more important to be meek than to be gratified. Our hardships may prove to be assets. When the Lord deprives us of our wants, He may actually be blessing us. Every possession requires care; do we have extra time? space? Let us learn to simplify and purify our lives because "Stuff & Things Stifle the Spirit."

Time: As it is with God's health laws (D&C 89), so it is with God's temporal laws: we must walk in obedience to all of God's commandments if we expect the blessings. For example, in D&C 88:124, the Lord admonishes us to arise early. Getting up even one hour earlier will add 30 working hours to each month . . . just think of that! When I first took an interest in managing my time, I quizzed older women who I felt had control of their lives. Without exception, they arose before the rest of their family. When I finally achieved "mind over mattress," I too, accomplished much more.

Stewards: Being good stewards is an important facet of managing our means; it demonstrates our gratitude to God. If we do not care for what we already have, why should He give us more? I also find that as I care for my possessions, they, in turn, care for me. Through the years, I have observed that my parents and in-laws had but little and yet, because they were fine stewards, they not only lived well, but were also able to save money. One of my favorite sayings is: "People afford what they really want to afford." Are we not amazed to see what some people treasure? And they are surprised at what we prize! For example, I do not invest in expensive tours, but I drive a fine vehicle. I have friends who have old cars, but travel the world over. So I say: "To Each His Own."

Discern: Another skill we ought to develop is being able to discern between wants and needs. Wants are natural, especially for children. Once we understand that their wanting is part of growing, we relax and allow our offspring to want the same thing for a

long time. And we can have most everything we want if we keep our wants within our means. During World War II, I found that money was not happiness as we experienced some of our most enjoyable years living on about \$50 per month as I saved every hairpin

Debt: I believe in staying out of debt, and that spending funds that are due others is the same as stealing. Interest and debts are heavy burdens we should not have to carry. It is consoling to me to be able to say I have not paid one cent of interest in 40 years.

Control: Let me now share the steps I took to gain financial control:

Take a sheet of blank paper and draw a line down the middle.

Post the word "income" at the top of the left column.

Post the word "outgo" at the top of the right column.

(Keep it simple by using dollar accounting and round figures.)

Income: Post income at the minimum figure. Enter income showing amounts and from whom.

Total income amount.

Outgo: Post outgo at the maximum figure. Enter outgo showing amounts due and to whom. Lord: Enter 10% for the Lord.

Tax: Enter ?% for taxes.

Self: Enter 10% for savings/self.

Fixed: Enter fixed expenses (payments, etc.).

Variable: Enter variable expenses (food, clothing, etc.).

Total outgo amount.

Subtract total outgo from total income.

If we need more \$: Decrease outgo: Eliminate interest and decrease expenses.

Increase income: Increase income via these five steps: Goal: Post amount needed as a goal to focus on.

Tithe: Trust God: tithe amount needed in advance.

Work: Serve, work & pray harder than ever before.

Care: Preserve our stewardships/possessions.

Share: Share with others as we prosper.

Note from Elma: Follow this outline and if it is God's will, we shall prosper.