

# ***“An Effectual Struggle”: Relief from Financial Bondage***

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A few years ago a young woman I know wanted to go on a mission. She sent in the appropriate papers to Church headquarters and was delighted to receive a call to serve. When she and her bishop sat down to discuss her mission, however, he learned that she had a rather large amount of credit card debt. Rather than sending her out on a mission with unpaid debt, he arranged for her call to be delayed until she paid it all off.

In contrast, a few weeks ago my husband and I visited a couple who had recently been called to preside over a mission. They described their nervous anticipation as they went to be interviewed by Elder Neal A. Maxwell regarding their worthiness and preparation to serve. To their surprise, the first question he asked them was to determine the amount of debt they carried. They were pleased to be able to report that they were free to go, and they will leave for New York next month.

Why would freedom from unreasonable debt be a prerequisite to worthy service in the Church? Why have all the modern prophets emphasized wise management of resources and provident living? In the gospel of Luke, Jesus remarked, “If . . . ye have not been faithful in the unrighteous mammon [or, worldly riches], who will commit to your trust the true riches?” (Luke 16:11).<sup>1</sup> The way we discharge our temporal stewardship is one reflection of our commitment to

gospel principles and a training ground for the development of spiritual riches.

When we overspend our resources, we fall into the bondage of debt. The word *bondage* is not too strong to use in connection with debt. As the Proverbs note, “the borrower is *servant* to the lender” (Proverbs 22:7; emphasis added). Jesus taught that no one can serve two masters. When we are in debt, we have a master other than God (Matthew 6:24).

This thought is also reflected in an American folk song that tells the story of coal miners who were forced to borrow money from their employers to buy the tools they needed but despite their hard toil could never earn enough to repay their obligation:

You load sixteen tons and what do you get?

Another day older and deeper in debt.

Saint Peter, don't you call me 'cause I can't go,

I owe my soul to the company store.<sup>2</sup>

The Book of Mormon, as we know, was written for our day.<sup>3</sup> I have been impressed by two closely related stories in the Book of Mormon that teach clearly the perils of materialism and the way to escape its bondage. They are found in Mosiah 7–24. Zeniff had been sent as a spy to the land of the Lamanites. When Zeniff got there, he saw much that was good, so much, in fact, that he became “over-zealous to inherit the land of [his] fathers” (Mosiah 9:1–3). He convinced a group of other Nephites to return with him and settle among the Lamanites. When they arrived, Zeniff and the king of the Lamanites worked out a treaty so that Zeniff and his people could live in a part of the Lamanites' land. Without further concern, they began to till and to plant and to build.

Only after settling in and making the land very productive did they learn of the cunning of the Lamanite king: he planned to bring the Nephites into bondage so that he and his people could “glut themselves with the labors of [their] hands” (Mosiah 9:12). At first the people of Zeniff were able to repel the attacks of the Lamanites, because they called on God for protection and He heard their prayers, but when the people stopped trusting in God, they were left to their own strength and fell prey first to the greed and idolatry of their own wicked king Noah, then to

the Lamanites (Mosiah 9:17–18; 10:10; 11:2, 6–7, 17; 19:15).

In the midst of all these things, the prophet Abinadi was sent to warn the people to repent. At first, only Alma believed, but he fearlessly taught the gospel message to 450 others. Together these righteous people fled from the wicked King Noah. Those who remained came under the rule of the Lamanite king, who exacted one half of all their goods from them, in addition to setting guards day and night to prevent them from escaping. Under the relentless misery, and with their wicked King Noah dead, the people began to repent and to desire a means of escape: “And they did humble themselves even to the dust, subjecting themselves to the yoke of bondage, . . . and they did cry mightily to God. . . . And it came to pass that they began to prosper by degrees in the land” (Mosiah 21:13–14, 16).

Now properly humbled and aware of their dependence on God, the people under their new king, Limhi, were ready for deliverance. They achieved freedom in several steps. First, they had a strong desire to be delivered (Mosiah 21:36). Next, they all came together, discussed various alternatives, and agreed upon the one most likely to succeed (Mosiah 22:1). This was a very important step, because achieving freedom meant a sharp change to their lifestyle; they would need to leave behind many of their material possessions. They all recognized the need for these sacrifices, and they agreed that the goal of freedom was worthwhile (Mosiah 22:2). The people of Limhi accordingly made and carried out a specific plan, by means of which they escaped (Mosiah 22:6–13).

I believe there are several aspects of this story that are relevant for us today: It was the material desires of Zeniff that landed him and his people in bondage. He was tricked by the Lamanite king because he was willing to believe that he could have what he wanted without paying for it. Our equivalent might be those credit card offers that promise a “low introductory rate” and then charge exorbitantly high interest and hidden fees as soon as a payment is missed or even delayed. Tragically, Zeniff took a lot of people into bondage with him. His son, King Noah, loved the hedonistic lifestyle so well that he led his whole people into spiritual darkness and bondage, and he killed the prophet sent to warn them. It took many years for the people to recognize their error and to gain the faith to be freed. Three generations of bondage resulted from the folly of one. Can we suppose that the consequences are any less severe when we overreach our income and attempt to live on borrowed means? We must think about what our children will learn about priorities, think about how long it takes to dig back out, before we run to buy the

latest luxury or fad.

Now, I turn to the second thread of this story, the people of Alma who left just before the bondage of Limhi's people. They traveled many days to a new land. After telling of their escape, the record of Mosiah reminds us of this important truth: "Nevertheless the Lord seeth fit to chasten his people; yea, he trieth their patience and their faith. Nevertheless—whosoever putteth his trust in him the same shall be lifted up at the last day. Yea, and thus it was with this people" (Mosiah 23:21–22).

A passing band of Lamanites discovered Alma and his people in their new land and took them captive. The people of Alma immediately turned to God for deliverance, and immediately He responded. First, "the burdens which were laid upon Alma and his brethren were made light" (Mosiah 24:15). For us, a lightening of our financial burdens might mean that our needs become simpler, or our material expectations are lowered; it might mean an increase in pay for a current job, or finding ingenious ways to make the money stretch a little further.

After the people of Alma displayed their continued faith, bearing their burdens cheerfully and with patience, the Lord spoke again to Alma: "I will . . . deliver this people out of bondage" (Mosiah 24:17). Notice how they escaped: after spending the night gathering together their flocks and their food, the people simply walked away in the morning while the Lamanite guards slept a "profound sleep" (v. 19) sent upon them by God. In broad daylight, they simply walked away. It was God who allowed them to come into bondage, and it was He who delivered them in a miraculous manner.

I have dwelt on these stories at some length because of the valuable lesson I see in comparing the two different ways people can find themselves in bondage or, to apply it directly to ourselves, in *debt*. In the first instance, Zeniff and his people reaped the bitter fruit of their own actions. In the second story, the bondage of Alma's people was outside their control, a product of the need for every person's faith to be tested. Both groups of people had to be sufficiently humbled before they could be released. Both groups of people were delivered from their bondage, and both rejoiced and recognized the hand of God in their deliverance. The escape of the people of Alma was particularly miraculous. To the degree that each group of people was able and willing to trust in God, to that same degree He was able to help them (see Alma 38:5). To the degree that they were responsible for their own bondage, to that same degree they were expected to work to free themselves.

Whatever the reason for our bondage, God wants to deliver us, but the means and the time line of deliverance may vary. We will need to work through the consequences of our actions if our debt is the result of imprudent, improvident living. An excellent talk by Elder Robert S. Wood may help to clarify the reason for this:

“[There is] a tendency to which we all are subject—the tendency to desire some miraculous delivery from the consequences of our actions . . . with little effort on our part.

“ . . . [but] being free requires being responsible. The very word *freedom* connotes the ability to judge rationally between alternatives and the willingness to accept the consequences of one’s decisions. . . .

“God has paid us the ultimate compliment: He holds us responsible and respects us as free, rational beings. He has given us this freedom through the Atonement of Jesus Christ. The concepts of individual freedom and personal responsibility are at the very center of the Atonement. . . .

“Note this great truth: once we have accepted responsibility for our own actions, the grace of God is extended to us. For freedom implies not only accountability but also the ability to repent.”<sup>4</sup>

How is it possible to “repent” of financial mismanagement? Although debt might seem to be “only” a temporal matter, God has said that to him all things are spiritual (see D&C 29:34). The laws of temporal and spiritual repentance are the same, including feeling remorse for your actions, making things right to the extent possible, and changing your habits and future ways. These are universal principles of repentance and of change, and they apply as directly to debt or other temporal concerns as to sin. Remember, repentance is not a freedom from all consequences; instead, it is the God-sent ability to change, not to labor eternally under guilt and the consequences of actions that often you cannot fix. For Alma, who had lived wickedly under the influence of King Noah, repentance was not an easy, automatic process; he describes it as “sore.” But “after much tribulation” the Lord did hear his cries (Mosiah 23:9–10). It’s the same way with temporal deliverance, both in financial matters and in other areas.

The laws of temporal and spiritual stewardship are also the same. The scriptures are filled with promises that those who ask in righteousness will receive (see, for instance, Matthew 7:7; 3 Nephi 27:28; D&C 4:7). According to Doctrine and Covenants 46, the keys to receiving spiritual gifts include desiring the gift, asking only for what the Spirit confirms is a righteous desire,

having gratitude for what is given, putting the gift to good use, and using it for the good of others as well as one's self (D&C 46:8–9, 30, 32). Temporal gifts are given on these same principles, but we must be willing to make the sacrifices that are necessary to achieve them, which will certainly include time as well as mental and emotional energy.

The discharge of our temporal stewardship is a training ground for the development of spiritual riches. Do not be deceived: many people are rich in temporal things but have lost the ultimate riches, as “he that hath eternal life is [truly] rich” (D&C 6:7). Too often a sincere, good desire to provide for one's family turns into a cankering hunger for more and more, beyond the necessities. Financial bondage is not limited to those who are in debt. We can all find ourselves in bondage if we let a preoccupation with temporal affairs deter our spiritual growth. The nineteenth-century English poet William Wordsworth voiced it this way:

The world is too much with us; late and soon,

Getting and spending, we lay waste our powers:

Little we see in Nature that is ours;

We have given our hearts away, a sordid boon!<sup>5</sup>

A healthy antidote to this type of bondage includes taking an honest look at the true value of money. A successful money manager and writer, Suze Orman, has written about money from this perspective: “It isn't how much you have that creates a sense of freedom. It's how you feel about what you have, or don't have, that either keeps you prisoner or sets you free. . . . The quality of our lives does not depend only on how we accumulate, save, and spend our money. True financial freedom lies in defining ourselves by who and what we are, not by what we do or do not have. You are the person you are. . . . We cannot measure our self-worth by our net worth.”<sup>6</sup>

The discharge of our temporal stewardship displays our level of commitment to gospel principles. Do we truly believe that the worth of every soul is great, regardless of the worth of that soul's bank account? I would like to suggest some principles that would help each of us to develop a more healthy relationship with our resources.

1. It's better to have money in the bank than to have "stuff." People who are committed to financial health live well below their means. They recognize that financial security means having money that hasn't been spent. They value money in the bank more than they value things, and they generally have an ethic of thrift and self-discipline.<sup>7</sup>

2. People who have healthy attitudes enjoy their wealth quietly. At the end of spring break one year, I sat down to eat dinner with some roommates who were discussing their vacations. One mentioned casually that she and her parents had gone boating. I thought that sounded nice but unremarkable. Later I was amused to learn that her boating trip had actually been a trip to the Caribbean on a private yacht! Her modesty helped me not to judge her unrighteously based on her wealth, and I am grateful that she similarly did not judge me for my lack of it.

3. People who know the true value of money give and serve, often anonymously, and without keeping track or expecting favors or gratitude. I expect many of you know that secret feeling of satisfaction that comes when you are able to help others without their knowing it was you. Doesn't it make you feel rich when you are able to share what you have with others?

4. People who understand money teach their children how to handle money. Money management is not a taboo topic in healthy households; instead, it is taught alongside other important skills. One wise father, an accountant, sat down with his fourteen-year-old daughter and, after explaining the basics of budgeting, gave her a monthly allowance. The amount she received was far more money than she was accustomed to having. She called her best friend, and together they went out and spent the whole thing the next day. I'm sure they had a great time! A week later, she had an urgent need, but her money was all spent. When she told her mom that she needed some money, her mother pointed out that her month's allowance was gone. The daughter very quickly learned the importance of saving and of careful spending.

5. People with a healthy attitude toward money have internalized the axiom "Waste not, want not." Amy Dacyczyn, a self-proclaimed "frugal zealot" and author of *The Complete Tightwad Gazette*, has made her life a testament to the possibility of raising a large family on one modest income, through conscious choices to cut back on unnecessary spending. She has said simply, "Frugality has enabled me to live the life I wanted."<sup>8</sup>

I would like to put add my own comment on frugality. My husband and I purchased our first home just six months ago. We found the perfect house in the perfect neighborhood. It was

perfectly within our price-range only because it was perfectly run-down and in need of serious upkeep. We have scrubbed, sanded, weeded, hauled, and overhauled most of the house and yard. A few weeks ago my husband tackled the bathroom plumbing. He had gained some experience by redoing the plumbing in the sinks, so he was ready for the ultimate test: the bathtub. He took out all of the old pipes, put in new ones, and miraculously, they all worked. I gleefully counted up the hundreds of dollars we saved in doing it ourselves. There was a little problem with the drain, but that would be easy enough to fix, we figured.

The day after “fixing” that little problem was a Sunday. After I took my shower and drew a bath for the kids, I heard what sounded like “the rushing of mighty waters” downstairs. I quickly judged that this was an earthly and not a heavenly sound, and after a cry to my husband for help ran down to find the whole tub of water pouring out of our basement ceiling and onto our food storage on one side of the wall and the clean laundry on the other (I knew I should have folded that laundry)! So I in my dress and my husband in his pajamas found garbage pails and every towel in the house and mopped up the best we could until the water finally stopped coming. Thanks to expert packing in sealed cans at the Church cannery, the food storage survived, and the laundry was fine once it was washed and dried again. I even concluded that it was all still worthwhile to have done it ourselves. We learned a few things about plumbing, and saved a lot of money. I was reminded, however, of a wise proverb I read recently: “It is not economical to go to bed early to save candles if the results are twins.”<sup>9</sup>

Self-reliance comes through acquiring and using practical skills. A friend of mine gives beautiful hand-knit gifts on special occasions instead of store-bought items. I personally have found that through regular attendance at Home, Family, and Personal Enrichment meetings, I have learned many valuable skills, including how to preserve foods through canning and drying, how to do laundry right (this, however, is a skill I have learned but not mastered!), how to make bread and cook with dry beans, how to garden, crochet, and fix a flat tire. (I haven’t learned anything there about plumbing, or at least, not yet.) Self-reliance *is* an important principle of the gospel. The value—both personal and financial—of such knowledge cannot be overemphasized. It can also be a lot of fun!

In addition to self-reliance, we must not lose sight of the importance of self-sacrifice. In many instances, the present wealth and happiness of one generation is due to the sacrifices of a generation that has gone before. A current example of this principle is the Church’s Perpetual



Education Fund. As one generation invests in a moderate amount of debt to gain an education, the cycle of poverty will be broken, and many generations into the future will be blessed.

I have also been impressed recently to read about the sacrifices that were an essential part of the American War of Independence. John Adams was one of the stalwarts of the American Revolution. He played a major role in crafting the concepts that guided the Declaration of Independence and the Constitution. His devotion to the cause of his nation meant that he had to spend a great deal of time in the capital city of Philadelphia while his wife Abigail remained at home in Massachusetts, bearing and rearing children and running the farm.

John and Abigail were apart for seven of the first fourteen years of their marriage. A modern biographer has written of one particularly trying time: “Rampant inflation, shortages of nearly every necessity made the day-to-day struggle at home increasingly difficult. A dollar was not worth what a quarter had been, Abigail reported. ‘Our money will soon be as useless as blank paper.’ Bread, salt, sugar, meat, and molasses, cotton and wool, had become dear beyond measure. Farm help, help of any sort, was impossible to find. Yet she managed—scrimped, saved, wove her own wool, made the family’s clothes—determined not only to stay free of debt, but to make improvements.”<sup>10</sup>

In March 1777, Abigail Adams wrote, “Posterity who are to reap the blessings will scarcely be able to conceive the hardships and sufferings of their ancestors.”<sup>11</sup>

I admire Abigail Adams. I think that her persistence and faith in the face of great trials show that she was fully confident that the cause was right and the suffering worthwhile. She was willing to undergo all manner of difficulty for a just cause and for the sake of future generations, who would benefit from her sacrifices regardless of their own personal merit. It would be easy for many of us of those later generations to think that we somehow “earned” our standard of living, our ease, and our freedom. It is good to remember that we have not. It is a gift freely given, though dearly bought.

When I think about any gift freely given, though dearly bought, I think first of the atonement of Christ. We often talk of the Atonement as a ransom, Christ’s selfless payment that frees us from the bondage of sin. “Ye are bought with a price,” declared Paul to the Corinthians (1 Corinthians 6:20). In this sense, we are all in debt to Christ. He has paid the price for our everlasting freedom from death and hell. Unlike earthly creditors, Christ wants to lighten our load, to help us become free of our sins, our sorrows, our debts.

Christ wants to deliver us from *all* of our burdens. If you are in financial bondage, regardless of how you got there, God wants to deliver you, if you are ready. Ours is a God of deliverance. God led His Old Testament people out of bondage in Egypt into a promised land. At the beginning of the Book of Mormon, He led his people out of harm and into a promised land (Alma 36:27–29). In the course of human history, and in each of our individual lives, Christ leads us all out of all manner of bondage. His atonement pays an infinite debt.

It may take years of struggle before you can be freed, or it may seem to happen overnight. In either case, trust in God. Consider the words of Limhi: “I trust there remaineth an effectual struggle to be made” (Mosiah 7:18). Your struggle will be no longer or more strenuous than theirs, but your escape will be equally miraculous and joyful. Remember that the Lord will sometimes try our patience and our faith, but if we “submit cheerfully and with patience to all the will of the Lord” (Mosiah 24:15), we will be delivered. It takes fasting, prayer, faith, sacrifice, time and self-discipline, but what a small price to pay for the freedom to offer our whole souls to Him. He has promised eternal abundance in return.

## Notes

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<sup>1</sup> See also Jack M. Lyon, “How Many Loaves Have Ye?” *Ensign*, December 1989, 36.

<sup>2</sup> Merle Travis, “Sixteen Tons,” original recording Capitol Studios, Hollywood, Calif., 8 August 1946.

<sup>3</sup> “We must make the Book of Mormon a center focus of study [because] it was written for our day. The Nephites never had the book; neither did the Lamanites of ancient times. It was meant for us. Mormon wrote near the end of the Nephite civilization. Under the inspiration of God, who sees all things from the beginning, he abridged centuries of records, choosing the stories, speeches, and events that would be most helpful to us” (Ezra Taft Benson, “The Keystone of Our Religion,” *Ensign*, January 1992, 5.)

<sup>4</sup> Robert S. Wood, “On the Responsible Self,” *Ensign*, March 2002, 28–29; emphasis in original.

<sup>5</sup> William Wordsworth, “The World is Too Much With Us,” in *A Treasury of Great Poems*, comp. Louis Untermeyer (New York: Simon and Schuster, 1942), 650.

<sup>6</sup> Suze Orman, *The Nine Steps to Financial Freedom* (New York : Crown Publishers, 1997), 272, 281.

<sup>7</sup> See, for instance, Thomas J. Stanley and William D. Danko, *The Millionaire Next Door: The Surprising Secrets of*

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*America's Wealthy* (Atlanta, Ga.: Longstreet Press, 1996).

<sup>8</sup> Amy Dacyczyn, *The Complete Tightwad Gazette* (New York: Villard Books, 1998), xiv.

<sup>9</sup> Dacyczyn, *Complete Tightwad*, 17.

<sup>10</sup> David McCullough, *John Adams* (New York: Touchstone Books, 2001), 171.

<sup>11</sup> McCullough, *John Adams*, 169.