

**Purpose:** To emphasize the principle that husband and wife must work together in order to be successful in managing family finances; to teach the principle of payment of tithes and offerings as a key component of provident living; to provide each family with a suggested food storage list; to demonstrate the value of home food preservation.

**Teacher Preparation:**

1. Obtain a display copy of the First Presidency’s Proclamation on the family (A Proclamation to the World). You may also wish to obtain or copy individual copies for the members of your class. (The Proclamation is available online at <http://www.lds.org/library/display/0,4945,105-1-11-1,00.html>.)
2. Calculate and prepare for each class member a printout of suggested food storage commodities and amounts. This can be accomplished using the Food Storage Calculator at <http://www.providentliving.org>.
3. Read and prepare copies for each class member of the handouts for Lesson #2 (copies of each are in the teacher’s binder):
  - “Gospel Classics” The Road to Financial Security (*Ensign*, March 2003, p. 30)
  - First Presidency’s letter of January 20, 2002.
  - “Becoming Self-Reliant” by L. Tom Perry (*Ensign*, November 1991, p. 64)
  - “Taming the Debt Dragon” (*Ensign*, October 2004, p. 50)
  - President Spencer W. Kimball, “Excerpt from address given at the Welfare Services Meeting, Saturday, April 6, 1974 (Conference Report, pp. 184-5)
  - “The Seven Major Mistakes in Food Storage” by Vicki Tate (from [www.beprepared.com](http://www.beprepared.com) at “Insight Articles”)
  - Comparison sheet of prices between store brands and home-canned chicken chunks
  - USDA Home Canning Guide
  - End Times Report, “Canning Butter”
4. Prepare a price comparison demonstration of home-canned chicken along with a store (generic) brand and a commercial brand of chicken chunks. (See the “Cost Comparisons” handout.)
5. If desired, soak a cup of beans and prepare individual sample cups of these unseasoned beans for the class members to taste (as an object lesson in the need to store seasonings). This would be even more effective if the teacher were to follow up with a second sample of beans cooked with a small amount of ham, salt, and pepper or other seasoning.
6. If available, prepare a home pressure canner to show to the class members, or print out internet pages showing the different brands available. In the alternative, obtain a copy of the *Ball Blue Book*, to show pictures of canning equipment and home preserving of fruits and vegetables.

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## Suggestions for Lesson:

### Introduction:

Read (or have a class member read) the seventh paragraph of the First Presidency's statement entitled "The Family: A Proclamation to the World."

Emphasize the principle declared in the Proclamation that fathers are responsible to provide the necessities of life for their families, while mothers are primarily responsible for the nurture of their children.

Ask the class where money decisions fall in this division of responsibility. (Answers could include scenarios where one spouse or the other takes complete responsibility for family finances, making all decisions and perhaps giving the other an allowance; family council for all major financial decisions; husband and wife counseling together in setting up a budget and making decisions for major purchases.)

Explain that in reality, no family can truly live providently unless husband and wife are planning together, working together, setting budget and family goals and implementing them together. Additionally, each needs to work on development of the kinds of skills that will benefit the family (i.e., men: engine maintenance, mechanics of brake repair, carpentry, wiring, plumbing, care and repair of small appliances; women: cooking, canning, sewing, decorating).

(Brigham Young's stated: a wife can throw more out the back door with a teaspoon than her husband can bring in the front door in a wheelbarrow.)

For a quick class exercise on this topic, have the class read together the following:

Alma 13:13 - fruits *meet* for repentance; note that the footnote refers us to

Luke 3:8 (bring forth therefore fruits *worthy* of repentance); the Topical Guide listing for "fruits" sends us to

Matt. 3:8 (bring forth therefore fruits *meet* for repentance) where the footnote for *meet* gives the definition as *appropriate to, worthy of*.

Read Gen. 2:18 ("I will make him an help *meet* for him").

Read Gen. 2:18 again, substituting "appropriate to, worthy of" for the word "meet."

Point out the difference between our usual usage of the term "helpmate" as compared to "an help *meet* for him"—*appropriate to him, worthy of him*, that rather than being Adam's assistant, Eve was equal to Adam and complemented him, making him whole.

Does this scripture chain help you understand the eternal nature of the concept of how husband and wife are to work together in their families? And probably very particularly in this area of provident living?

### **Spiritual Preparedness:**

Explain that the spiritual aspect of provident living has to begin with payment of **tithing**.

Read the First Presidency's 1933 statement, reprinted in "Gospel Classics: The Road to Financial Security":

"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." (Mal. 3:8-10)

Out of an experience, rich in God's blessings and chastisements, ancient Israel drew this bit of profound wisdom: "Honor the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses . . . burst out with new wine." (Prov. 3:9-10)

These are the blessings promised to those who do not rob the Lord. We must not be guilty of this offense. We earnestly exhort the people to have faith in the Lord and His promises. Take Him at His word: "Prove me now herewith, . . . if I will not open you the windows of heaven, and pour you out a blessing, that thee shall not be room enough to receive it." Feed the hungry, clothe the naked, and learn how much the Lord will bless.

We wish the presidencies of the stakes and the bishops of the wards to urge, earnestly and always upon the people, the paramount necessity of living righteously; of avoiding extravagance, of cultivating habits of thrift, economy, and industry; of living strictly within their incomes; and of laying aside something, however small the amount may be, for the times of greater stress that may come to us. By no other course will our people place themselves in that position of helpful usefulness to the world which the Lord intends we shall take."

Explain that tithing is not a principle of money; it is a principle of faith.

One sister's patriarchal blessing contains the promise of tithing, which is pertinent to all members of the Church: "I promise you in the name of the Holy Priesthood that you will always have the means to meet your obligations, with enough left over to share with those less fortunate."

- Payment of tithing provides the only path for peace in financial matters.

- Payment of tithing entitles us to blessings (opening the windows of heaven)
- Payment of tithing teaches responsible money management
- Payment of tithing brings the Spirit's guidance in all money matters

Ask the class how a couple who have not been paying tithing may begin to do so. (Answers may include the suggestion to begin with tithing net income rather than gross, to help them in acquiring the necessary discipline leading to faith, with the ultimate goal of full tithing upon gross income, plus payment of other offerings.)

### **Food Storage:**

Read the First Presidency's letter of January 20, 2002.

Hand out the individualized family printouts.

Explain that the amounts listed for the different commodities are recommended amounts and may be customized if the family has allergies they must plan around or other food preferences. Point out that if a family doesn't like cornmeal, they could store more oats, barley, or other grain; if someone is allergic to beans, they could compensate by storing more rice or lentils; etc.).

Explain that in a future lesson the class will learn about storing secondary items that will make the basics more palatable, but it does no good to have lots of spices stored if the family does not have the basic wheat, milk, sugar/honey, oil, and salt.

- Emphasize that the basic storage items must come first. *After* we have the basics stored we can begin adding the other items.

### **Family Budgeting:**

Explain that one method of saving a great deal of money in the family grocery budget is to preserve foods at home, by home canning, freezing, and/or drying of produce and meats.

As an example, show the price comparisons between commercially-canned chicken and home-bottled chicken. Point out the per-ounce price of each item.

Explain that just as it makes sense to buy canned goods during the seasonal case-lot sales, it is also sensible to obtain items when particular fruits and vegetables are in season, and then can them for use all year round.

- This also pertains to meats: example--ham is always on sale at Easter time, so buy two hams, eat one and bottle the other. Turkey is always on sale in November and December, so buy an extra turkey and bottle one.
- Point out that some people think this is too much work, but ask the class how a pan of beans will taste if they have no tomatoes or ham or spices to add to it. (If desired, pass around individual small servings of unseasoned plain beans for the class members to sample, as an object lesson for the need of seasonings. The teacher could also give each class member a second sample of beans cooked with ham and seasonings.)

Explain that there are two types of home canning: boiling-water bath canning and pressure canning.

- Boiling-water bath canning is used for fruits and acidic vegetables such as pickles or high-acid tomatoes.
- Pressure canning is used for all meats and all vegetables which are not pickled. Explain that tomatoes used to be treated as a fruit, but the current recommendations are to pressure can tomatoes also unless they are treated with an acidifying agent.

Explain the differences in pressure cookers and the costs of each type.

- There are two commonly available brands of pressure cookers in local hardware stores -- Presto and Mirro.
  - Presto canners have a gauge showing pressure in at increments of one-pound differences; their drawback is that the gauge must be calibrated every year, at the County Extension offices. Also the gauge is sensitive, and if you drop it, you may not be able to calibrate it again and will have to buy a new one.
  - The Mirro canners use a weight to control the pressure, with the capability of pressure-cooking at 5, 10, or 15 pounds. The weight is very difficult to damage, and does not need calibrating. [**Note:** Mirro has changed its weight beginning with the 2005 model, and now has a two-piece weight; the Mirro company emphasizes that this weight is not interchangeable with the old one-piece models.]
- Both Mirro and Presto cost about \$90 new. Both require a gasket that sits between the lid and the pan to effect a seal, to allow the pan to acquire pressure. These gaskets need replacing every few years, at a cost running between \$10 and \$20.

[I was fortunate to have grown up with my mother frequently using her Mirro cooker; I'm therefore comfortable with pressure cookers and use mine frequently, especially during canning season. Five years ago I purchased a second pressure cooker (also a Mirro) so that I can process more bottles at a time--so I don't have to stay up all night during green-bean season. Because as a

teenager I saw my mother blow up a pan of beans (and had to help clean beans out from behind the stove, refrigerator, from the bottoms of the top kitchen cabinets, ceiling, etc.), I've maintained the practice of reading through the canning section of the pressure cooker manual at the beginning of each canning season, just to be sure I haven't gone senile since the previous year.]

- A third type of canner is the AllAmerican brand. These have the advantage of not using rubber gaskets; the lid is screwed on by wing-nut fasteners, securing the lid to the pan, metal to metal. These canners come in larger sizes than the gasketed brands. Their disadvantage is that they are more expensive, ranging between \$140 and \$450 depending on capacity, but if price is not a factor to consider, they may be of more use for long-term preparation than either of the other brands.

Show the class manuals for a pressure cooker, a Tutti-Fruitti steam juicer, and/or a Victorio strainer (or pictures from online) as examples of canning equipment.

Explain that obtaining canning equipment should be thought of as long-term investments.

- In one neighborhood in Orem, the families each bought a different piece of canning equipment and shared them between the families, even doing canning together, which made the canning more enjoyable and allowed the different families to learn and share their different canning skills.
- The class members may consider making their Mothers' Day/Fathers' Day presents to each other be tools useful to them in their roles as mothers and fathers, husbands and wives.

[Note from Sister Shepherd: Even when we were college students, I babysat for another ward's Relief Society for eight months, having them save my wages, so I could give my husband a set of Craftsman metric wrenches for working on our Volkswagen for Father's Day. Over the years, he gave me a pan set, an electric mixer, a Victorio strainer, etc. In Orem I had four friends with whom I canned; each of us bought a different piece of equipment. We canned together, sharing our equipment, and lightening the workload. This is a good principle to remember--**all kinds of work are easier if you have company**. Ray always helped me with tomatoes because we did 400 quarts of them every Fall; I would wash and quarter the tomatoes, feeding the hopper, as he turned the handle and managed the heavy pans of juice; together we could turn a bushel of tomatoes into juice in fifteen minutes.]

Point out that each class member/couple has received a copy of the USDA Home Canning Guide in this week's lesson material. This can be kept in the "Provident Living" looseleafs as a reference or may be moved to an individual folder for easier reference.

Explain that fruits and vegetables may be prepared in similar manners for either canning, freezing, or drying, with only the final steps being different. Each of these methods has different advantages and disadvantages. The canning guides also contain instructions for freezing, but additional instructions will be needed for drying or dehydrating (these instructions also usually accompany any purchased home dehydrator).

Point out that the ward Relief Societies frequently offer classes in home canning, freezing, and drying of foods. There is also a complete home-study course available online, free, at the University of Georgia's website: <http://www.uga.edu/nchfp/#>

Also included in the packet of handouts for this week's lesson are the instructions for canning butter—one of the simplest of canning processes, since no processing time or equipment is involved. This butter will keep for several years at room temperature (although cooler temperatures will increase the shelf life). Besides being used in cooking and table use, it can be used to add butterfat when reconstituting powdered milk, which greatly improves the flavor of the milk.

### **Assignments:**

Ask the class members to read all the handouts provided with this week's lesson. Point out that it isn't possible to read all these during class, but that they will benefit from reading all the different materials that are provided each week, and will be building an excellent reference book by the time the course is completed.

Continue tracking expenditures.

In your families, discuss the payment of tithing, as couples and as families. If this is a problem area, make an appointment with the bishop for his counsel and blessing. Prove the Lord; he *will* keep his promises.

## The Family: A Proclamation to the World

The First Presidency and Council of the Twelve Apostles of

The Church of Jesus Christ of Latter-day Saints We, the First Presidency and the Council of the Twelve Apostles of The Church of Jesus Christ of Latter-day Saints, solemnly proclaim that marriage between a man and a woman is ordained of God and that the family is central to the Creator's plan for the eternal destiny of His children. All human beings—male and female—are created in the image of God. Each is a beloved spirit son or daughter of heavenly parents, and, as such, each has a divine nature and destiny. Gender is an essential characteristic of individual premortal, mortal, and eternal identity and purpose. In the premortal realm, spirit sons and daughters knew and worshiped God as their Eternal Father and accepted His plan by which His children could obtain a physical body and gain earthly experience to progress toward perfection and ultimately realize his or her divine destiny as an heir of eternal life. The divine plan of happiness enables family relationships to be perpetuated beyond the grave. Sacred ordinances and covenants available in holy temples make it possible for individuals to return to the presence of God and for families to be united eternally. The first commandment that God gave to Adam and Eve pertained to their potential for parenthood as husband and wife. We declare that God's commandment for His children to multiply and replenish the earth remains in force. We further declare that God has commanded that the sacred powers of procreation are to be employed only between man and woman, lawfully wedded as husband and wife. We declare the means by which mortal life is created to be divinely appointed. We affirm the sanctity of life and of its importance in God's eternal plan. Husband and wife have a solemn responsibility to love and care for each other and for their children. "Children are an heritage of the Lord" (Psalms 127:3). Parents have a sacred duty to rear their children in love and righteousness, to provide for their physical and spiritual needs, to teach them to love and serve one another, to observe the commandments of God and to be law-abiding citizens wherever they live. Husbands and wives—mothers and fathers—will be held accountable before God for the discharge of these obligations. The family is ordained of God. Marriage between man and woman is essential to His eternal plan. Children are entitled to birth within the bonds of matrimony, and to be reared by a father and a mother who honor marital vows with complete fidelity. Happiness in family life is most likely to be achieved when founded upon the teachings of the Lord Jesus Christ. Successful marriages and families are established and maintained on principles of faith, prayer, repentance, forgiveness, respect, love, compassion, work, and wholesome recreational activities. By divine design, fathers are to preside over their families in love and righteousness and are responsible to provide the necessities of life and protection for their families. Mothers are primarily responsible for the nurture of their children. In these sacred responsibilities, fathers and mothers are obligated to help one another as equal partners. Disability, death, or other circumstances may necessitate individual adaptation. Extended families should lend support when needed. We warn that individuals who violate covenants of chastity, who abuse spouse or offspring, or who fail to fulfill family responsibilities will one day stand accountable before God. Further, we warn that the disintegration of the family will bring upon individuals, communities, and nations the calamities foretold by ancient and modern prophets. We call upon responsible citizens and officers of government everywhere to promote those measures designed to maintain and strengthen the family as the fundamental unit of society. *This proclamation was read by President*

*Gordon B. Hinckley as part of his message at the General Relief Society Meeting held September 23, 1995, in Salt Lake City, Utah.*

## **Gospel Classics: The Road to Financial**

### **Security**

*Ensign*, Mar. 2003, 30

The following 1933 and 1936 First Presidency statements provide principles for provident living in today's world of economic uncertainty.

*A period of great economic hardship called the Great Depression struck the United States and the Church during the 1930s. The United States government and the Church implemented programs to assist the millions in need. Church leaders were concerned that members would succumb to a "dole mentality," the idea of getting something from the government for nothing.*

*In July 1933 the First Presidency set forth fundamental principles for financial security in a letter to state presidents. In October 1936 President Heber J. Grant read a second message in general conference, formally launching what is known today as the Church welfare program.*

#### **A Message Concerning Preparation for Relief Measures (1933)**

Reported conditions in the state and nation suggest that a considerable burden may rest upon our Church relief activities in the near future. While it seems our people may properly look, as heretofore, for relief assistance from governmental and perhaps other sources, it cannot now be certainly foretold either what or how fully sufficient this assistance will be, and we must therefore prepare ourselves to meet the necessities that may fall upon us.

The Lord will not hold us guiltless if we shall permit any of our people to go hungry, or to be cold, unclad, or unhoused during the approaching winter. Particularly He will consider us gravely blameful if those who have heretofore paid their tithes and offerings to the Church when they had employment shall now be permitted to suffer when the general adversity has robbed them of their means of livelihood. Whatever else happens, these faithful persons must not be permitted to come to want or distress now. ...

The Church organizations set up by the Prophet Joseph in the very early days of the Church, if properly coordinated by the bishops and presidents of stakes, are qualified by purpose, jurisdiction, ability of membership, and experience to carry on adequately, during the coming winter, the work of caring for Church members. Indigent non-Church persons will obviously look to other sources. But no one must be permitted to starve or freeze in our midst.

In rendering assistance to those in need, the Church officers should have one prime consideration in mind: namely, that relief, except to sick, infirm, or disabled, should not be extended as charity. Our faithful Church members are independent, self-respecting, and self-reliant; they do not desire charity. Our able-bodied members must not, except as a last resort, be put under the embarrassment of accepting something for nothing. In recognition of this wholly praiseworthy and admirable attitude of mind, Church officials administering relief must devise ways and means by which all able-bodied Church members who are in need may make compensation for aid given them by rendering some sort of service. It is believed that private and community

enterprise in our wards and stakes can be found or created in sufficient quantities for this purpose.

The experience of some of those of our stakes in which there is now the largest proportion of unemployed persuades us that this can be done. ...

We exhort the members of the Church to prepare to take upon their shoulders this great burden which now threatens us. The cries of those in distress must be hushed by our bounty. The words of the Lord require this from us. A feeling of common humanity bids it from us. Never has the Church membership had a better opportunity than now to reap a harvest from obedience to the law, given by the Savior, "It is more blessed to give than to receive." [Acts 20: 35]. If we shall fully observe that law, the Lord will pour out His richest blessings upon us; we shall be better and happier than ever before in our history; and peace and prosperity will come to us.

The spiritual condition and faith of the members of any ward or stake may be gauged by their response to this urgent call of the unfortunate for help.

To Israel of old, God spake through Malachi:

"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.

"Ye are cursed with a curse: for ye have robbed me, even this whole nation.

"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" [Mal. 3:8–10].

Out of an experience, rich in God's blessings and chastisements, ancient Israel drew this bit of profound wisdom: "Honour the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses ... burst out with new wine" [Prov. 3:9–10].

These are the blessings promised to those who do not rob the Lord. We must not be guilty of this offense. We earnestly exhort the people to have faith in the Lord and His promises. Take Him at His word: "Prove me now herewith, ... 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." Feed the hungry, clothe the naked, and learn how much the Lord will bless.

We wish the presidencies of the stakes and the bishops of the wards to urge, earnestly and always upon the people, the paramount necessity of living righteously; of avoiding extravagance; of cultivating habits of thrift, economy, and industry; of living strictly within their incomes; and of laying aside something, however small the amount may be, for the times of greater stress that

may come to us. By no other course will our people place themselves in that position of helpful usefulness to the world which the Lord intends we shall take.

*Heber J. Grant, Anthony W. Ivins, J. Reuben Clark Jr.*

## **The Message of the First Presidency to the Church (1936)**

As promised at the last April conference, we inaugurated a Church security [welfare] plan. To facilitate the putting into effect of the plan, we organized a general committee whose functions were to represent the Presiding Bishopric in the detailed administrative work of coordinating and supervising the labors of the various regularly established organizations in their large and important security operations.

The security [welfare] plan contemplated no new Church machinery for this work but provided for the use of all the existing Church organizations—the stake and ward organizations, the priesthood quorums, the Relief Society, and the various auxiliary organizations—each of which was to render the maximum service it could furnish in the interest of the general welfare of the Church.

### ***Objective to Provide Necessities***

The announced objective set for the Church under this program was to provide by 1 October 1936, by a wholly voluntary system of gifts in cash or in kind, sufficient food, fuel, clothing, and bedding to supply through the coming winter every needy and worthy Church family unable to furnish these for itself, in order that no member of the Church should suffer in these times of stress and emergency.

### ***Work to Replace Idleness***

Our primary purpose was to set up, insofar as it might be possible, a system under which the curse of idleness would be done away with, the evils of a dole [getting something for nothing] abolished, and independence, industry, thrift, and self-respect be once more established amongst our people. The aim of the Church is to help the people to help themselves. Work is to be re-enthroned as the ruling principle of the lives of our Church membership.

Our great leader Brigham Young, under similar conditions, said: “Set the poor to work—setting out orchards, splitting rails, digging ditches, making fences, or anything useful, and so enable them to buy meal and flour and the necessities of life.” This admonition is as timely today as when Brigham Young made it. ...

### ***Wards and Stakes to Help Each Other***

Every ward and stake is expected to face the necessity not only of providing for its own but of helping other wards and stakes. In no other way would it be possible to do the work which the Church is aiming to do. But few stakes and wards are in a position where they may be rightfully satisfied by merely caring for their own. ...

We must not contemplate ceasing our extraordinary efforts until want and suffering shall disappear from amongst us.

The responsibility of seeing that no one is hungry or cold or insufficiently clad rests upon the bishops, each one for the members of his own ward. He will use every Church organization of his ward to help him in his work. For help outside his ward, he will look for necessary assistance to his stake presidency, they to their regional organization, and these to the Presiding Bishopric of the Church, whose primary responsibility it is to look after the poor of the Church as a whole.

### ***Latter-day Saints Abundantly Blessed***

For this great undertaking the Lord has abundantly blessed His people already, and He will continue to pour out His blessings so long as the people do their duty by the poor.

Generations and generations ago, the Lord said to Israel of old, urging them to pay their tithes into His storehouse, “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” [Mal. 3:10].

To this generation, the Lord has said, “Inasmuch as ye impart of your substance unto the poor, ye will do it unto me” [D&C 42:31].

And the Lord added this admonition: “Therefore, if any man shall take of the abundance which I have made, and impart not his portion, according to the law of my gospel, unto the poor and the needy, he shall, with the wicked, lift up his eyes in hell, being in torment” [D&C 104:18].

Jacob, speaking to the people of Nephi, said:

“But before ye seek for riches, seek ye for the kingdom of God.

“And after ye have obtained a hope in Christ ye shall obtain riches, if ye seek them; and ye will seek them for the intent to do good—to clothe the naked, and to feed the hungry, and to liberate the captive, and administer relief to the sick and the afflicted” [Jacob 2:18–19].

### ***Appreciation for Service***

We are grateful to our Heavenly Father for His goodness unto this people during this year, for the bounteous crops which He has given to them, and for the measure of prosperity which has come to our midst.

We have proved the Lord and He has opened the windows of heaven.

We are grateful to all those who have contributed of their substance to our achievement. We thank all those who have served so long and earnestly in the working out of this program and especially to those 15,000 and odd members of the Church who have been directly concerned.

We invoke the blessings of the Lord upon each and every one of you. We pray the Lord continually to inspire His people to the end that we shall once more be able to take care of all those worthy ones amongst us to whom hard times have come in these days of stress.

*Heber J. Grant, J. Reuben Clark Jr., David O. McKay*

In James R. Clark, comp., *Messages of the First Presidency of The Church of Jesus Christ of Latter-day Saints*, 6 vols. (1965–75), 5:331–34; 6:19–23. Spelling, capitalization, punctuation, and paragraphing modernized.

*Gospel topics*: financial management, generosity, service, tithing, welfare, work  
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## **Becoming Self-Reliant**

Elder L. Tom Perry Of the Quorum of the Twelve

Apostles

*Ensign*, Nov. 1991, 64

Lehi and his family, after wandering in the wilderness for eight years, came to a land they called Bountiful because it was a place of much fruit and wild honey. They came to a great sea, and they rejoiced unto the Lord because He had preserved them. After they had been in the land Bountiful for a space of many days, the Lord spoke to Nephi and said, “Arise, and get thee into the mountain.” (1 Ne. 17:7.)

Nephi obeyed the Lord; he went into the mountain and prayed. And the Lord commanded Nephi, “Thou shalt construct a ship, after the manner which I shall show thee, that I may carry thy people across these waters.” (1 Ne. 17:8.)

Then Nephi asked the Lord, “Whither shall I go that I may find ore to molten, that I may make tools to construct the ship after the manner which thou hast shown unto me?” (1 Ne. 17:9.)

The Lord instructed Nephi where he could find ore, but then Nephi was on his own. In 1 Nephi, chapter 17, we read:

“And it came to pass that I, Nephi, did make a bellows wherewith to blow the fire, of the skins of beasts; and after I had made a bellows, that I might have wherewith to blow the fire, I did smite two stones together that I might make fire. ...

“And it came to pass that I did make tools of the ore which I did molten out of the rock.”

This is one of the more interesting stories we have in the scriptures because it tells of an instance in which the Lord provided help but then stepped aside to allow one of His sons to exercise his own initiative. I have sometimes wondered what would have happened if Nephi had asked the Lord for tools instead of a place to find the ore to make the tools. I doubt the Lord would have honored Nephi’s request. You see, the Lord knew that Nephi could make the tools, and it is seldom the Lord will do something for us that we can do for ourselves.

The Lord does help when we go to Him in times of need, especially when we are committed to His work and respond to His will. But the Lord only helps those who are willing to help themselves. He expects His children to be self-reliant to the degree they can be.

Brigham Young instructed the Saints, “Instead of searching after what the Lord is going to do for us, let us inquire what we can do for ourselves.” (*Discourses of Brigham Young*, sel. John A. Widtsoe, Salt Lake City: Deseret Book Co., 1978, p. 293.)

Independence and self-reliance are critical to our spiritual and temporal growth. Whenever we get into situations which threaten our self-reliance, we will find our freedoms threatened as well. If we increase our dependence on anything or anyone except the Lord, we will find an immediate

decrease in our freedom to act. As President Heber J. Grant declared, “Nothing destroys the individuality of a man, a woman, or a child as much as the failure to be self-reliant.” (*Relief Society Magazine*, Oct. 1937, p. 627.)

Never before in my life has the doctrine of self-reliance been more needed to be preached and encouraged for the benefit of the Saints. We live in a time of rapid change. Governments are rising and falling. Industries are blooming and then all too soon becoming obsolete. New discoveries in science are soon overshadowed by new findings. Unless we are continuously expanding our understanding and vision, we, too, will become out-of-date. Research tells us that individuals entering the labor market today will be forced to find three to five different career paths during their productive years.

What must we do to become more self-reliant?

My parents established a family tradition in our home which was fun for me in my early years and has become even more meaningful as I reflect back on it as the years have passed. On the first birthday of each child the family would gather in the living room. In the center of the living room floor, our parents would place articles for the one-year-old child to select. The selection to be made might indicate an interest the child would pursue in life. The articles were the Bible, a child’s bottle filled with milk, a toy, and a savings bank, filled with coins. The child was placed on one side of the room and the family on the other side. Family members would encourage the child to crawl toward the objects and make a selection. This was all in fun, of course.

I was told that I selected the bank and went into finance as my profession. I watched my brother Ted select the scriptures, and he pursued law as his chosen profession. Over the years he has relied on the scriptures as a basis for his judgments. My youngest brother, Bob, was the well-rounded member of the family. He crawled over, sat down on the Bible, put the bottle of milk in his mouth, and then held the toy in one hand and the bank in the other.

Now I propose to you that in this entertaining family activity we can find the most fundamental principles of self-reliance. First, the scriptures represent our need for spiritual nourishment. In the scriptures, the Lord reveals His will to His children. From the very beginning of time, He has instructed His prophets to record His communications with them for the benefit of His children. The holy scriptures declare eternal values; they are the firm foundation on which we can build a successful mortal experience. We become more self-reliant when we study the holy scriptures, which teach the principles that provide a divine center to our lives here in mortality.

We should be comforted by the fact that we have the best text which has ever been written, or ever will be written, as our guide. We can turn to 2 Kings, the fifth chapter, and learn about obedience. We can study the life of Job and learn integrity. King Benjamin’s address in Mosiah teaches industry. The life of Joseph, as told in Genesis 39, tells us what we should do when our standard of morality is being tested.

These are just a few examples of the lessons we could learn from the holy scriptures. They are lessons which have stood the test of time. Our challenge is to make them come alive in the hearts and minds of our families as we assume the responsibility to teach them.

Second, the bottle filled with milk symbolizes the physical body's need for nourishment. Our Welfare Services program has taught us by using the spokes of a wheel to define the essential elements of temporal self-reliance. The elements contained in the wheel are education; physical health; employment; home storage; resource management; and social, emotional, and spiritual strength.

This summer my wife and I had the opportunity to visit an eighty-year-old man who certainly demonstrated each of these elements in his life. He was born in a small Idaho town and worked long hours on the farm to finance his education. He spent his professional life teaching English and Spanish in a small high school. To set aside funds for missions and the education of his large family, he grew strawberry and raspberry crops to be picked and sold to the local markets. This labor occupied his summers.

Because these fruits were so labor-intensive, few people had the ambition to grow them. They were much-wanted crops. The demand was always there for as many berries as he could produce. He was never satisfied with the productivity of his crops, so he studied new varieties in an attempt to find the best producers. His backyard was literally an experimental farm for testing the variety of bushes that produced the sweetest and most abundant fruit in his particular climate. His studies yielded increased productivity. The labor kept him in good physical health. The fields of berries furnished automatic employment for his children each summer. The berries delivered to the market could be exchanged not only for cash but also for commodities to be used in their home storage. He managed his resources to build a beautiful home and supply the needs of his family.

This man loved to watch the Lord's system of multiplying and replenishing the earth, which gave him social, emotional, and spiritual strength. Now retired from active teaching, he continues to grow his berries, not for profit but for satisfaction. Six mornings each week during the berry harvest season, you will see him leading a parade of ten to twelve cars out of the city toward his berry patch. Families come to add to their home storage by picking the berries. I asked him the price per case if we supplied our own labor. He answered, "I don't know. My pay is seeing the look on people's faces as they leave the field holding the fruits of their labors in their arms."

I am convinced there are thousands of ways for families to build self-reliance by working together in productive pursuits. Perhaps a good family home evening discussion could produce some ideas to help make your family unit more temporally self-reliant.

Third, the toy I mentioned earlier represents the acquisition of things of the world. We are bombarded today with powerful media to "acquire now and pay later" in what are purported to be painless monthly installments. We live in an impatient world where everyone wants

everything now. The acquisition of worldly goods seems to foster an appetite for more rather than any kind of lasting satisfaction.

Using our resources and worldly goods wisely and extending their life will help us become more self-reliant. I watched a young family move this summer, and I was intrigued by the labels on the boxes coming out of the storage room. They read, “Clothing—Girls—2 yrs. old,” “Clothing—Girls—3 yrs. old,” and so on up. Clearly, this family had a well-conceived plan to maximize the usage of purchased items of clothing.

We live in a world blessed with so much abundance. Let us be certain that the resources with which we are blessed are never wasted.

Finally, the fourth item, the bank. It is a symbol of our financial well-being. I learned a great lesson early in my business career. My boss called me into his office. I could tell he had something on his mind. He said, “Give me a definition of interest.” Of course, I reached back in my training and gave him a definition I had learned from a textbook. He said, “No, no, no, that’s not the one I want. You listen and remember this one: Them that understands it, earns it; and them that don’t, pays it.”

Now it doesn’t take a genius to understand that before you can collect interest, you must first have some savings. Having savings while continuing to increase one’s standard of living requires understanding of one simple practice and then religiously applying it. After paying your tithing of 10 percent to the Lord, you pay yourself a predetermined amount directly into savings. That leaves you a balance of your income to budget for taxes, food, clothing, shelter, transportation, etc. It is amazing to me that so many people work all of their lives for the grocer, the landlord, the power company, the automobile salesman, and the bank, and yet think so little of their own efforts that they pay themselves nothing.

Be prudent, wise, and conservative in your investment programs. It is by consistently and regularly adding to your investments that you will build your emergency and retirement savings. This will add to your progress in becoming self-reliant.

The principle of self-reliance is spiritual as well as temporal. It is not a doomsday program; it is something to be practiced each and every day of our lives. May we continue to hold fast to the eternal truths of self-reliance is my prayer in the name of Jesus Christ, amen.

*Gospel topics:* obedience, preparation, scriptures, self-reliance, welfare, work

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**Taming the Debt Dragon**

Readers explain how they were able to get out of debt and stay out.

*Ensign*, Oct. 2004, 50

We looked at our bills and credit card statements in numb disbelief. How had we fallen into debt again?” writes one member. “It wasn’t so long ago that we had paid off all our debts except for our home mortgage. We tried to be frugal and buy only what we could afford. We paid an honest tithe. We tried to follow the prophet’s counsel to stay out of debt. Yet here we were faced with a mounting pile of bills and a growing number of creditors. How had it happened?”

Have you ever asked yourself that question? While circumstances will vary, the answer is basically the same for all of us—we are spending more than we take in. Why? Can we control it?

The best answer—consistent with repeated advice from the Lord’s prophets—is to stay out of debt. We have been repeatedly counseled to live within our means. <sup>1</sup>

But what can you do if you find you are already in debt more deeply than you realized?

We asked our readers to tell us what they did to get out of debt. Here are some of their stories.

### **Pay Tithing First**

Carol Dawn McGlamery of the Grantsville 10th Ward, Grantsville Utah Stake, remembers how much her life changed when she became a widow at age 58. “I budgeted what I had and I was debt free for a few years,” she writes. “Before long I had to take out a three-year loan, and I had a modest sum on a credit card. I became so worried about making ends meet that gradually I got behind on paying my tithing.

“I actually got physically sick from the stress. Finally, I talked to my daughter about it. She said, ‘Let’s sit right down and make a plan based on your present income.’ It was a simple plan: pay tithing first, the loan payment second, and then a little on my credit card debt. I firmly committed to stay with the plan and to cut back on the money I spent on gasoline and long-distance phone calls.

“Before long, a friend needed my help after an illness. She insisted on paying me. I was able to pay off my credit card debt in two months—always paying my tithing first. Soon I had another opportunity to provide home care for another friend. This new job allowed me to make double payments on my other loan. I paid it off in nine months. What a blessed feeling of relief—no debt!

“Now I make sure I never use my credit card unless I have the money to pay it off the next month. I will not charge anything else. I will go without first. I’m so grateful to Heavenly Father for His help and so happy to be debt free.”

### **Track Your Spending**

In order to establish an effective budget you need to find out how much you are spending and where the money is going. “Track your spending for one month,” suggests Dan Strasser of the Tucson Tortolita Ward, Tucson Arizona North Stake. “I like to think of it as taking a financial picture. Every time you spend money ask for a receipt, or if you don’t get a receipt just write the

purchase down in a notebook. The idea is to track not only what you spend but also when you spend it and what you spend it on. You will also track the bill paying: rent, mortgage, utilities, and so on.

“At the end of the 30 days you will be able to look at this notebook and see objectively where all your money went. To make this tracking most effective for a home budget, be sure the whole family is participating. If just one or two of you are not tracking your spending, it can throw off the entire 30-day record and give you an inaccurate picture of your cash flow.”

### **Cut Back Where Possible**

“One of the first steps we took after doing an analysis of our finances was to see if there was any place in our budget that we could cut back,” writes Dale W. Ricks of the Gooding Third Ward, Wendell Idaho Stake. In addition, “we felt a strong impression to get a year’s supply of food, which we did. We found that by having a year’s supply of food, we only bought things that were on sale except for milk and fresh vegetables or fruit. By doing this, we cut our grocery bill by 30 percent, a substantial savings.”

Brother Ricks explains that he and his wife applied the savings from reduced expenses toward their existing debts: “As we put our plan into effect it gave us a great feeling of comfort to be in control. Many of our small debts were paid off quickly, and we could see that we were making progress in becoming debt free.”

### **Observe the Law of the Harvest**

Sometimes we are urged to buy now and pay later. “This is not the order of the law of the harvest,” writes David Lusvardi of the Palo Verde Ward, Las Vegas Nevada Redrock Stake. “The planting must come before the harvesting. President Gordon B. Hinckley has told us to avoid unnecessary debt. But this is not the message we hear from other sources.

“We should be careful not to look for the harvest before planting the seeds. It is unwise to make commitments to pay at a future time, assuming that we will have the money to pay. If we do not have the money now, then we should be aware that there is a chance we will not have it later. We should keep our economics in the proper order of planting and harvesting.”

### **Use Self-Discipline**

“Every personal and family situation is unique in one way or another,” writes Raymond McAferty of the Valle Verde Ward, Las Vegas Nevada Green Valley Stake. “That’s why getting out of debt and staying out of debt is a difficult challenge to accomplish. The uniqueness of your particular situation requires that you and your family put together a workable plan. The plan must be appealing enough to all concerned that they are willing to commit to do whatever it requires until the objective is realized. It takes discipline and commitment to get out of debt and stay out of debt. ...

“My wife and I decided to minimize the expenses we had some control over: automotive, food, fuel, and recreation. For example, we decided to keep our older automobiles rather than trading

up to newer ones. Our cars were both paid for and still served our needs well. In addition, I also ride the city bus to work most days, allowing us to save on gasoline and on the upkeep of my car.”

### **Go with Less**

“Some people can gain mastery of their finances only by doing without,” writes Mike Jayme of the Santaquin Eighth Ward, Santaquin Utah Stake. “However, often it simply requires our doing with less than the ideal. As a child, much of my clothing was acquired through quality thrift stores and bazaars. As my wife and I have set out to clothe our family, much of our clothing is secondhand. If one can survive not having the latest styles, one can still be quite nicely dressed without incurring the expense of new clothes.

“Another way we scaled back was in the purchase of our family home. As we made initial steps toward home ownership, we visited with real estate agents and mortgage lenders. They told us we could handle a much higher monthly mortgage payment than we believed we could. Because we were guided by a budget, we knew these potential lenders did not adequately take into account other expenses we had such as tithing, medical expenses, food, and utilities.”

### **Broaden Your Education and Skills**

“Education can broaden your career possibilities, thereby expanding your ability to earn a good wage,” Brother Jayme continues. “I admire those who can repair their home appliances or cars themselves. If we can develop these skills, we can save a lot of money. We can always benefit from more learning, whether formal, spiritual, or trade related.”

### **Live Thriftily and Save**

Farhana Hibbert of the Princeton Ward, Pocatello Idaho East Stake, writes, “Our first year of marriage we lived without a car. We were blessed to find an apartment two blocks from the university. We were also blessed with employment on campus. The apartment we had found was even centrally located between our classes and our jobs. We walked everywhere during that year, and everything we needed seemed to be within our walking distance. Friends or in-laws who visited would sometimes give us a ride to the grocery store. We went on dates to restaurants we could walk to or went on double dates with friends who drove. Sometimes we rode the bus. We both worked an assortment of jobs, applied for a variety of scholarships, and lived thriftily.

“Now we always pay our tithing, and we plant and harvest a garden every year. But we have found that the key to staying out of debt is to save, save, save. Unexpected necessities seem to come at the most inopportune times; if you have put some money away for emergencies, you won’t have to go into debt to take care of them.”

### **Look at Your Budget Balance**

“Once you’ve created an appropriate budget,” writes Mark Stewart of the Allen Fourth Ward, McKinney Texas Stake, “don’t determine whether you can afford something by looking at the balance in the checkbook—look at the balance in the budget. The checkbook balance will include money needed for nonmonthly payments such as car insurance and medical expenses. If

it is still tempting to budget by checkbook balance, place your paycheck into a savings account and transfer only enough money into checking to pay for the normal daily and monthly payments such as tithes and offerings, food, utilities, and gas. The money needed for infrequent expenses is then safe from impulse decisions and is earning a better interest rate.

“Also, when making a purchasing decision, it is helpful to think of the yearly cost of an expense before making a commitment. For example, if cable TV service is \$20 a month, ask yourself if \$240 a year is a worthwhile expense for the value received. A common advertising pitch is ‘for only pennies a day, ...’ but 99 pennies a day is \$361.35 a year.”

*Gospel topics:* financial management, self-reliance, tithing

#### **Note**

1. See, for example, “Father, Consider Your Ways,” *Ensign*, June 2002, 16; Gordon B. Hinckley, “To the Boys and to the Men,” *Ensign*, Nov. 1998, 52–54.

#### **What I Have Learned about Remaining Debt Free**

1. The number one key to remaining debt free is to first be debt free with the Lord. Pay a full tithe.
2. Maintain a personal savings account. It is better to save and buy than to borrow and buy.
3. Be strong by refraining from buying unnecessary things, even if you have the money to pay for it.
4. Always have a list when you shop. Distinguish between wants and needs. A sale isn’t really a sale unless you really need what’s on sale.
5. Buy only what you can afford.
6. Rely on inspiration from Heavenly Father. Prayerfully seek His advice for not only spiritual matters but also financial concerns.

Christiane Fechter, Centerville 19th Ward, Centerville Utah South Stake.

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## PRESIDENT SPENCER W. KIMBALL

Excerpt from address given at the Welfare Services Meeting,  
Saturday, April 6, 1974  
(Conference Report, pp. 184-5)

### Providing for ourselves

Something was said about gardens and about trees. I should say that in our little yard Sister Kimball is our farmer, and she nearly feeds us through the year from that little yard in the back. We have carrots, and we have apricots, and we have applesauce, and we have other things that help. Then she plants beans along the grillwork of our back porch, down among the roses, and they climb up over all this grillwork. I joke with her a lot of times about having done that so she can sit in her rocking chair and pick the beans but we just almost live on beans and it is good food, very good food. The little gardens and the few trees are very invaluable.

I remember when the sisters used to say, "Well, but we could buy it at the store a lot cheaper than we can put it up." But that isn't quite the answer, is it, Sister Spafford? Because there will come a time when there isn't a store. [Emphasis added.] I remember long years ago that I asked a very prominent grocer who had a chain of grocery stores, "How long would your supply of groceries last if you did not have trucks to bring in new supplies?" And he said, "Maybe we could stretch it out two weeks from our storehouses and from our supplies." People could get awfully hungry after two weeks were over.

## The Seven Major Mistakes in Food Storage

By Vicki Tate    Used by Permission

A month or two ago I met a cute little gal who was talking to me about her newly begun food storage. "You know," she began, "I've dreaded doing my storage for years, it seems so blah, but the way national events are going my husband and I decided we couldn't put it off anymore. And do you know, it really hasn't been so hard. We just bought 20 bags of wheat, my husband found a place to get 60 pound cans of honey, and now all we have to do is get a couple of cases of powdered milk. Could you tell me where to get the milk?"

After I suggested several distributors, I asked, "Do you know how to cook with your wheat?" "Oh," she laughed, "if we ever need it I'll learn how. My kids only like white bread and I don't have a wheat grinder." She had just made every major mistake in storing food (other than not storing anything at all). But she's not alone, through 14 years of helping people prepare, I found most people's storage starts looking just like hers. So what's wrong with this storage plan? There are seven serious problems that may occur trying to live on these basics:

1.    Variety - Most people don't have enough variety in their storage. Ninety five percent of the people I've worked with have only stored the four basic items we mentioned earlier: wheat, milk, honey, and salt. Statistics show most of us won't survive on such a diet for several reasons.
  - a.    Many people are allergic to wheat and may not be aware of it until they are eating it meal after meal.
  - b.    Wheat is too harsh for young children. They can tolerate it in small amounts but not as their main staple.
  - c.    We get tired of eating the same foods over and over and many times prefer to not eat, than to sample that particular food again. This is called appetite fatigue. Young children and older people are particularly susceptible to it. Store less wheat than is generally suggested and put the difference into a variety of other grains, particular ones your family likes to eat. Also store a variety of beans. This will add variety of color, texture and flavor. Variety is the key to a successful storage program. It is essential that you store flavorings such as tomato, bouillon, cheese, and onion.

Also, include a good supply of the spices you like to cook with. These flavorings and spices allow you to do many creative things with your grains and beans. Without them you are severely limited. One of the best suggestions I can give you is buy a good food storage cookbook, go through it, and see what your family would really eat. Notice the ingredients as you do it. This will help you more than anything else to know what items to store.

2. Extended Staples - Few people get beyond storing the four basic items but it's extremely important that you do so. Never put "all your eggs in one basket." Store dehydrated and/or freeze dried foods as well as home canned and "store bought" canned goods. Make sure you add cooking oil, shortening, baking powder, soda, yeast and powdered eggs. You can't cook even the most basic recipes without these items. Because of limited space I won't list all the items that should be included in a well-balanced storage program. They are included in the *The New Cookin' With Home Storage* cookbook, as well as information on how much to store, and where to purchase it.
3. Vitamins - Vitamins are important, especially if you have children, since children do not store body reserves of nutrients as adults do. A good quality multi-vitamin and vitamin C are the most vital. Others might be added as your budget permits.
4. Quick and Easy and "Psychological Foods" - Quick and easy foods help you through times when you are psychologically or physically unable to prepare your basic storage items. "No cook" foods such as freeze-dried are wonderful since they require little preparation, MRE's (Meal Ready to Eat), such as many preparedness outlets carry, canned goods, etc. are also very good. "Psychological Foods" are the `goodies' - Jello, pudding, candy, etc. - you should add to your storage.

These may sound frivolous, but through the years I've talked with many people who have lived entirely on their storage for extended periods of time. Nearly all of them say these were the most helpful items in their storage to "normalize" their situations and make it more bearable. These are especially important if you have children.

5. Balance - Time and time again I've seen families buy all of their wheat, then buy all of another item and so on. Don't do that. It's important to keep well-balanced as you build your storage. Buy several items, rather than a large quantity of one item. If something happens and you have to live on your present storage, you'll fare much better having one month supply of a variety of items than a year's supply of two or three items.
6. Containers - Always store your bulk foods in food storage containers. I have seen literally tons and tons of food thrown away because they were left in sacks, where they became highly susceptible to moisture, insects, and rodents. If you are using plastic buckets make sure they are lined with a food-grade plastic liner available from companies that carry packaging supplies. Never use trash can liners as these are treated with pesticides. Don't stack them too high. In an earthquake they may topple, the lids pop open, or they may crack. A better container is the #10 tin can which most preparedness companies use when they package their foods.
7. Use Your Storage - In all the years I've worked with preparedness, one of the biggest problems I've seen is people storing food and not knowing what to do with it. It's vital that you and your family become familiar with the things you are storing. You need to know how to prepare these foods. This is not something you want to have to learn under

stress. Your family needs to be used to eating these foods. A stressful period is not a good time to totally change your diet. Get a good food storage cookbook and learn to use these foods!

It's easy to solve the food storage problems once you know what they are. The lady I talked about at the beginning of the article left realizing what she had stored was a good beginning but not enough as she said, "It's better to find out the mistakes I've made now while there's still time to make corrections. This makes a lot more sense."

If you're one who needs to make some adjustments, that is okay. Look at these suggestions and add the things you're needing. It's easy to take a basic storage and add the essential items to make it livable, but it needs to be done. As I did the research for my cookbook, I wanted to include recipes that gave help to families no matter what they stored. As I put the material together it was fascinating for me to learn what the pioneers ate are the type of things we store. If you have stored only the basics, there's very, very little you can do with it. By adding even just a few things it greatly increases your options, and the prospect of your family surviving on it.

As I studied how the pioneers lived and ate, my whole feeling for food storage changed. I realized our "storage" is what most of the world has always lived on. If it's put together the right way we will be returning to good basic foods with a few goodies thrown in.

## COMPARISON OF CHICKEN PRICES

Western Family chicken breast chunks

10 oz. @ \$2.79

1 oz. = \$0.279/oz.

**28 cents per ounce**

Royale chicken chunks

5 oz. @ \$1.19

1 oz. = \$0.238/oz.

**24 cents per ounce**

Home-bottled chicken (diced or fillets), in pint jars

1 lb. chicken @ \$1.4900

1 lid (12 lids @ 1.29) = .1075

Total cost / 16 oz. = \$1.5975

**10 cents per ounce**

(The jars are reusable, and should be counted as an investment, not toward product cost. If chicken is bottled in quarts, half as many lids are used, dropping the final cost to about **9 cents per ounce**)

*This page is intended as a sample of savings that can be realized by home canning, particularly of meats, by buying them on sale and stocking up, adding to long-term food storage, and using them as convenience foods in provident living—provided as a result of your own efforts and pre-planning. (And they will surely make a pan of beans taste better!)*

Bottled chicken

1 lb. chicken @ \$1.4900  
1 lid (12 lids @ 1.29) = .1075  
Total cost for 16 oz. = \$1.5975

1 oz. = \$0.0998/oz.

**10 cents per ounce**

Royale chicken chunks

5 oz. @ \$1.19  
1 oz. = \$0.238/oz.

**24 cents per ounce**

Western Family chicken breast chunks

10 oz. @ 2.79  
1 oz. = \$.279/oz.

**28 cents per ounce**

*(I cut these out and stand them in a little holder on top of a pint of home-bottled chicken, a can of Royale chicken chunks, and a can of Western Family chicken breast chunks. The preceding page is for the class-members' notebooks; this one is for a visual aid.)*

# CANNING BUTTER

Make canned butter yourself using the directions below.

1. Use any butter that is on sale. Lesser quality butter requires more shaking (see #5 below), but the results are the same as with the expensive brands.
2. Heat pint jars in a 250 degree oven for 20 minutes, without rings or seals. One pound of butter slightly more than fills one pint jar, so if you melt 11 pounds of butter, heat 12 pint jars. A roasting pan works well for holding the pint jars while in the oven.
3. While the jars are heating, melt butter slowly until it comes to a slow boil. Using a large spatula, stir the bottom of the pot often to keep the butter from scorching. Reduce heat and simmer for 5 minutes at least: a good simmer time will lessen the amount of shaking required (see #5 below). Place the lids in a small pot and bring to a boil, leaving the lids in simmering water until needed.
4. Stirring the melted butter from the bottom to the top with a soup ladle or small pot with a handle, pour the melted butter carefully into heated jars through a canning jar funnel. Leave 3/4" of head space in the jar, which allows room for the shaking process.
5. Carefully wipe off the top of the jars, then get a hot lid from the simmering water, add the lid and ring and tighten securely. Lids will seal as they cool. Once a few lids "ping," shake while the jars are still warm, but cool enough to handle easily, because the butter will separate and become foamy on top and white on the bottom. In a few minutes, shake again, and repeat until the butter retains the same consistency throughout the jar.
6. At this point, while still slightly warm, put the jars into a refrigerator. While cooling and hardening, shake again, and the melted butter will then look like butter and become firm. This final shaking is very important! Check every 5 minutes and give the jars a little shake until they are hardened in the jar! Leave in the refrigerator for an hour.
7. Canned butter should store for 3 years or longer on a cool, dark shelf. [It does last a long time. We have just used up the last of the butter we canned in 1999, and it was fine after 5 years.] Canned butter does not "melt" again when opened, so it does not need to be refrigerated upon opening, provided it is used within a reasonable length of time.