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Teachings and Commandments

T&C 1:17:9 (Debt is bondage; impart property to pay debt except what you need for family; See also T&C 4:10)

“Behold, this is a great and the last commandment which I shall give unto you concerning this matter, for this shall suffice for your daily walk, even unto the end of your life. And misery you shall receive if you will slight these counsels, yea, even destruction of yourself and property. Impart a portion of your property, yea, even part of your lands and all, save the support of your family. Pay the debt you have contracted with the printer; release yourself from bondage.”

T&C 7:4 (Joseph not gifted in temporal affairs)

“Be patient in afflictions, for you shall have many, but endure them, for lo, I am with you even unto the end of your days. And in temporal labors you shall not have strength, for this is not your calling. Attend to your calling, and you shall have wherewith to magnify your office, and to expound all scriptures, and continue in the laying on of the hands, and confirming the churches.”

T&C 9:9-10 (All commands are spiritual)

“And now behold, I say unto you, never at any time have I declared from my own mouth that they should return, for where I am they cannot come, for they have no power. But remember that all my judgments are not given unto men, and as the words have gone forth out of my mouth, even so shall they be fulfilled, that the first shall be last and that the last shall be first, in all things whatever I have created by the word of my power, which is the power of my spirit. For by the power of my spirit created I them, yea, all things both spiritual and temporal, firstly spiritual, secondly temporal, which is the beginning of my work. And again, firstly temporal and secondly spiritual, which is the last of my work, speaking unto you that you may naturally understand, but unto myself, my work has no end neither beginning; but it is given unto you that you may understand, because you have asked it of me and are agreed.”

Wherefore, verily I say unto you that all things unto me are spiritual, and not at any time have I given unto you a law which was temporal, neither any man, nor the children of men, neither Adam your father, whom I created. Behold, I gave unto him that he should be an agent unto himself and I gave unto him a commandment, but no temporal commandment gave I unto him, for my commandments are spiritual; they are not natural nor temporal, neither carnal nor sensual.”

T&C 26:7-9, 14, 19, 20 (Property to be sufficient for family; Land of New Jerusalem must be purchased; Riches of the gentiles reserved for House of Israel; Pay cash for things, do not get in debt to the world)

“And behold, you shall consecrate all your properties, that which you have, unto me, with a covenant and deed which cannot be broken, and they shall be laid before the bishop of my church and two of the elders, such as he shall appoint and set apart for that purpose. And it shall come to pass that the bishop of my church, after that he has received the properties of my church that it cannot be taken from the church, he shall appoint every man a steward over his own property, or that which he has received, inasmuch as it shall be sufficient for himself and family.

And the residue shall be kept to administer to him that has not, that every man may receive according as he stands in need. And the residue shall be kept in my storehouse to administer to the poor and needy as shall be appointed by the elders of the church and the bishop, and for the purpose of purchasing land and the building up of the New Jerusalem, which is hereafter to be revealed, that my covenant people may be gathered in one in the day that I shall come to my temple. And this I do for the salvation of my people.

And it shall come to pass that he that sins and repents not shall be cast out, and shall not receive again that which he has consecrated unto me, for it shall come to pass, that which I spoke by the mouth of my prophets shall be fulfilled, for I will consecrate the riches of the gentiles unto my people, which are of the house of Israel.

[...]

You shall stand in the place of your stewardship. You shall not take your brother’s garment, you shall pay for that which you shall receive of your brother. And if you obtain more than that which would be for your support, you shall give it into my storehouse, that all things may be done according to that which I have spoken.

[...]

Fourth — How far it is the will of the Lord that we should have dealings with the world, and how we should conduct our dealings with them. You shall contract no debts with them. And again, the elders and bishop shall counsel together, and they shall do, by the directions of the spirit, as it must needs be necessary.”

T&C 31:14 (Land of inheritance must be purchased)

“Wherefore, I, the Lord, have said, Gather you all out from the eastern lands, assemble yourselves together, you elders of my church. Go forth into the western countries, call upon the inhabitants to repent, and inasmuch as they do repent, build up churches unto me. And with one heart and with one mind gather up your riches that you may purchase an inheritance which shall hereafter be appointed you, and it shall be called the New Jerusalem, a land of peace, a city of refuge, a place of safety for the saints of the Most High God. And the glory of the Lord shall be there, and the terror of the Lord also shall be there, insomuch that the wicked will not come unto it. And it shall be called Zion.”

T&C 34:2-3 (Purchase precedes gathering)

“It must needs be necessary that you save all the money that you can, and that you obtain all that you can in righteousness, that in time you may be enabled to purchase lands for an inheritance, even the city. The place is not yet to be revealed, but after your brethren come from the east there are certain men to be appointed, and to them it shall be given to know the place, as to them it shall be revealed. And they shall be appointed to purchase the lands and to make a commencement to lay the foundation of the city.

And then you shall begin to be gathered with your families, every man according to his family, according to his circumstances, and as is appointed to him by the bishop and elders of the church, according to the laws and commandments which you have received and which you shall hereafter receive. Even so, Amen.”

T&C 38 (Lord defines honesty, how we become one, wants and needs)¹

A revelation given at Thompson, Ohio, 20 May 1831, through Joseph Smith Jr. to bishop Edward Partridge concerning the property of the church, etc.

“Hearken unto me, says the Lord your God, and I will speak unto my servant Edward Partridge and give unto him directions, for it must needs be that he receive directions how to organize this people; for it must needs be that they are organized according to my laws. If otherwise, they will be cut off.

Wherefore, let my servant Edward Partridge receive the properties of this people which have covenanted with me to obey the laws which I have given, and let my servant Edward Partridge receive the money as it shall be laid before him according to the covenant, and go and obtain a deed, or article, of this land unto himself. For I have appointed him to receive these things, and thus through him the properties of this church shall be consecrated unto me.

Wherefore, let my servant Edward Partridge and those whom he has chosen, in whom I am well pleased, appoint unto this people their portion, every man alike, according to their families, according to their wants and their needs. And let my servant Edward Partridge, when he shall appoint a man his portion, give unto him a writing that shall secure unto him his portion, that he shall hold it of the church, until he transgress and is not counted worthy by the voice of the church, according to the laws, to belong to the church, and thus all things shall be made sure according to the laws of the land.

*And let that which belongs to this people be appointed unto this people. And the money which is left unto this people, let there be an agent appointed unto this people to take the money to provide food and raiment according to the wants of this people. And let every man deal honestly, and be alike among this people, and receive alike, **that you may be one even as I have commanded you.** And **let that which belongs to this people not be taken and given unto that of another church.** Wherefore, if another church*

¹ Herein you will notice “the church” and “churches”. When it is “the church” it includes all of the “churches”. We may better understand this passage of scripture in our day by replacing “churches” with “fellowships”.

would receive money of this church, let them pay unto this church again, according as they shall agree. And this shall be done through the bishop or the agent which shall be appointed by the voice of the church.

Again, let the bishop appoint a storehouse unto this church, and let all things, both in money and in meat, which is more than is needful for the want of this people, be kept in the hands of the bishop. And let him also reserve unto himself, for his own wants and for the wants of his family, as he shall be employed in doing this business. And thus I grant unto this people a privilege of organizing themselves according to my laws, and I consecrate unto them this land for a little season, until I the Lord shall provide for them otherwise and command them to go hence. And the hour and the day is not given unto them, wherefore, let them act upon this land as for years², and this shall turn unto them for their good.

Behold, this shall be an example unto my servant Edward in other places, in all churches. And whoever is found a faithful, and just, and a wise steward, shall enter into the joy of his Lord, and shall inherit eternal life. Verily, I say unto you, I am Jesus Christ, who comes quickly, in an hour you think not. Even so, Amen."

T&C 45:8, 11-12 (Inheriting the land of zion either by purchase or by the shedding of blood)

"And now I give unto you further directions concerning this land. It is wisdom in me that my servant Martin should be an example unto the church, in laying his moneys before the bishop of the church. And also, this is a law unto every man that comes unto this land to receive an inheritance, and he shall do with his moneys according as the law directs. And it is wisdom also that there should be lands purchased in Independence for the place of the storehouse, and also for the house of the printing. And other directions concerning my servant Martin Harris shall be given him of the spirit, that he may receive his inheritance as seems best to him. And let him repent of his sins, for he seeks the praise of the world.

[...]

And let there be an agent appointed by the voice of the church, unto the church in Ohio, to receive moneys to purchase lands in Zion. And I give unto my servant Sidney Rigdon a commandment that he shall write a description of the land of Zion and a statement of the will of God, as it shall be made known by the spirit unto him, and an epistle and subscription, to be presented unto all the churches to obtain moneys to be put into the hands of the bishop to purchase lands for an inheritance for the children of God, of himself or the agent, as seems best to him, or as he shall direct. For behold, verily I say unto you, the Lord wills that the disciples and the children of men should open their hearts, even to purchase this whole region of country as soon as time will permit.

Behold, here is wisdom: Let them do this lest they reserve no inheritance save it be by the shedding of blood."

² Though this land will only be consecrated to them for a "little season", the Lord wants them to "act upon this land as for years"

T&C 50:7 (Render to “Caesar”; Land of Zion purchased with money or blood)

“Behold, the land of Zion; I, the Lord, hold it in my own hands. Nevertheless, I, the Lord, render unto Caesar the things which are Caesar’s. Wherefore, I, the Lord, will that you should purchase the lands, that you may have advantage of the world, that you may have claim on the world, that they may not be stirred up unto anger. For Satan puts it into their hearts to anger against you and to the shedding of blood. Wherefore, the land of Zion shall not be obtained but by purchase or by blood; otherwise, there is no inheritance for you. And if by purchase, behold, you are blessed, and if by blood, as you are forbidden to shed blood, lo, your enemies are upon you and you shall be scourged from city to city, and from synagogue to synagogue, and but few shall stand to receive an inheritance.”

T&C 51:8-9 (God’s law forbids debt to enemies; Be not weary in well-doing)

“And it is not meet that my servants Newel K. Whitney and Sidney Gilbert should sell their store and their possessions here, for this is not wisdom, until the residue of the church which remains in this place shall go up unto the land of Zion. Behold, it is said in my laws, or forbidden, to get in debt to your enemies, but behold, it is not said at any time that the Lord should not take when he please and pay as seems best to him. Wherefore, as you are agents and you are on the Lord’s errand, whatever you do according to the will of the Lord is the Lord’s business. And this is the Lord’s business, and he has sent you to provide for his saints in these last days, that they may obtain an inheritance in the land of Zion. And behold, I, the Lord, declare unto you, and my words are sure and shall not fail, that they shall obtain it. But all things must come to pass in its time. Wherefore, be not weary in well doing, for you are laying the foundation of a great work, and out of small things proceeds that which is great.

Behold, the Lord requires the heart and a willing mind, and the willing and obedient shall eat the good of the land of Zion in these last days. And the rebellious shall be cut off out of the land of Zion, and shall be sent away, and shall not inherit the land. For verily I say that the rebellious are not of the blood of Ephraim, wherefore they shall be plucked out.”

T&C 61:3-4 (Steps to consecration; temporal equality results spiritual blessings)

“Nevertheless, inasmuch as they receive more than for their necessities and their wants, it shall be given into my storehouse. And the benefits thereof shall be consecrated unto the inhabitants of Zion, and unto their generations, inasmuch as they become heirs according to the laws of the Kingdom.

*Behold, this is what the Lord requires of every man in his stewardship, even as I the Lord have appointed or shall hereafter appoint unto any man. And behold, none is exempt from this law who belong to the church of the living God, yea, neither the bishop, neither the agent who keeps the Lord’s storehouse, neither he who is appointed in a stewardship over temporal things. He who is appointed to administer spiritual things, the same is worthy of his hire, even as those who are appointed to a stewardship to administer in temporal things, yea, even more abundantly, which abundance is multiplied unto them through the manifestations of the spirit. **Nevertheless, in your temporal things you shall be equal in all things, and this not grudgingly; otherwise, the abundance of the manifestations of the spirit shall be withheld.”***

T&C 78:3 (Enlarge borders, equal claim on property, wants that are just)

*“Therefore, verily I say unto you, it is expedient for you, my servants Edward Partridge and Newel K. Whitney, Sidney Gilbert and Sidney Rigdon, and my servant Joseph Smith Jr., and John Whitmer, and Oliver Cowdery, and William W. Phelps, and Martin Harris, to be bound together by a bond and covenant that cannot be broken, in your several stewardships, to manage the literary and mercantile concerns and the bishopric, both in the land of Zion and in the land of Kirtland. For I have consecrated the land of Kirtland, in my own due time, for the benefit of the saints of the Most High and for a stake to Zion. **For Zion must increase in beauty and in holiness, her borders must be enlarged, her stakes must be strengthened.** Yea, verily I say unto you, Zion must arise and put on her beautiful garments. Therefore, I give unto you this commandment — that you bind yourselves by this covenant, and it shall be done according to the laws of the land (behold, here is wisdom also in me for your good): and you are to be equal, or in other words, you are to have equal claims on the properties for the benefit of managing the concerns of your stewardship, every man according to his wants and his needs, inasmuch as his wants are just, and all this for the benefit of the church of the living God — that every man may improve upon his talent, that he may gain other talents, yea, even a hundredfold, to be cast into the Lord’s storehouse to become the common property of the whole church, every man seeking the interest of his neighbor and doing all things with an eye single to the glory of God.”*

T&C 90:5 (Discharge every debt, keep family small, don’t provide for those outside your “family”)

*“Now verily I say unto you, let there be a place provided, as soon as it is possible, for the family of your counselor and scribe, even Frederick. And let my aged servant Joseph Smith Sr. continue with his family upon the place where he now lives, and let it not be sold until the mouth of the Lord shall name. And let your counselor, even Sidney, remain where he now resides, until the mouth of the Lord shall name. And let the bishop search diligently to obtain an agent, and let it be a man who has got riches in store, a man of God and of strong faith, that thereby he may be enabled to discharge every debt, that the storehouse of the Lord may not be brought into disrepute before the eyes of the people. Search diligently, pray always, and be believing, and all things shall work together for your good, if you walk uprightly and remember the covenant wherewith you have covenanted one with another. **Let your families be small, especially my aged servant Joseph, as pertaining to those who do not belong to your families³, that those things that are provided for you, to bring to pass my work, are not taken from you and given to those that are not worthy, and thereby you are hindered in accomplishing those things which I have commanded you.⁴”***

T&C 96:4-5, 7 (Pattern to build house)

“Verily I say unto you that it is my will that a house should be built unto me in the land of Zion like unto the pattern which I have given you. Yea, let it be built speedily by the tithing of my people. Behold, this is the tithing and the sacrifice which I, the Lord, require at their hands, that there

³ Fellowships?

⁴ Why would having a larger “family” that takes away “those things that are provided for [us]” hinder the accomplishment of “those things which [God has] commanded [us]”?

may be a house built unto me for the salvation of Zion, for a place of thanksgiving for all saints, and for a place of instruction for all those who are called to the work of the ministry in all their several callings and offices, that they may be perfected in the understanding of their ministry, in theory, in principle, and in doctrine, in all things pertaining to the kingdom of God on the earth, the keys of which kingdom have been conferred upon you.

And inasmuch as my people build a house unto me in the name of the Lord, and do not suffer any unclean thing to come into it that it be not defiled, my glory shall rest upon it, yea, and my presence shall be there, for I will come into it. And all the pure in heart that shall come into it shall see God; but if it be defiled, I will not come into it, and my glory shall not be there, for I will not come into unholy temples.”

T&C 101:17 (Land redeemed by the shedding of blood)

*“And again, I say unto you, those who have been scattered by their enemies, it is my will that they should continue to importune for redress and redemption by the hands of those who are placed as rulers and are in authority over you, according to the law and constitution of the people, which I have suffered to be established and should be maintained for the rights and protection of all flesh, according to just and holy principles, that every man may act in doctrine and principle pertaining to futurity according to the moral agency which I have given unto them, that every man may be accountable for his own sins in the day of judgment. Therefore, **it is not right that any man should be in bondage one to another**, and for this purpose have I established the constitution of this land by the hands of wise men whom I raised up unto this very purpose, and **redeemed the land by the shedding of blood.**”*

T&C 105:17-18 (Pay all debts, debt gives lenders reason to afflict debtors; Debt is bondage)

*“And again, verily I say unto you concerning your debts, behold, **it is my will that you should pay all your debts**, and it is my will that you should humble yourselves before me, and obtain this blessing by your diligence, and humility, and the prayer of faith. And inasmuch as you are diligent and humble and exercise the prayer of faith, behold, **I will soften the hearts of those to whom you are in debt, until I shall send means unto you for your deliverance.** Therefore, write speedily unto New York, and write according to that which shall be dictated by my spirit, and **I will soften the hearts of those to whom you are in debt, that it shall be taken away out of their minds to bring affliction upon you.***

*And inasmuch as you are humble and faithful and call on my name, behold, I will give you the victory. **I give unto you a promise that you shall be delivered this once out of your bondage.** Inasmuch as you obtain a chance to loan money by hundreds or by thousands, even until you shall loan enough to **deliver yourselves from bondage**, it is your privilege, and pledge the properties which I have put into your hands, this once, by giving your names by common consent, or otherwise, as it shall seem good unto you. I give unto you the privilege this once, and behold, if you proceed to do the things which I have laid before you, according to my commandment, all these things are mine, and you are my stewards, and the master will not suffer his house to be broken up. Even so, Amen.”*

T&C 131:4 (Temple should not be built with debt, but according to the Lord's pattern)

*“Verily I say unto you, Let not my servant Joseph, neither my servant Sidney, neither my servant Hyrum, get in debt any more for the building of a house unto my name, but let my house be built unto my name according to the pattern which I will show unto them, and if my people build it not according to the pattern which I shall show unto their presidency, I will not accept it at their hands. But if my people do **build it according to the pattern** which I shall show unto their presidency, even my servant Joseph and his counselors, **then** I will accept it at the hands of my people.”*

T&C 133:1 (Sell what you can to get out of debt as soon as possible; Do no covet property)

*“Verily thus says the Lord unto my servants William Marks and Newel K. Whitney: Let them settle up their business speedily and journey from the land of Kirtland before I the Lord send snow again upon the ground. Let them awake and arise, and come forth and not tarry, for I the Lord command it. Therefore, if they tarry, it shall not be well with them. Let them repent of all their sins and of all their covetous desires before me, says the Lord. **For what is property unto me, says the Lord. Let the properties of Kirtland be turned out for debt, says the Lord. Let them go, says the Lord, and whatever remains, let it remain in your hands, says the Lord.** For have I not the fowls of heaven, and also the fish of the sea, and the beasts of the mountains? Have I not made the earth? Do I not hold the destinies of all the armies of the nations of the earth? Therefore, will I not make the solitary places to bud, and to blossom, and to bring forth in abundance, says the Lord? Is there not room enough upon the mountains of Adam-Ondi-Ahman, and upon the plains of Obashinihah, or Oleashinihah, or in the land where Adam dwelt, that you should not covet that which is but the drop and neglect the more weighty matters? Therefore, come up hither unto the land of my people, even Zion.”*

T&C 135 (The Law of Tithing required prior to gathering to sanctify Zion)

“Question: O Lord, show unto your servants how much you require of the properties of your people for a tithing. Answer: Verily thus says the Lord: I require all their surplus property to be put into the hands of the bishop of my church of Zion, for the building of my house, and for the laying the foundation of Zion, and for the priesthood, and for the debts of the presidency of my church. And this shall be the beginning of the tithing of my people. And after that, those who have thus been tithed shall pay one-tenth of all their interest annually. And this shall be a standing law unto them for ever, for my holy Priesthood says the Lord.

*Verily I say unto you, it shall come to pass that all those who gather unto the land of Zion shall be tithed of their surplus properties, and shall observe this law or they shall not be found worthy to abide among you. And I say unto you, if my people observe not this law to keep it holy, and **by this law sanctify the land of Zion unto me, that my statutes and my judgments may be kept thereon**, that it may be most holy, behold, verily I say unto you, it shall not be a land of Zion unto you. And this shall be an example unto all the stakes of Zion. Even so, Amen.”*

T&C 173 (Tithes for the poor among us)

[Tithing] was never to establish a wealthy general fund nor to invite the wrongful accumulation of wealth that has resulted from the long abuse of this law. The law was to be a light thing, easily borne by the faithful. Tithing was always to be taken from surplus (meaning unnecessary excess property) and increase (meaning what remains after all costs of the household have been paid). It was to be drawn out of the abundance in the possession of the giver so that there may be enough and to spare, not from property required for their necessities. The tithes of this people are to be used for the poor among this people, if they want to become Mine.

T&C 175:44 (Tithing for the poor among us, excess to the temple)

The relief of the poor among you refers to the poor among the individual fellowship. If there are no poor among you, then excess donations should go to the temple, but they can be shared as your fellowship determines by common consent. God's people are always required to build a temple. Therefore, there needs to be preparation for the coming commandment.

New Covenants

1 Nephi 1:13, 16, 18 (Plates redeemed by purchase, and the Lord provided a way to protect Nephi in obtaining them from the unjust dealings of Laban)

*“And it came to pass that we went down to the land of our inheritance, and we did gather together our gold, and our silver, and our precious things. And after we had gathered these things together we went up again unto the house of Laban. **And it came to pass that we went in unto Laban and desired him that he would give unto us the records which were engraven upon the plates of brass, for which we would give unto him our gold, and our silver, and all our precious things.** And it came to pass that when Laban saw our property, that it was exceeding great, he did lust after it, insomuch that he thrust us out and sent his servants to slay us **that he might obtain our property.** And it came to pass that we did flee before the servants of Laban, and we were obliged to leave behind our property, and **it fell into the hands of Laban.**”*

[...]

*And as I came near unto the house of Laban I beheld a man, and **he had fallen to the earth before me,** for he was drunken with wine. And when I came to him, I found that it was Laban, and beheld his sword, and I drew it forth from the sheath thereof. And the hilt thereof was of pure gold, and the workmanship thereof was exceeding fine, and I saw that the blade thereof was of the most precious steel.*

[...]

*And after I had smitten off his head with his own sword, I took the garments of Laban and put them upon mine own body, yea, even every whit; and I did gird on his armor about my loins. And after I had done this, I went forth unto the treasury of Laban. And as **I went forth towards the treasury of Laban,** behold, I saw the servant of Laban who had the keys of the treasury. And I commanded him in the voice of Laban that he should go with me into the treasury. And he supposing me to be his master Laban, for he beheld the garments and also the sword girded about my loins... And I also spake unto him that I should carry the engravings which were upon the plates of brass to my elder brethren, who were without the walls.*

1 Nephi 5:12

“And thus we see that the commandments of God must be fulfilled. And if it so be that the children of men keep the commandments of God, he doth nourish them, and strengthen them, and provide ways and means whereby they can accomplish the thing which he has commanded them. Wherefore, he did provide ways and means for us while we did sojourn in the wilderness.”

Mosiah 9:7 (Bear one another’s burdens to be equal, and the Lord will pour out spirit more abundantly)

“And it came to pass that he said unto them, Behold, here are the waters of Mormon — for thus were they called — and now, as ye are desirous to come into the fold of God and to be called his people, and are willing to bear one another’s burdens, that they may be light, yea, and are willing to mourn with those

that mourn, yea, and comfort those that stand in need of comfort, and to stand as witnesses of God at all times, and in all things, and in all places that ye may be in, even until death, that ye may be redeemed of God and be numbered with those of the first resurrection, that ye may have eternal life, now I say unto you, if this be the desire of your hearts, what have you against being baptized in the name of the Lord, as a witness before him that ye have entered into a covenant with him that ye will serve him and keep his commandments, that he may pour out his spirit more abundantly upon you? And now when the people had heard these words, they clapped their hands for joy and exclaimed, This is the desires of our hearts!"

4 Nephi 1:1(There's just a lot here...)

*"And as many as did come unto them and did truly repent of their sins were baptized in the name of Jesus, and they did also receive the holy ghost. And it came to pass in the thirty and sixth year, the people were all converted unto the Lord, upon all the face of the land, both Nephites and Lamanites; and there were no contentions and disputations among them, and every man did deal justly one with another. And they had all things common among them **[as a result of not contending and dealing justly]**; therefore, there were not rich and poor, bond and free, but they were all made free and partakers of the Heavenly gift."*

Matt 3:20 (Bondage to lenders)

"Agree with your adversary quickly while you are in the way with him, lest at any time your adversary deliver you to the judge, and the judge deliver you to the officer, and you should be cast into prison. Truly I say unto you, you shall by no means come out from there until you have paid the utmost farthing."

Matt. 9:15-17 (Bondage to lenders)

*"Then came Peter to him and said, Lord, how oft shall my brother sin against me, and I forgive him? Until seven times? Jesus said unto him, I say not unto you, until seven times, but, until seventy times seven. Therefore is the kingdom of Heaven likened unto a certain king who would take account of his servants; and when he had begun to reckon, one was brought unto him who owed him ten thousand talents. But forasmuch as he had nothing to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. And the servant implored him, saying, Lord, have patience with me, and I will pay you all. Then the lord of that servant was moved with compassion, and released him, and forgave him the debt. The servant therefore fell down and worshipped him. But the same servant went out and found one of his fellow servants, who owed him a hundred pence. And he laid hands on him and took him by the throat, saying, Pay me that you owe. And his fellow servant fell down at his feet and implored him, saying, Have patience with me, and I will pay you all. And he would not, but went and **cast him into prison until he should pay the debt. [this was the law]***

*So when his fellow servants saw what was done, they were very sorry, and came and told unto their lord all that was done. Then his lord, after he had called him, said unto him, O you wicked servant, I forgave you all that debt because you desired me to. Should you not also have had compassion on your fellow servant, even as I had pity on you? **And his lord was angry, and delivered him to the torturers [lenders become violent if not paid] until he should pay all that was due unto him.** So likewise shall*

my Heavenly Father do also unto you, if you from your hearts forgive not everyone his brother their trespasses."

Old Covenants

Exodus 13:1 (See 1-23 for a full treatment on the Law God's covenant people must follow to invoke his protection)

"Now these are the judgments which you shall set before them: If you buy a Hebrew servant, six years he shall serve, and in the seventh he shall go out free for nothing. If he came in by himself, he shall go out by himself. If he was married, then his wife shall go out with him. If his master has given him a wife and she has borne him sons or daughters, the wife and her children shall be her master's and he shall go out by himself. And if the servant shall plainly say, I love my master, my wife, and my children, I will not go out free, then his master shall bring him unto the judges. He shall also bring him to the door, or unto the doorpost, and his master shall bore his ear through with an awl, and he shall serve him for ever. And if a man sell his daughter to be a maidservant, she shall not go out as the menservants do. If she please not her master who has betrothed her to himself, then shall he let her be redeemed, not to sell her unto a strange nation; he shall have no power to do this, seeing he has dealt deceitfully with her. And if he has betrothed her unto his son, he shall deal with her after the manner of daughters. If he take him another wife, her food, her raiment, and her duty of marriage shall he not diminish. And if he do not these three unto her, then shall she go out free without money."

Deut. 5:6 (Lord's people will not borrow, provide for the poor)

*"At the end of every seven years, you shall make a release. And this is the manner of the release: Every creditor that lends anything unto his neighbor shall release it.⁵ He shall not exact it of his neighbor or of his brother, because it is called the Lord's release. Of a foreigner, you may exact it again, but that which is yours with your brother, your hand shall release — save when there shall be no poor among you — for the Lord shall greatly bless you in the land which the Lord your God gives you for an inheritance to possess it, only if you carefully listen unto the voice of the Lord your God, to observe to do all these commandments which I command you this day. For the Lord your God blesses you as he promised you. And **you shall lend unto many nations, but you shall not borrow**; and you shall reign over many nations, but they shall not reign over you. **If there is among you a poor man of one of your brethren, within any of your gates in your land which the Lord your God gives you, you shall not harden your heart, nor shut your hand from your poor brother, but you shall open your hand wide unto him and shall surely lend him sufficient for his need in that which he lacks.** Beware that there be not a thought in your wicked heart saying, The seventh year, the year of release, is at hand — and your eye be evil against your poor brother and you give him naught, and he cry unto the Lord against you, and it be sin unto you. You shall surely give him, and your heart shall not be grieved when you give unto him, because for this thing the Lord your God shall bless you in all your works and in all that you put your hand unto. For the poor shall never cease out of the land. Therefore, I command you, saying, You shall open your hand wide unto your brother, to your poor, and to your needy in your land."*

⁵ Our current bankruptcy laws work similar to this.

2 Samuel 12:5-7 (King David insists on buying threshing floor)

“And Gad came that day to David and said unto him, Go up, rear an altar unto the Lord in the threshing floor of Araunah the Jebusite. And David, according to the saying of Gad, went up as the Lord commanded. And Araunah looked, and saw the king and his servants coming on toward him. And Araunah went out and bowed himself before the king, on his face upon the ground. And Araunah said, Why is my lord the king come to his servant? And David said, To buy the threshing floor of you, to build an altar unto the Lord, that the plague may be stopped among the people.

*And Araunah said unto David, Let my lord the king take and offer up what seems good unto him. Behold, here are oxen for burnt sacrifice, and threshing instruments and other instruments of the oxen for wood. **All these things did Araunah, as a king, give unto the king.** And Araunah said unto the king, The Lord your God accepts you.*

*And the king said unto Araunah, **Nay; but I will surely buy it from you at a price, neither will I offer burnt offerings unto the Lord my God of that which does cost me nothing.** So David bought the threshing floor and the oxen for fifty shekels of silver. And David built there an altar unto the Lord, and offered burnt offerings and peace offerings. So the Lord was entreated for the land, and the plague was stopped among Israel.”*

2 Kings 2:6 (Sell what you can to get out of debt)

*“Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Your servant my husband is dead, and you know that your servant did fear the Lord. And the creditor has come to take unto himself my two sons to be bondmen. And Elisha said unto her, What shall I do for you? Tell me, what have you in the house? And she said, Your handmaid has not anything in the house save a pot of oil. Then he said, Go borrow vessels abroad of all your neighbors, even empty vessels; borrow not a few. And when you have come in, you shall shut the door upon you and upon your sons, and shall pour out into all those vessels, and you shall set aside that which is full. So she went from him, and shut the door upon her and upon her sons who brought the vessels to her, and she poured out. And it came to pass when the vessels were full that she said unto her son, Bring me yet a vessel. And he said unto her, There is not a vessel more. And the oil stayed. Then she came and told the man of God. **And he said, Go sell the oil and pay your debt, and live, you and your children, of the rest.**”*

1 Chronicles 10:15; see also 12:1 (Shedding of blood, can't participate in temple)

*“Then he called for Solomon his son, and charged him to build a house for the Lord God of Israel. And David said to Solomon, My son, as for me, it was in my mind to build a house unto the name of the Lord my God; but the word of the Lord came to me, saying, You have shed blood abundantly, and have made great wars. **You shall not build a house unto my name because you have shed much blood upon the earth in my sight.** Behold, a son shall be born to you who shall be a man of rest. And I will give him rest from all his enemies round about, for his name shall be Solomon. And I will give peace and quietness*

unto Israel in his days. He shall build a house for my name. And he shall be my son, and I will be his father, and I will establish the throne of his kingdom over Israel for ever."

2 Chronicles 1:13 (Must purchase land, even if already given by covenant. See 2 Sam. 12:5-7)

"Then Solomon began to build the house of the Lord at Jerusalem in Mount Moriah, where the Lord appeared unto David his father, in the place that David had prepared in the threshing floor of Ornan the Jebusite. And he began to build in the second day of the second month, in the fourth year of his reign."

Nehemiah 2:39

*"And the rest of the people — the priests, the Levites, the porters, the singers, the temple servants, and all they that had separated themselves from the people of the lands unto the law of God, their wives, their sons and their daughters, everyone having knowledge and having understanding — they cleaved to their brethren, their nobles, and entered into an oath that a curse should come upon them if they did not walk in God's law which was given by Moses the servant of God; and to observe and do all the commandments of the Lord their God, and his judgment and statutes; and that they would not give their daughters unto the people of the land, nor take the daughters of the people for their sons. And if the people of the land bring merchandise or any provisions on the Sabbath day to sell, we would not buy it of them on the Sabbath, or on the holy day, and **we would leave the seventh year and the exaction of every debt.**"*

Proverbs 2:365

*The rich rules over the poor, and **the borrower is servant to the lender.***

Hyrum and Joseph Smith

BoM 1st ed. paid for using debt (T&C 1:17:9; T&C 4:10)

Kirtland Temple built using debt (T&C 131:4) and the Lord did not protect it because it belonged to the world, not Him and the patrons were not just, not having paid their lenders.

JS letter to Hyrum Smith, 2 December 1830 (People will become violent to level debts. See also T&C 50:7)

“Brother Hyrum, beware of the Freemasons, [Alexander] McIntyre heard that you were in Manchester and he got out a warrant and went to your father’s to distress the family but Harrison [Samuel Harrison Smith] overheard their talk and they said that they cared not for the debt, if they only could obtain your body. They were there with carriages. Therefore beware of the Freemasons, This from yours &c.”

Extract from a letter from JS to John Carter 1833

“And again, those in debt, should in all cases pay their debts, and the rich are in no wise to cast out the poor, or leave them behind, for it is said that the poor shall inherit the earth.”

JS Journal 11 January 1834

This evening Joseph Smith Jr., Frederick G. Williams, Newel K. Whitney, John Johnson, Oliver Cowdery, and Orson Hyde united in prayer and asked the Lord to grant the following petition:

[...]

*Fourthly, That the Lord would provide, in the order of his Providence, the bishop of this Church with means sufficient to **discharge every debt that the Firm owes, in due season, that the Church may not be brought into disrepute, and the saints be afflicted by the hands of their enemies.***

JS Journal, 7–9 April 1834 • Monday–Wednesday

on the 7th day of April Bros Newel [K. Whitney] Oliver [Cowdery] Frederick [G. Williams] Heber [C. Kimball] and myself meet in the council room and bowed down before the Lord and prayed that he would furnish the means to deliver the firm from debt and <be> set at liberty and also that I may prevail against that wicked [Doctor Philastus] Hurlbut and that he be put to shame accordingly on the 9 after an impartial trial the Court decided that the said Hurlbut was bound over under 200 dollars bond to keep the peace for six month and pay the cost which amounted to near three hundred dollars all of which was in answer to our prayer for which I thank my heavenly father

JS letter to Lyman White, 16 August 1834 (see also T&C 50:7)

*“in two years from the Eleventh of September next which is the appointed time **for the redemption of Zion, If Verely If I say unto you If the church with one united effort perform their duties If they do this the work shall be complete If they do not this in all humility making preperation from this time forth like Joseph in Egypt laying up store against the time of famine every man having his***

*tent, his horses, his charrots [chariots] his armory his cattle his family and his whole substance in readiness against the time <when> it shall be said To your tents O Isreal!! and **let not this be noised abroad let every heart beat in silence and every mouth be shut***

Now my beloved brethren you will learn by this we have a great work to do, and but little time to do it in and if we dont exert ourselves to the utmost in gathering up the strength of the Lords house that this thing may be accomplished behold their remaineth a scorge <*for the Church even that they shall be driven from City to City and but few shall remain to receive an inheritence if these things are not kept there remaineth a scorge> Also, Therefore be wise this once O ye children of Zion! and give heed to my council saith the Lord!*

JS Journal, 29 November 1834 • Saturday

November 29. 1834. This evening Joseph and Oliver [Cowdery] united in prayer for the continuance of blessings, after giving thanks for the relief which the Lord had lately sent us by opening the hearts of certain brethren from the east to loan us \$430.

After conversing and rejoicing before the Lord on this occasion we agreed to enter into the following covenant with the Lord, viz:=-

That if the Lord will prosper us in our business, and open the way before <us> that we may obtain means to pay our debts, that we be not troubled nor brought into disrepute before the world nor his people, that after that of all that he shall give us we will give a tenth, to be bestowed upon the poor in his church, or as he shall command, and that we will be faithful over that which he has entrusted to our care and that we may obtain much: and that our children after us shall remember to observe this sacred and holy covenant: after us: And that our children and our children's may know of the same we here subscribe our names with our own hands before the Lord:

Joseph Smith Jr

Oliver Cowdery

JS Journal 30 November 1834 • Sunday

*Sabbath evening, November 30, 1834. While reflecting upon the goodness and mercy of the Lord, this evening, a prophecy was put into our hearts, that in a short time the Lord would arrange his providences in a merciful manner and send us assistance to deliver us from **debt and bondage**.*

JS Journal: Prayer • 23 October 1835

Copy of a prayer offered up. on the 23^d day of Oct 1835, by the following individuals, at 4 oclock P.M. viz. Joseph Smith jr, Oliver Cowdery; David Whitmer, Hiram [Hyrum] Smith John Whitmer, Sidn[e]ly Rigdon, Samuel H. Smith, Frederick G. Williams, and W^m. W. Phelps, assembled and united in prayer, with one voice before the Lord, for the following blessings:

*That the Lord will give us means sufficient to **deliver us from all our afflictions and difficulties, wherein we are placed by means of our debts; that he will open the way and deliver Zion in the***

appointed time and that without the shedding of blood; that he will hold our lives precious, and grant that we may live to the common age of man, and never fall into the hands nor power of the mob in Missouri nor in any other place; that he will also preserve our posterity, that none of them fall even to the end of time; that he will give us the blessings of the earth sufficient to carry us to Zion, and that we may purchase inheritances in that land, even enough to carry on <and accomplish> the work unto which he has appointed us; and also that he will assist all others who desire, accordingly to his commandments, to go up and purchase inheritances; and all this easily and without perplexity, and trouble; and finally, that in the end he will save us in his Celestial Kingdom. Amen.

“Anniversary of the Church of Latter Day Saints,” LDS Messenger and Advocate, Apr. 1837, 3:486

He [Joseph] then alluded to the temporal affairs of the church in this place, stating the causes of the embarrassments of a pecuniary nature that were now pressing upon the heads of the church. He observed they began poor, were needy, destitute, and were truly afflicted by their enemies; yet the Lord commanded them to go forth and preach the gospel, to sacrifice their time, their talents, their good name and jeopardize their lives, and in addition to this, they were to build a house for the Lord, and prepare for the gathering of the saints.

*Thus it was easy to see this must involve them. They had no temporal means in the beginning commensurate with such an undertaking, but this work must be done, this place had to be built up. He further remarked that it must yet be built up, that more houses must be built. **He observed that large contracts had been entered into for land on all sides where our enemies had signed away their right. We are indebted to them to be sure, but our brethren abroad have only to come with their money, take these contracts [contracts], relieve their brethren of the pecuniary embarrassments under which they now labor, and procure for themselves a peaceable place of rest among us.** He then closed at about 4 P. M. by uttering a prophesy saying this place must be built up, and would be built up, and that every brother that would take hold and help secure and discharge those contracts that had been made, should be rich.*

*At 4 p.m. President Hyrum Smith addressed the assembly, principally in relation to the temporal affairs of the Church, and censured those who counseled such brethren as moved to this place, when they were not authorized to give advice. He also alluded, in terms of disapprobation, to the practice of some individuals in getting money from the brethren that come in, when it **ought to be approbated to the discharge of heavy debts that are now hanging over the heads of the church, or for the payments of the land contracts which had been made for the benefit of the Saints in this place.***

[...]

*President Sydney Rigdon rose a little before 5 p.m. and after referring to the gathering, and the preaching of the Gospel, as the first things, **alluded to the debt which had been contracted for building the Lord's house, and other purposes, and stated three principal items that constituted nearly the aggregate of debt that now remained unliquidated.***

*First a charge of six thousand dollars which was appropriated and expended in consequence of the brethren being driven by a lawless mob from their possessions in Jackson county., The second was the building of the Lord's house, the unliquidated debt of which was rising of thirteen thousand dollars. The third item of debt was for the purchase of land, that there might be a place of rest, a place of safety, a place that the Saints might lawfully call their own. **All this is to lay a foundation for the gathering of Israel**, and when the Elders go abroad they can speak understandingly, and urge the necessity on propriety of the gathering, from the fact that we have a place for them, and it is the will of God should come. Prey not one upon another, brethren, and for the time being say not, Pay me what thou owest; but **contribute all in your power to discharge the great debts that now hand over the Church.**⁶*

Wilford Woodruff Journal 9 April 1837

*"Joseph desired us to give heed to his words & teaching this once & beware that **Zion & her stakes might be speedily redeemed. He instructed us to be sure & ask those that enter the Kingdom to send up their wise men to Kirtland with there money** to counsel with the presidency & purchase an inheritance before they move their families or bring the poor to the places of gathering for to suffer. **Also that we must keep in view the institution of the Kirtland Safety Society**⁷ & if the Elders of Israel would be faithful & do what was on their power this once Kirtland should speedily be redeemed & become a strong hold not to be thrown down."*

John Smith Journal 6 March 1840

"Met to in Council Joseph & Hyrum present who informed us that thus Saith the <Lord> you need not observe the Law of Consecration untill our case was Decided in Congress also to be very mild in our Difficulties with each other not have any trials in council if it could be avoided would to Lord that we could be at peace among ourselves"

⁶ We do not have large shared debts as a people, and indeed should not. The land of New Jerusalem, the temple and the inheritances which are to be bought by and for Zion's inhabitants to "enlarge her borders" must be bought without debt to the world. There are those among us who are "poor" as a result of being in debt, and we ought to "contribute all in our power to the discharge of [those] great debts" within our fellowships.

⁷ The Kirtland Safety Society was Joseph's attempt to establish a bank, that Zion and her stakes might be "speedily redeemed". This shows Joseph's understanding that when it comes to redeeming land, it may be accomplished monetarily. If not by purchase, however, it must be redeemed by blood, as cited in other scriptures throughout this document. Joseph was not gifted in temporal matters, however. The Lord stated that, "in temporal things [he] should not have strength, for this is not [his] calling." (T&C 7:4) This was manifest by the collapse of the Kirtland Safety Society, the subsequent apostatizing of many church members and leaders as a result of the collapse, and the resulting mobbery that drove the Saints from Kirtland and the temple (which was itself built on debt). This isn't to say Joseph had the wrong idea about how the land of Zion would be redeemed, only in his attempt to apply the idea, "for this was not his calling."

Denver

Zion Symposium, 23 February 2008

*"You find that they healed the sick, they raise the dead, they cause the lame to walk, the blind to receive their sight, the deaf to hear; and **all manner of miracles** did they work among the children of men; and in nothing did they work miracles save it were in the name of Jesus, as the song just mentioned, it is about Him and it is about His work and is about bringing about His will. And why was it then, His will that the sick among them be healed and the dead rise again? Why is it that during this period of time it was in conformity with His will that the lame walk and the blind receive their sight and the deaf hear and **all manner of miracles** occur? Why during this time period, when they've got **the heavenly gift**, and when you would say, you know, that's sort of unfair, I mean, they got all things in common, **they've solved the problems of the social-welfare state**, they've got this great societal thing going on, you know, don't they need cripples? Don't they need the blind? Don't they need people to whom they ought to be ministering to? Shouldn't there be a group of them, who, unlike the verse mentioned earlier, **are in bondage** to the ailments of the body? And the answer is -- well, apparently not. Apparently, we need it. Apparently it serves an extraordinarily useful purpose for us, but in their setting they've got bigger things to do, they've got more important things to do and it will tell us what that is, tell us about it repeatedly." (Denver Snuffer, Zion Symposium, 2008 p. 3)*

40 Years in Mormonism, Talk 6, 12 April 2014

*"If you want to know why the early Saints failed, make this attempt to organize yourselves. Even in a small group you will find challenges. **You want to know how far away you are at this moment from Zion; this will tell you. If you want an accurate barometer of "what lack you yet?" then organize yourselves and you, unitedly in small groups, gather your tithing into the storehouse you maintain, and by your common consent take care of those who are poor among you.**⁸ You will receive an education like none other in the reasons why men fail to have Zion.*

The fact that men fail doesn't excuse you from your own failure. Rise up (and this is a very modest thing to begin with), you will learn so much so quickly. You will be astonished. You don't need or want a "Strongman," and the woman's voice should be equal with the man's. There should not be some "ruler" among you Gentiles saying, "It's this way! It's gotta be this way! I prayed about it! The Lord said I get the money. I prayed about it, and the Lord wanted me to have a new Porsche, and I've got the down payment but I don't have the monthlies. Therefore hear ye the word of the Lord: give Fred a Porsche!" If that's the way you conduct it, you are no better than the rest of the Gentiles. You may as well stay and pay in whatever organization you have at present. You may as well buy red Cadillac Escalades or shopping malls with your tithes. You may as well put your tithing where it does no good for the poor and let your chosen leaders manage your money, along with their organizations."

40 Years in Mormonism, Talk 10, September 29 014 (Tithes for poor among us, then for temple)

⁸ Why is tithing an accurate barometer of how close or far we are from Zion? Is it true that tithing is the tool used to sanctify Zion? (see T&C 135)

*“I talked about paying and administering your own tithes in Grand Junction. I want to remind you that if you do that, none of it should go to the priests. **None of it should go to anything other than helping the poor. And if after all is done to help with the poor, and there’s money left over, before we finish today, I will briefly mention there will need for a temple to be built at some point. Not yet and not more than one. But there will be a need for one.**”*

Youth Conference Comments, 6 June 2017 (Abraham insisted on buying land God had GIVEN him)

Abraham’s wife Sarah died, and Abraham wanted to bury his wife. But he was in a land at that time in which he owned no land, so he needed to acquire a burial site for his wife. Their system in that day required that whatever the bargain was that was struck between the people that were negotiating, it had to be witnessed by at least two people. And in order for that agreement to be binding, something had to be given in exchange. If you did not give something in exchange, then whatever you got could be taken back. Abraham wanted Sarah buried in a place where it could not be taken back. It would be hers as her burial spot forever. So, he goes to the people of the city to try and find out who owns the field that has the cave that he would like to bury Sarah in. The field has a crop in it. He wants the land, but he does not necessarily want the crop. He wants the land because of the cave and that is where he wants to bury Sarah. He approaches the fellow who owns the cave in the presence of others and says “I would like to purchase this because of the burial spot.” The first response is: “Ah you don’t need to buy that from me. I’ll give it to you. Go ahead and use it as the burial spot.” Which meant that he was really going to retain ownership and he could in fact disturb the gravesite of Sarah because nothing was being exchanged. And Abraham said “No, no you can’t give it to me. I want to purchase that” because he wants his wife’s remains undisturbed. So now that he knows he cannot give it to him and therefore take it back, Efron, that was the name of the fellow that owned the fields, says: “Well what is it to me to give to you something that is worth (and I think it was) 200 shekels of silver (I think that was the price he named)?” Said “that’s a small sum between you and I, and it’s no problem.” So now Abraham knows the price that is being asked for the property. He was overcharging. It was an unfair amount. But he had a crop on it so maybe he valued the crop. Abraham in the presence of the witnesses paid the 200 shekels, secured the ground and he acquired for himself the burial place for Sarah that could not now be taken back. There are a lot of little legal things that are going on in the process of getting an enforceable agreement so that Abraham owns the ground and Sarah’s body will not be disturbed. I learned about those things by going to law school.”(Denver Snuffer, 2017, A Day of Faith, A Day of Connection Youth Conference)

Abraham’s Scriptural Account

*“And he lifted up his voice and he blessed Abram, being the high priest and the keeper of the storehouse of God, him whom God had appointed to receive tithes for the poor. Wherefore, Abram paid unto him tithes of all that he had, of all the riches which he possessed, which God had given him, more than that which he had need. And it came to pass that God blessed Abram, and gave unto him riches, and honor, **and lands for an everlasting possession, according to the covenant which he had made and according to the blessing with which Melchizedek had blessed him.**”*

A covenant made to Abram and his seed after him, etc.

And it came to pass that after these things, the word of the Lord came unto Abram in a vision, saying, Fear not, Abram. I will be your shield. I will be your exceedingly great reward. And according to the blessings of my servant, I will give unto you. And Abram said, Lord God, what will you give me, seeing I go childless and Eliezer of Damascus was made the steward of my house? And Abram said, Behold, to me you have given no seed and one born in my house is my heir. And behold, the word of the Lord came unto him again, saying, This shall not be your heir, but he that shall come forth out of your own body shall be your heir. And he brought him forth abroad, and he said, Look now toward heaven and tally the stars, if you are able to number them. And he said unto him, So shall your seed be. And Abram said, Lord God, how will you give me this land for an everlasting inheritance? And the Lord said, Though you were dead, yet am I not able to give it to you? And if you shall die, yet you shall possess it. For the day comes that the Son of Man shall live. But how can he live if he be not dead? He must first be quickened.

*And it came to pass that Abram looked forth and saw the days of the Son of Man, and was glad. And his soul found rest, and he believed in the Lord, and the Lord counted it unto him for righteousness. And the Lord said unto him, I, the Lord, brought you out of Ur of the Chaldees to give you this land to inherit. And Abram said, Lord, **whereby shall I know that I shall inherit it?** — yet he believed God. And the Lord said unto him, Take me a heifer of three years old, and a she-goat of three years old, and a ram of three years old, and a turtledove, and a young pigeon. And he took unto himself all these. And he divided them in the middle and he laid each piece one against the other, but the birds divided he not. And when the fowls came down upon the carcasses, Abram drove them away. And when the sun was going down, a deep sleep fell upon Abram, and behold, a great horror of darkness fell upon him. And the Lord spoke and he said unto Abram, Know of a certainty that your seed shall be a stranger in a land which shall not be theirs, and shall serve strangers. And they shall be afflicted and serve them four hundred years. And also that nation whom they shall serve will I judge. **And afterward shall they come out with great substance.** And you shall die and go to your fathers in peace; you shall be buried in a good old age. But in the fourth generation, they shall come here again, for the iniquity of the Amorites is not yet full.*

*And it came to pass that when the sun went down and it was dark, behold, a smoking furnace and a burning lamp, which passed between those pieces which Abram had divided. And in that same day, the Lord made a covenant with Abram, saying, **Unto your seed have I given this land, from the river of Egypt unto the great river Euphrates — the Kenites, and the Kenizzites, and the Kadmonites, and the Hittites, and the Perizzites, and the Rephaim, and the Amorites, and the Canaanites, and the Gergashites, and the Jebusites.**" (Genesis 7:21-24)*

[...]

"And Sarah was a hundred twenty-seven years old, and she died. And thus ended the years of the life of Sarah. And Sarah died in Kiriath-Arba, the same is now called Hebron in the land of Canaan. And Abraham came to mourn for Sarah and to weep for her, his wife who was dead. And Abraham stood up from before his dead and spoke unto the sons of Heth, saying, I am a stranger and a sojourner with you. Give me a possession of a burying-place with you, that I may bury my dead out of my sight. And the

children of Heth answered Abraham, saying unto him, Hear us, my lord, you are a mighty prince among us. In the choicest of our sepulchers bury your dead. None of us shall withhold from you his sepulcher, but that you may bury your dead. And Abraham stood and bowed himself to the people of the land and to the children of Heth. And he spoke with them, saying, If it is your mind that I should bury my dead out of my sight, hear me, and entreat Ephron the son of Zohar for me, that he may give me the cave of Machpelah, which he has in the end of his field. For as much money as it is worth, he shall have, if he will give it to me for a possession of a burying-place among you.

*And Ephron dwelled among the children of Heth. And **Ephron the Hittite** answered Abraham in the audience of the children of Heth, among all of them that went in at the gates of his city, saying, Listen, my lord, and hear me. The field I give you, and the cave that is therein; I give it to you in the presence of the sons of my people. And I give it to you, therefore bury your dead. And Abraham bowed down himself before the people of the land. And he spoke unto Ephron in the audience of the people of the land, saying, I ask that you hear me. If you will take it of me, I will give you money for the field; and I will bury my dead there, but I will give you money for it. And Ephron answered Abraham, saying unto him, My lord, listen unto me. The land you shall have for four hundred shekels of silver; what shall that be between me and you? Bury therefore your dead. And Abraham listened unto Ephron. And Abraham weighed to Ephron the silver which he had named in the audience of the sons of Heth — four hundred shekels of silver — which was current with the merchant. And the field of Ephron — which was in Machpelah, which was before Mamre — the field, and the cave which was therein, and all the trees that were in the field, that were in all the borders round about, were made sure unto Abraham for a possession in the presence of the children of Heth, before all that went in at the gate of the city. And after this, Abraham buried Sarah his wife in the cave of the field of Machpelah, which is before Mamre; the same is called Hebron in the land of Canaan. And the field and the cave that was therein were made sure unto Abraham for a possession of a burying-place by the sons of Heth.” (Gen. 8:9-10)*

Christian talk 3, 16 November 2017 (Live life in joy and gratitude)

“Question: “You addressed this in your lectures. Let’s say for argument’s sake I believed you. What Can or should a university student do? I can’t drop out because I would have to immediately have to pay back student loans. Do I just keep attending school and trust that everything works out? Or let’s say I’m in high school. Would you recommend young people even go to college? Should young people who want to be lawyers just quash their dreams because everything is going to hell? That’s my general problem with gloom and doom prophecy, it stagnates individual growth and development. People isolate themselves from the rest of the world, spend a bunch of money on guns and emergency supplies, and generally waste their lives living in fear. Is there a balanced approach to watching out for that dastardly thief in the night?”

Answer: I would say, finish high school. I would say, go to law school. One of the first things on the agenda that Christ will destroy—it’s not the lawyers, it’s the bankers and the insurance companies. They’re all evil. [Audience laughter.] Your student loans won’t need to be repaid because there will be

nothing left of the institutions who hope to collect on them.⁹ You don't live your life in contemplation of the fearful return of the Lord. You live your life in a grateful celebration for everything God has done and given to us...We ought to love life, and we ought to love one another, and we ought to pursue our education. We shouldn't bunker down with guns and ammo, fearfully waiting for a direful end to things. Of all people, Christians should have the most hope, the most optimism, the most vitality, and greatest amount of joy in life. We ought to celebrate every day."

Layton Conference Q&A, 30 September 2018

*"You know from **reading the scriptures and taking them all as one and putting them together**, that information leaks out. There must be a people in a city of righteousness in which the tabernacle of God has been erected, looking up when the Lord returns. There must be a period of destruction of the wicked that precedes the Lord's coming. How much those events may overlap... Sometimes I get in trouble.*

It's apparent to me that some skills exist that the Lord is going to require in order to complete the House of God. It cannot be completed if, as a result of warfare and disruption, there is no ability to get those skills employed in the work of fashioning and fabricating the appointments that are necessary for the House of God.

***I don't know how much of an overlap there is going to be but there certainly has to be some very specific things done to make the House of God suitable and appropriate for the restoration of the original religion. I think that the New Jerusalem has to be in existence, the House of God has to be in existence, it has to be accepted by Him, and there has to be a righteous group of people that are gathered and looking forward to His return.** Sometimes God is a minimalist, and the way in which prophecy gets fulfilled is so modest that it can escape the notice of all the great ones of that age, as in the coming of Christ when He was born in Bethlehem. Sometimes He does rather dramatic things like the cleansing that occurred on this land before He visited the people in Bountiful."*

Authority, Keys, Kingdom talk, 14 July 2019 (Tithing to defray debt)

*"Accept the doctrine of Christ. There are those who, free of charge, will baptize you. They expect nothing from you. They intend to sacrifice their time, their means, and their effort in order to perform the ordinance. No one is profiting. None of you who are practicing the faith in the form that it is presently being practiced should profit from that. **We gather tithes, and we use that tithe to help those among us who need assistance—and there are presently some people among us who need assistance.** And the glory of God is manifest in their life by the outpouring of your generosity. You're going to help them. **You're giving of funds to help them defray their indebtedness, answering their medical***

⁹ An off-the-cuff joke by Denver. The point is not that we shouldn't pay back debt, it is that we should not a fearful life that was meant to be lived in gratitude and joy. We are by no means excused from agreeing with even our adversary (while we are in the way with them). Otherwise we'll be taken to the officer and thrown in jail (or worse) until we pay every last cent of what we owe! Few to receive an inheritance indeed....

needs. Those are the kinds of things that knit hearts together. That's what the religion was intended to accomplish. It was not intended to buy the minister a house or to pay to fly a church official with his bodyguards in first-class to Europe to attend area conferences. It was not intended to build ornate marble floors and statuary, in order to prop up the claim of priests who know not God."

**The Book of Mormon Holds the Covenant Pattern for the Full Restoration Talk, 22
September 2019 (Steps toward consecration)**

"This building up of Zion, according to the principles of the law of the Celestial Kingdom, does not initially involve the law of consecration. Joseph Smith ended that practice. He said, "...that the law of consecration could not be kept here and that it was the will of the Lord that we should desist from trying to keep it, and if persisted in, it should produce a perfect abortion, and that he had assumed the whole responsibility of not keeping it until proposed by himself." (History of the Church...) And Joseph dies of course, without ever proposing again the keeping of the law, although there were subsequent attempts made which proved to be a perfect abortion.

Consecration will eventually follow, but like everything that is distant and above this fallen world, it is not a single step. It is a stepped process that cannot be done in haste, nor in a single instant. We have to grow degree by degree, measure by measure, in order to attempt.

Bondage

Questions to consider: If we are in bondage to the world through debt, can we be free unto God? Can a man serve two masters? Why do lenders become violent with their debtors? Why is it when there are no poor among them that the abundance of the manifestations of the Spirit are made manifest, including the healing of the sick?

T&C 1:17:9 (p. 1)

Matt. 9:15-17 (p. 11)

Deut. 5:6 (p.12)

Notes:

Pay Debt, Help the “Poor”, Build Temple

Questions to consider: Tithing is to be given to the poor among us, and then excess given to the temple. Can those in debt be considered “the poor among us”? What would happen if all debts were called in at once? Could they be paid? Does it make sense for the “poor among us” to give tithes if they are the ones who are to receive the tithes? Why would Joseph covenant with the Lord to pay a tithe *after* his debts are paid?

JS Journal, 29 November 1834 (p. 26)

T&C 175:44 (p. 9)

Authority, Keys, Kingdom (p. 23)

Notes:

Justice

Questions to consider: Will the Lord protect Zion if her inhabitants are unjust? Even if they are unjust with the “wicked” or our “adversaries”? Are we not to “pay our debts, release from bondage”? Aren’t we supposed to “render to Caesar that which is Caesar’s”? Why doesn’t the Lord stop lenders from being violent with their debtors? What happened to “Zion” in Joseph and Hyrum’s day when their lenders came looking for justice? Why did Abraham *insist* on buying land from Ephron when the Lord had already given it to him by covenant? Why did David *insist* on purchasing the threshing floor that would become the building site for the temple?

Exodus 13:1-23 (p. 12)

4 Nephi 1:1 (p. 11)

T&C 50:7 (p. 5)

Notes:

Overlap in Time

Questions to consider: Can we just wait for the world to be destroyed, flee to Zion, and forsake our debts? Or will New Jerusalem be established before the world falls? Will people be gathered initially before Babylon is destroyed? Would we not need to discharge all our debts to avoid the afflictions brought on by lenders?

Layton Conference, September 2018 Q&A with Denver (p. 23)

Matthew 7:9; 11:1-4, 7

Notes:

A Pattern

Questions to Consider: Is the pattern of the temple in architecture only? Or does it involve how we prepare the funds also? What happens if the temple is not built “according to the pattern”?

T&C 96:4-5, 7 (p. 6)

T&C 131:4 (p. 8)

Notes:

Redeeming Zion

Questions to consider: What does it mean to “redeem” Zion? Is there more than one way to “redeem” her? Is this different from the redemption of her inhabitants, who were purchased with the blood of Christ?

T&C 50:7 (p. 5)

T&C 101:17 (p. 7)

Wilford Woodruff Journal 9 April 1837 (p. 18)

Notes:

Establishment of Zion, Building the Temple, Purchasing an Inheritance, Enlarging Borders

Questions to consider: What money is to be used to buy land, build a temple, and buy an inheritance? How much could we donate to the temple if we were out of debt and didn't pay hundreds of thousands of dollars a year in interest on those debts (collectively), without increasing our financial burden? Will the initially bought land be large enough for all who will receive an inheritance? Will we need to buy our own inheritances to "enlarge the borders" of Zion? Will we be able to do this if we are in debt? Why did Abraham *insist* on buying land from Ephron when the Lord had already given it to him by covenant? Why did David *insist* on buying what would become the temple lot?

T&C 26 (p.2)

T&C 31:14 (p. 2)

T&C 78:3 (p. 6)

Wilford Woodruff Journal 9 April 1837 (p. 18)

Notes:

Getting Out of Debt

Questions to consider: "I'm in too much debt, won't it be impossible for me to get all the way out?" What methods exist to get out of debt, or bondage? Is it possible to ever get all the way out? Does the Lord truly prepare a way for us to accomplish every command he gives us?

2 Kings 2:6 (p. 13)

T&C 133:1 (p. 8)

Dave Ramsey Baby Steps¹⁰ (p. 39)

Notes:

¹⁰https://www.daveramsey.com/dave-ramsey-7-baby-steps/?gclid=Cj0KCOiA0NfvBRCVARIsAO4930khVLtifO8bIcWqsczyQqwLDz2f72--ficOg5ayb3KGd22gHuaEsHAaAkZnEALw_wcB

See *THE Ramsey Baby Steps Community* on Facebook as well. People are not always kind on this page, but they are experts at getting out of debt and a good support system. My wife and I have lived by these principles for the last five years and know they work.

Appendix A

A revelation given at Kirtland, Ohio, 16 and 17 December 1833, through Joseph Smith Jr.

When men are called unto my everlasting gospel, and covenant with an everlasting covenant, they are accounted as the salt of the earth and the savor of men. They are called to be the savior of men, therefore, if that salt of the earth lose its savor, behold, it is thenceforth good for nothing, only to be cast out and trodden under the feet of men. Behold, here is wisdom concerning the children of Zion — even many, but not all: they were found transgressors, therefore they must needs be chastened. He that exalts himself shall be abased, and he that abases himself shall be exalted.

And now I will show unto you a parable that you may know my will concerning the redemption of Zion: A certain nobleman had a spot of land, very choice, and he said unto his servants, Go into my vineyard, even upon this very choice piece of land, and plant twelve olive trees, and set watchmen round about them; and build a tower, that one may overlook the land round about to be a watchman upon the tower, that my olive trees may not be broken down when the enemy shall come to spoil and take unto themselves the fruit of my vineyard.

*Now the servants of this nobleman went and did as their lord commanded them, and planted the olive trees, and built a hedge round about, and set watchmen, and began to build the tower. And while they were yet laying the foundation thereof, they began to say among themselves, And what need has my lord of this tower? — and consulted for a long time, saying among themselves, **What need has my Lord of this tower, seeing this is a time of peace? Might not this money be given to the exchangers?** For there is no need of these things.*

*And while they were at variance one with another, they became very slothful and they hearkened not unto the commandment of their lord. And **the enemy came by night and broke down the hedge**, and the servants of the nobleman arose and were affrighted and fled, and the enemy destroyed their works and broke down the olive trees.*

*Now behold, the nobleman, the lord of the vineyard, called upon his servants and said unto them, Why, what is the cause of this great evil? Ought you not to have **done even as I commanded you, and after you had planted the vineyard, and built the hedge round about, and set watchmen upon the walls thereof, built the tower also, and set a watchman upon the tower**¹¹, and watched for my vineyard, and not have fallen asleep, lest the enemy should come upon you? And behold, the watchman upon the tower would have seen the enemy while he was yet afar off, and then*

¹¹ What is the hedge? What is the tower? Why are enemies coming to afflict them? Who are the watchmen? Why would a “hedge” and “watchmen” have stopped the enemies? Does a hedge separate you from the world outside? Does it make you independent from them? What is the watchmen’s job in this parable? Why?

*you could have made ready and **kept the enemy from breaking down the hedge thereof, and saved my vineyard from the hands of the destroyer.***

*And the lord of the vineyard said unto one of his servants, Go and gather together the residue of my servants, and take all the strength of my house, which are my warriors, my **young men** and they that are of **middle age** also, among all my servants who are the strength of my house, save these only whom I have appointed to tarry, and go straightway unto the land of my vineyard and **redeem my vineyard, for it is mine; I have bought it with money.** Therefore, get straightway unto my land, break down the walls of my enemies, throw down their tower and scatter their watchmen, and inasmuch as they gather together against you, avenge me of my enemies that by and by I may come with the residue of my house and possess the land.*

And the servant said unto his lord, When shall these things be? And he said unto his servant, When I will. Go straightway and do all things whatever I have commanded you, and this shall be my seal and blessing upon you: A faithful and wise steward in the midst of my house, a ruler in my kingdom. And his servant went straightway, and did all things whatever his lord commanded him, and after many days all things were fulfilled.

*And again, verily I say unto you, **I will show unto you wisdom in me,** concerning all the churches, inasmuch as they are willing to be guided in a right and proper way for their salvation, that the work of the gathering together of my saints may continue, that I may build them up unto my name upon holy places, for the time of harvest is come and my word must needs be fulfilled. Therefore, I must gather together my people according to the parable of the wheat and the tares, that the wheat may be secured in the garner, to possess eternal life and be crowned with Celestial glory when I come in the kingdom of my Father, to reward every man according as his work shall be, while the tares shall be bound in bundles and their bands made strong, that they may be burned with unquenchable fire.*

Therefore, a commandment I give unto all the churches, that they shall continue to gather together unto the places which I have appointed. Nevertheless, as I have said unto you in a former commandment, let not your gathering be in haste nor by flight, but let all things be prepared before you. And in order that all things be prepared before you, observe the commandments which I have given concerning these things, which says or teaches to purchase all the lands by money, which can be purchased for money, in the regions round about the land which I have appointed to be the land of Zion, for the beginning¹² of the gathering of my saints — all the land which can be purchased in Jackson County and the counties round about, and leave the residue in my hand.

Now verily I say unto you, let all the churches gather together all their moneys. Let these things be done in their time, lo, not in haste, and observe to have all things prepared before you. And let honorable men be appointed, even wise men, and send them to purchase the lands. And

¹² What does the Lord mean by “beginning”?

*every church in the eastern countries, when they are built up, if they will hearken unto this counsel they may **buy lands and gather together upon them, and in this way they may establish Zion.** There is even now already in store sufficient, yea, even abundance, to redeem Zion and establish her waste places, no more to be **thrown down**, were the churches who call themselves after my name willing to hearken to my voice.*

*And again, I say unto you, those who have been scattered by their enemies, it is my will that they should continue to importune for redress and redemption by the hands of those who are placed as rulers and are in authority over you, according to the law and constitution of the people, which I have suffered to be established and should be maintained for the rights and protection of all flesh, according to just and holy principles, that every man may act in doctrine and principle pertaining to futurity according to the moral agency which I have given unto them, that every man may be accountable for his own sins in the day of judgment. **Therefore, it is not right that any man should be in bondage one to another, and for this purpose have I established the constitution of this land by the hands of wise men whom I raised up unto this very purpose, and redeemed the land by the shedding of blood.***" (T&C 101:7-17)

A revelation given at Clay County, Missouri, 22 June 1834, through Joseph Smith Jr.

*“Verily I say unto you who have assembled yourselves together that you may learn my will concerning the redemption of my afflicted people, behold, I say unto you, were it not for the transgressions of my people, speaking concerning the church and not individuals, **they might have been redeemed, even now.** But behold, they have not learned to be obedient to the things which I require at their hands, but are full of all manner of evil, and do not **impart of their substance**, as becomes saints, to the poor and afflicted among them, and are not **united** according to the union required by the law of the Celestial Kingdom. And Zion cannot be built up unless it is by the principles of the law of the Celestial Kingdom, otherwise I cannot receive her unto myself. And my people must needs be chastened until they learn obedience, if it must needs be by the things which they suffer.*

*I speak not concerning those who are appointed to lead my people, who are the first elders of my church, for they are **not all under this condemnation**, but I speak concerning the church abroad. There are many who will say, **Where is their God? Behold, he will deliver in time of trouble, otherwise we will not go up unto Zion, and will keep our moneys.***

*Therefore, in consequence of the transgression of my people, it is expedient in me that my elders should wait for a little season for **the redemption of Zion** that they themselves may be prepared, and that my people may be taught more perfectly, and have experience, and know more perfectly concerning their duty and the things which I require at their hands. And this cannot be brought to pass until my elders are endowed with power from on high, for behold, I have prepared a great endowment and blessing to be poured out upon them, inasmuch as they are faithful and continue in humility before me. Therefore, it is expedient in me that my elders should wait a little season for **the redemption of Zion.**¹³*

*For behold, I do not require at their hands to fight the battles of Zion, for as I have said in a former commandment, even so I will fulfill: **I will fight your battles.**¹⁴ Behold, the Destroyer I have already sent forth to destroy and lay waste my enemies, and not many years hence they shall not be left to pollute my heritage, and to blaspheme my name upon the land which I have consecrated for the gathering together of my saints.*

Behold, I have commanded my servant Joseph to say to the strength of my house, even my warriors, my young men and middle-aged, to gather together for the redemption of my people, and throw down the tower of my enemies and scatter their watchmen, but the strength of my house has not hearkened unto my words. But inasmuch as there are those that have hearkened unto my words, I have prepared

¹³ Why must the elders wait for the “redemption of Zion” before they can receive an endowment?

¹⁴ The Lord declares He will do this *after* the “redemption of Zion”.

a blessing and an endowment for them, if they continue faithful. I have heard their prayers and will accept their offering, and it is expedient in me that they should be brought thus far for a trial of their faith.

And now verily I say unto you, a commandment I give unto you — that as many as have come up hither that can stay in the regions round about, let them stay; and those who cannot stay, who have families in the east, let them tarry for a little season, inasmuch as my servant Joseph shall appoint unto them, for I will counsel him concerning this matter. And all things whatever he shall appoint unto them shall be fulfilled. And let all my people who dwell in the regions round about be very faithful, and prayerful, and humble before me, and reveal not the things which I have revealed unto them. Talk not of judgment, boast not of faith nor of mighty works, but carefully gather together as much in one region as can be, consistently with the feelings of the people. And behold, I will give unto you favor and grace in their eyes that you may rest in peace and safety while you are saying unto the people, Execute judgment and justice for us, according to law, and redress us of our wrongs.

*Now behold, I say unto you my friends, in this way you may find favor in the eyes of the people, until the armies of Israel become very great. And I will soften the hearts of the people as I did the heart of Pharaoh, from time to time, until my servant Joseph and my elders whom he shall appoint shall have time to gather up the strength of my house, and to have **sent wise men** to fulfill that which I have commanded concerning **the purchasing of all the lands in Jackson County that can be purchased, and in the adjoining counties round about. For it is my will that these lands should be purchased, and after they are purchased, that my saints should possess them, according to the law of consecration which I have given. And after these lands are purchased, I will hold the armies of Israel guiltless in taking possession of their own lands, which they have previously purchased with their moneys, and of throwing down the towers of my enemies that may be upon them, and scattering their watchmen, and avenging me of my enemies unto the third and fourth generation of them that hate me. But firstly, let my army become very great, and let it be sanctified before me that it may become fair as the sun and clear as the moon, and that her banners may be terrible unto all nations — that the kingdoms of this world may be constrained to acknowledge that the kingdom of Zion is in very deed the kingdom of our God and his Christ, therefore let us become subject unto her laws.***

*Verily I say unto you, it is expedient in me that the first elders of my church should receive their endowment from on high in my house which I have commanded to be built unto my name in the land of Kirtland. And let those commandments which I have given concerning Zion and her law be executed and fulfilled **after her redemption.***

There has been a day of calling, but the time has come for a day of choosing, and let those be chosen that are worthy, and it shall be manifest unto my servant Joseph by the voice of the spirit those who

are chosen, and they shall be sanctified. And inasmuch as they follow the counsels which they receive, they shall have power, after many days, to accomplish all things pertaining to Zion.

And again, I say unto you, sue for peace, not only the people that have smitten you, but also to all people, and lift up an ensign of peace and make a proclamation for peace unto the ends of the earth, and make proposals for peace unto those who have smitten you, according to the voice of the spirit which is in you, and all things shall work together for your good. And be faithful, and behold and lo, I am with you even unto the end. Even so, Amen.” (T&C 107)

Appendix B - One Way Out: Dave Ramsey Baby Steps¹⁵

Baby Step 0: Put Yourself on a Budget

[Create Your First Budget](#)

Baby Step 1: Save \$1,000 for Your Starter Emergency Fund

In this first step, your goal is to save \$1,000 as fast as you can. Your emergency fund will cover those unexpected life events you can't plan for. And there are plenty of them. You don't want to dig a deeper hole while you're trying to work your way out of debt!

Baby Step 2: Pay Off All Debt (Except the House) Using the Debt Snowball

Next, it's time to pay off the cars, the credit cards, your student loans, and any other debt you owe. Start by listing all of your debts except for your mortgage. Put them in order by balance from smallest to largest. This is called the debt snowball method, and you'll use it to knock out your debts one by one.

[Pay All Debts](#)

Baby Step 3: Save 3–6 Months of Expenses in a Fully Funded Emergency Fund

You've paid off your debt! Don't slow down now. Take that money you were throwing at your debt and build a fully funded emergency fund that covers 3–6 months of your expenses. This will protect you against life's bigger surprises, like the loss of a job or your car breaking down, without slipping back into debt.

[Start Saving Money](#)

Baby Step 4: Invest 15% of Your Household Income in Retirement¹⁶

It's time to get serious about retirement—no matter your age. Take 15% of your gross household income and start investing it into your retirement. Start with your company's 401(k) plan and receive the full employer match. Invest the rest into Roth IRAs—one for you and one for your spouse (if you're married).

[Find Your Investing Pro](#)

¹⁵ These things, while a good and proven guide, are subject to alteration based on our unique circumstances as a movement.

¹⁶ "Retirement" may well be purchasing an inheritance to "enlarge the borders of Zion". I would be comfortable paying off my house early, and using the equity to buy my "retirement".

Baby Step 5: Save for Your Children's College Fund¹⁷

By this step, you've paid off all debts (except the house) and started saving for retirement. Next, it's time to save for your children's college expenses (that is, if they make it through Algebra II and Chemistry unscathed). We recommend 529 college savings plans or ESAs (Education Savings Accounts).

[Learn to Save for College](#)

Baby Step 6: Pay Off Your Home Early

Now, bring it all home. Baby Step 6 is the big dog! Your mortgage is the only thing between you and complete freedom from debt. Can you imagine your life with no house payment? Any extra money you can put toward your mortgage could save you tens (or even hundreds) of thousands in interest.

[Talk to a Mortgage Expert](#)

Baby Step 7: Build Wealth and Give

You know what people with no debt can do? Anything they want! The last step is the most fun. You can live and give like no one else! Keep building wealth and become insanely generous. *Leave an inheritance* for your kids and their kids. Now, that's what we call leaving a legacy!

¹⁷ In his talk titled *Civilization*, Denver states, "The Lord's civilization will require His tabernacle at the center. Through it, a recovered religion will be fully developed. God's house will include a higher law; an education about the universe and a Divine university will be established. It will be an Ensign in the mountains, and people from all over the earth will say, 'Come, let us go up to the House of the God of Jacob, He will teach us. We will learn of His paths, to walk in them.' That place will house a new civilization."

I, personally, would not feel bad donating to the temple fund and calling it my children's "university fund".