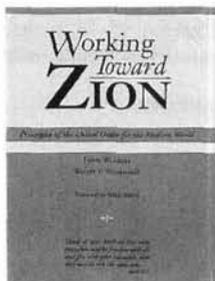


## INTERVIEW

## SAVING OUR SELVES

A conversation with James Lucas and Warner Woodworth

Last summer, Aspen Books released *Working toward Zion: Principles of the United Order for the Modern World*, by James W. Lucas, New York City attorney, and Warner P. Woodworth, BYU professor of organizational behavior. The book examines free-market economic theory and history and Mormon practices and preachings about economic cooperation, materialism, our obligation to help the poor, and workplace ethics. Unearthing provocative and forgotten statements by Church leaders, this excellent economic primer distills united order applications in today's modern economy. It is essential reading for any Saint concerned about money and morality. This interview was conducted by Elbert Peck on 28 December 1996.



Brethren suggest that growth is a wonderful thing, but they also admit it's more complicated. So the Church is inundated with requests for help from Latter-day Saints all over who face huge challenges of unemployment and increasing poverty—many Latter-day Saints are actually worse off now than they were ten years ago—and projections suggest the situation will accelerate.

How can the Church respond? In addition to baptizing people and giving them copies of the Book of Mormon and Church callings, a challenge for this Latter-day Saint generation is to see if Joseph Smith was correct that a church that doesn't have the power to save its people in this life does not in the next either. Such economic turmoil requires local, national, and international Church leaders to generate strategies to improve living conditions of Latter-day Saints everywhere.

### What principles of the united order can be used today?

Lucas: We summarize many principles in chapter 10—consecration, stewardship, work, self-reliance, moral motivation—but the basic principle is cooperation, the idea that we can progress more both spiritually and materially if we cooperate. In the context of an economy based on competition, there is a tension. The balance needs redressing in favor of cooperation over competition from the family to the large firm. On the family level, this means not trying to keep up with the Joneses but dedicating one's resources to gospel service. In the business firm, we discuss examples of companies that inculcate employee empowerment and/or ownership.

### You say little about the Church implementing the United Order and much about individual action.

Woodworth: Many members assume that the Church will organize the united orders with one plan that will work in all places. What we learn from the early days in Utah, Missouri, and Kirtland united order efforts is

that, as Orson Pratt suggested, there is no one fix. There is no universally applicable single strategy or mechanism. Indeed, the early Brethren suggested and spelled out various models; their attempts at cooperation and consecration differed greatly in rural and urban areas.

John Taylor suggested that as individuals we are God's co-laborers, his fellow-workers in accomplishing his purposes. That idea suggests partnership, not a top-down one-system-fits-all. The Brethren argue for individual initiative and personal and family responsibility in practicing enterprise, consecration, and stewardship. Essentially we're saying to Latter-day Saints around the globe today, explore possibilities rather than wait around for the Millennium. Recent general conference talks by Apostles Jeffrey Holland, Neal Maxwell, and Dallin Oaks have been on the problems of wealth, materialism, consecration, and the building of Zion people. They're asking us to do it; they're not saying, "We have the answers, and we'll lay them on you."

Lucas: There's definitely a place for the Church organization. We're not trying to displace the Church or its role, but we're trying to help people see that there are things they can be anxiously engaged in without having to be commanded, according to section 58 of the Doctrine and Covenants. Historically, the Church has grown and adapted to change by adopting solutions that were first initiated and tested by individual members. So as we confront these modern economic issues, it's incumbent on members to explore and develop potential solutions.

### Give a current example of member-led cooperation that exalts the poor.

Lucas: One of the best models is the private, non-profit organization, Enterprise Mentors, which Warner helped found and which we describe in some detail. Initially launched through Church networks, it helps Third World people improve their businesses and secure credit so that they can develop their own small business in the informal economy, where many Church members make their living.

Woodworth: The Ouelessebougou Utah Alliance is also a wonderful case. During the Ethiopian drought in the mid-1980s, many comfortable Salt Lakers watched the nightly news about millions of people starving and dying and suggested models that went beyond the Church's special fast that generated millions of dollars in relief effort. They began saying, "We ought to do a lot personally, rather than through a quorum or a ward."

They gathered with like-minded individuals and set up a non-profit foundation to help in a part of the world where they could make a difference and wouldn't immediately be overwhelmed with disasters. They picked a little region in southern Mali, with about seventy-two villages and 35,000 people, where 40 percent of the children were dying by age five. They asked, "What can we do? . . . Well, they need water; let's provide good wells." And after the wells, volunteers helped villagers plant gardens and improve their diet and health. That led to health care and medicine and training of village workers. That led to education and building over twenty schools. Then the parents wanted to become literate, and so they contacted another NGO (non-governmental organization) called Laubach Literacy, whose international vice president happened to be an LDS returned missionary, and they got \$50,000 of resources to start an adult education program. After four years, about 4,500 adults now can read and write.

The last several years, I've helped develop a micro-enterprise program so villagers will have more income to buy medicines, sold at low cost, and pay teachers. They've developed a bunch of producer co-ops. Several years ago, a group of women, who had been pooling their money to throw a banquet, dance, and party, began to say "We ought to do more: we ought to start a business, a co-operative." The name is Group LoLo. It became the first women's cooperative enterprise in the region. They pooled their money to buy oils and chemicals to make soap. They would mix the soap, pour it into molds, cut it into big bars, and sell it in the local market on Fridays. To that point, there had been no such native products people could buy. This gave the women an income.

When I was there a year-and-a-half ago, that small-group business idea had begun to spread, and other women's associations and different cooperatives had been formed to do other kinds of things. Some pooled money to buy bean seeds and fertilizer and lease land—none of which any one individual could afford. The exponential leverage the group gained through pooling resources, labor, and marketing ability inspired others to create similar enterprises.

I've been able to get U of U, BYU, and Harvard graduate students, with university funding, to intern over there, to study these grass-roots cooperative efforts, and to provide business consulting and training. The Alliance has just launched the first village banking system in the region. Some of my BYU students have prepared training mate-

rials and taught sessions on how to start a small business, how to market your product, and what are savings. We met last week with about 170 African villagers, none of whom had ever had a bank account or understood how to manage financial resources. They had all saved money to buy a membership in this new village bank and start a savings account. They voted one to be the president, another vice president; they set up a training and education committee. These people will now have access to credit; they're setting up lending families—groups of people who like and trust each other—who collectively apply for a loan of thirty or forty dollars to start with. They choose one member to use the loan to buy raw materials to grow the business they already have or start a new one. They pay off the loan at competitive market rates. Then the group requests a second loan, about double that first amount. In this way, wealth is created, and people become self-sustaining. Because a group rather than one individual guarantees the loan, experience shows that the repayment of loans will be very high and that the bank will become self-sustaining.

**T**hat's how to set people up in self-supporting stewardships. The other part of the law of consecration is to create a surplus from one's income to help others.

Woodworth: I agree. One thing people can do is join organizations like Enterprise Mentors or Ouelessebouyou-Utah Alliance. Salt Lake Rotary and Kiwanis clubs have helped support several of these LDS-tied organizations. Some wards have set up savings

operations to which members contribute to help fund a rural bank in Guatemala or Honduras in order to create a base of capital to start a revolving loan fund to build self-reliance among poor women in Central America.

Lucas: Americans, particularly Church members, could develop a greater consciousness about the need to engage in such philanthropic endeavors. Recently, much publicity has focused on how the charitable giving of wealthy Americans, such as Warren Buffett and Bill Gates, is a tiny fraction of the levels of charitable giving that their equivalents engaged in earlier in our economy. At the turn-of-the century, in the midst of the economic explosion of the economy of the age of the robber barons, Rockefeller and Carnegie took on major giving—the equivalent today of billions of dollars. Soon, everyone else had to start giving just to keep up their status. It created an atmosphere where philanthropy was expected of the wealthy. That does not exist in other countries, and it did not exist here before Carnegie made it socially mandatory. We have fallen somewhat. We should have a greater sense of current needs and that philanthropy is not just a few checks at the end of the year for a tax deduction.

**P**ope John-Paul II says the First World must share its wealth with the Third World. Are you talking about redistributing U.S. wealth to poorer Saints?

Woodworth: It isn't so much a question of distribution as how do we apply the Church's temporal teachings to help the poor in all



## From *Working toward Zion*

The earth . . . was made for man; and one man was not made to trample his fellowman under his feet, and enjoy all his heart desires, while the thousands suffer. . . . What is to be done? The Latter-day Saints will never accomplish their mission until this inequality shall cease on the earth.

—Brigham Young (p. 78)

Our merchants have hearts that are too elastic, entirely too elastic; they are so elastic that they do not ask what they can afford to sell an article for, but what they can ask the people to pay; and as much as the people will pay, so much will the merchants take. . . . They put me in mind of some men I have seen who, when they had a chance to buy a widow's cow for ten cents on the dollar of her real value in cash, would then make the purchase, and then thank the Lord that he had so blessed them.

—Brigham Young (p. 133)

The mission of the Church is to prepare the way for the final establishment of the kingdom of God on earth. Its purpose is, first, to develop in men's lives Christlike attributes; and, second, to transform society so that the world may be a better and more peaceful place in which to live. . . . The betterment of the individual is only one aim of the Church. The complete ideal of Mormonism is to make upright citizens in an ideal society.

—David O. McKay (p. 183)

For the lack of opportunity they are not able to develop the talents and ability that are within them. This is the condition of the peoples of most of the nations of the earth. . . . [Jesus] requires, absolutely requires, of us to take these people who have named his name through baptism, and teach them how to live, and how to become healthy, wealthy and wise. This is our duty.

—Brigham Young (p. 298)

Many of us deplore the fact that a few of our corporate entities seem to lack that social consciousness proportionate to their power and the privileges granted them by the state. Some businesses apparently still fail to recognize that there are social and spiritual values as well as profits that should be considered in their operations.

—Ezra Taft Benson (p. 271)

countries to raise themselves. The "haves" in the Church see the Church as a system of private worship, attending the temple, doing home and visiting teaching, and fulfilling callings. They don't connect that worship to personal values and lifestyles and how they generate and spend income. Do you spend 300 bucks per child on Christmas presents and buy Mercedes Benzes and just acknowledge the hand of the Lord in your wealth and comfortable lifestyle? Or do you share the principles by which you become successful and consecrate your time and tithing in helping others? In that sense, the book is not about economics; it's about values and ethics and integrating the spiritual and temporal. The Lord said everything is spiritual, but the modern world economy has bifurcated the spiritual from the temporal.

Lucas: We can obsess too much on the very wealthy, as if they could solve the problem. The rich have fewer resources than the collective, vast U.S. middle class. Any middle-class American is wealthy beyond imagination, by historical standards.

**Aren't the active tithe-and offering-paying Mormons already quite philanthropic? They sacrifice to create an impressive surplus that they donate to the Church. How much more of their lifestyle do they need to cut?**

Woodworth: That is one of our challenges as Latter-day Saints living in the modern world. We've institutionalized, and to some extent ritualized, the tithe contribution, as if by paying tithing everything's going to be taken care of. A good proportion of tithing goes for chapels, missionary work, temples, and so forth. We still have the increasingly large sector of poor Latter-day Saints. Obviously, the Church's tithing and welfare are not going to solve these problems. It's going to take greater sacrifice, consecration, denial—more and more from me and my family—to help.

We need to reverse our thinking and ask, *How little do I really need to have a comfortable life for my family so that I can give the rest to causes and spend part of my professional time doing something besides taking care of me and mine?* That's a tremendous challenge. The Church emphasizes taking care of one's family, and, as Elder Dallin Oaks suggests, we often use that attitude as a justification for accelerating our earning power and consuming greater and greater amounts. That distorted Mormon materialism is how we justify our love of the things of the world. We need to start asking how we can give more than 10 percent. As a BYU professor, why can't I live

on about half of what I'm making and channel the rest to needy causes—and not just my money, but my expertise, knowledge, and time. Can we not pay social tithing? I've attempted to give at least 10 percent of my consulting time to groups and organizations that could never afford to pay me what I could get at General Motors. Many Latter-day Saint doctors, lawyers, accountants, managers, and other professionals could give a lot more of themselves.

Lucas: I can't say how much any other person should give, but we need to discuss these issues more so that people at least consider them when they decide how to spend their resources. Even during difficult economic situations, people can always consecrate time and talents.

**For those who do consecrate more, there is a dynamic between being part of the Mormon covenantal community and the desire to help the general needy of the world.**

Lucas: Enterprise Mentors is a good example of the balance. They use Church networks as a launch pad, so to speak, but they open their services to non-members, as well. They operate on the referral system—one says to another, who may be a fellow ward member or a non-LDS friend or relative, "Hey, I went to Enterprise Mentors, and they helped me expand my straw hat business. Go down and talk to them about helping with your coconut milk business." So, while there are always a large number of Church members who are helped, many non-members are helped, too. The organization also has non-Mormon staff members.

We need to think of Zion differently. In the previous century, the idea was gathering into a pure, 100-percent LDS society. Now we're going in the opposite direction where almost all members in the world are going to be a minority population. We have to think of Zion and the united order in terms of interfacing with our larger, non-Mormon host society by using the enthusiasm, collective logic, and resources of Church members but opening opportunities to non-member neighbors. Making projects exclusive would create resentment and ignore our moral obligation to help all the poor.

Woodworth: We need to beware of exclusivity. This notion of being different and focusing on ourselves led to a lot of jealousies and political contention in Missouri, Nauvoo, and early Utah. Non-profit organizations like Ouelessebouyou and Enterprise Mentors must do their good works for the whole community.

**Your book addresses business people and business issues a lot. What do united order principles have to do with modern business?**

Lucas: The dust jacket speaks of "combining stewardship, consecration, and entrepreneurship to generate righteous prosperity for all who seek Zion." People tend to approach money matters with a dichotomy between our minds and souls. We are either making profits or doing charity. The gospel rejects this dichotomy and insists on righteous principles in our business lives.

For example, our understanding of the united order principles sees businesses as having a *gospel* function in generating jobs—stewardships. Further, we see financing job-producing businesses as a united order principle—setting up people in self-sustaining stewardships. Now, Utah has an impressive entrepreneurial culture. Yet, as a lawyer who works in corporate finance, I am astounded at how little financial support small and medium-sized businesses get in Utah, even though plenty of financing exists for building luxury condos for the coming Winter Olympics. We suggest that morality and policy issues—what kind of economy you want to build for the people of Utah—should be as much a part of an analysis of what Utah financial institutions finance as are quick ratios and whether the real estate developer and the banker are in the same East Bench ward. Is the economy of the "Zion of the Rockies" to be based on independent high-tech firms with jobs that can support families, or is it to be based on low-paying jobs servicing outside-controlled economic interests and providing a playground for wealthy Hollywood types?

**Is there an irony that the rhetoric of nineteenth-century Mormons was anti-capitalism but you're using capitalism to achieve the same purposes?**

Lucas: Describing early Church rhetoric as anti-capitalist is an over-generalization. They had a sophisticated and subtle approach to the economy of their day, and they were perfectly willing to use the mechanisms of capitalism—corporations, financing institutions, technology—to achieve their objectives. They were not at all opposed to individual initiative and individual enterprise. What they opposed was the division of rich and poor that created social distance and broke down the fellowship of the Saints.

What we're suggesting works in a free market system and is consistent with what they were proposing, which is that we use

the free market for its advantages but be constantly alert to its dangers—pride, selfishness, and the breakdown of social cohesion.

Woodworth: Earlier Church leaders warned against the excesses of capitalism and socialism. Both systems emerged and grew with the rise of Mormonism. Leaders argued for a third alternative—consecration, the united order, a system that would function in a free market context but would not make just a few people rich, thereby lifting and building the community.

Today's leaders have said the same things. President Spencer W. Kimball talked about the importance of clean money and clean business and warned about filthy lucre being the evil means by which some gain wealth. President Ezra Taft Benson argued for moral profits, but not extreme profits, and the need for companies to invest in bettering the lives of employees and their families.

**So the united order principles can affect the modern Mormon capitalist?**

Lucas: We've realized that these principles apply to how we run our businesses. In starting the early united orders, the Brethren said that they saw the plan as a means of developing abilities and self-governing stewardships as well as improving members' economic situation. This ideal has a clear counterpart in the modern concepts of how to run a successful business. These emphasize the particularly dynamic potential of employee empowerment and ownership in helping people not only be more productive and profitable but also in creating an environment where one's employment is a building experience. Where we go to work can be a place where we are built rather than drained.

Woodworth: At BYU, I use these ideas to suggest to students that they are not going out just to have a career but to fulfill a mission. They ought to look at their employment and their income as a means of self-fulfillment and as a means of practicing gospel principles in a secular system. Many see their careers simply as a means to an end, to become millionaires so they then will be able to serve the Lord and the Church. But work itself is ennobling and a source of meaning and consecration and satisfaction. Wherever we are in the corporate ladder, we should be giving a full day's pay, and if we have opportunities as manager or entrepreneur, we ought to seek ways to create a better quality of working life for the employees who spend much of their life in our organization.

Lucas: We also discuss in the book how, contrary to many modern management

methods, these concepts actually lead to more successful, dynamic businesses.

**Some hope that the Church's encounter with the international experience will move it to a higher plateau. Is the international Church going to save the American Church?**

Woodworth: The Lord is going to save the Church. He is pouring his spirit out upon regions of the world where they have little compared to us. This is a major challenge of latter-day Mormonism: can we learn from the experiences of previous dispensations and overcome the problems of pride, divisions between rich and poor, obsessions with clothing and a dress-for-success mentality, and concentrations of power that exploit the poor, and instead truly build a Zion society? That's our big challenge in this last dispensation—to give of ourselves and create an integrated system of worship, well-being, and cooperation.

Lucas: I don't know about the international Church saving the Church, but the internalization of Mormonism I think does offer opportunities for a lot of us American Mormons to save ourselves.



## REMEMBRANCE

In this garden  
where the snow hurries down  
and the brambles, as in rebellion  
claw the white air,  
I saw you standing once  
the hanging vine above you  
and the peach tree warm.

The grass is laden now with its white burden,  
the tree stacked with tracery  
and the sky a wilderness of flakes,  
and you, though far away  
stand embowered here in light.

The evening, still now, blue-cold  
and the tree a porcelain hand  
with long white nails,  
the hanging vine a web of ivory  
all around you  
make the twilight faintly warm.

—DAVID NAPOLIN