
**WORKING
TOWARD
ZION**

**PRINCIPLES OF THE
UNITED ORDER FOR THE
MODERN WORLD**



**JAMES W. LUCAS
WARNER P. WOODWORTH**

FOREWORD BY HUGH NIBLEY

WORKING TOWARD ZION

*Principles of the United Order
for the Modern World*



James W. Lucas
Warner P. Woodworth

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We need to affirm that the historical interpretations, linkages

between scriptures and Church leaders' pronouncements, theoretical arguments and practical suggestions—all are our views, for which we alone take full responsibility.

We dedicate the book to our parents who have given us life and taught us true principles throughout our youth. They have been marvelous examples of Christlike living and helped us avoid the materialistic values of contemporary culture.

Finally, in keeping with the spirit in which we have written, we want to inform the reader that royalties from the sale of this book will be donated to the Church's Humanitarian Services Fund, to help the poorest of the poor around the world. It is a modest attempt on our part to consecrate our financial resources by offering them to God's needy children.

Foreword

Within a few years of the pioneers' arrival in the Great Basin, the Prophet Brigham Young asked: "What does the Lord want of us up here in the top of these mountains? He wishes us to build up Zion. What are the people doing? They are merchandizing, trafficking and trading."¹ In my old age I have taken to reading the scriptures and have had it forced upon my reluctant attention, that from the time of Adam to the present day, Zion has been pitted against Babylon, and the name of the game has always been money—"power and gain."

This new book, *Working Toward Zion*, by Warner Woodworth and James Lucas, responds to Brother Brigham's criticism and his inquiry to the Saints regarding God's united order principles: "Why can we not so live in this world?" Building off the articles and speeches collected in *Approaching Zion*, this new book traces the problems of both capitalism and socialism from the rise of the Industrial Revolution to the present day. It shows how these twin economic systems diametrically oppose scriptural ideals of Zion.

According to Brother Brigham, "Elders are agreed on the way and manner necessary to obtain celestial glory, but they quarrel about a dollar. When principles of eternal life are brought before them—God and the things pertaining to God and godliness—they apparently care not half so much about them as they do about five cents."² "Instead of reflecting upon and searching for hidden things of the greatest value to them, [the Latter-day Saints] rather wish to learn how to secure their way through this world as easily and as comfortably as possible. The reflections, what they are here for, who produced them, and where they are from, far too seldom enter their minds."³ Well, what was wrong with that? Isn't a comfortable living what we all want? It would be all right if we did not have our choice, but if we fail to realize that "we are engaged in a higher-toned branch of business than any merchants or railroad men, or any institution of an earthly nature,"⁴ and give priority to the comfortable and respectable life after we have seen the greater

light, we are in great danger. "Are their eyes single to the building up of the Kingdom of God? No, they are single to the building up of themselves."⁵ "Does this congregation understand what idolatry is? The New Testament says that covetousness is idolatry; therefore, a covetous people is an idolatrous people."⁶ "Man is made in the image of God, but what do we know of him or ourselves, when we suffer ourselves to love and worship the god of this world—riches?"⁷

Ancient as well as modern prophets have called us to abandon the economics of competition and inequality in favor of what President David O. McKay refers to as "the complete ideal of Mormonism."⁸ The scriptures call it Zion, a place in which people live as follows:

All are "of one heart and one mind, . . . and there [are] no poor among them" (Moses 7:18), thus showing that equality extends into all fields, as it must also be in the preparation for Zion: "For if ye are not equal in earthly things ye cannot be equal in obtaining heavenly things. For if you will that I give you a place in the celestial world, you must prepare yourselves" (D&C 78:6-7). "And you are to be equal; . . . to have equal claims, . . . every man according to his wants and his needs, . . . every man seeking the interest of his neighbor, and doing all things with an eye single to the glory of God" (D&C 82:17, 19).

God recognizes only one justification for seeking wealth, and that is with the express intent of helping the poor (Jacob 2:19). One of the disturbing things about Zion is that its appeal, according to the scriptures, is all to the poor: "The Lord hath founded Zion, and the poor of his people shall trust in it" (Isaiah 14:32). Of course, once in Zion, no one suffers from poverty, for they dwell in righteousness and there are no poor among them (Moses 7:18). The law of consecration is a minimal requirement, for "if my people observe not this law, . . . it shall not be a land of Zion unto you" (D&C 119:6).

In stark contrast to the pride and power struggles of the world, true Saints have always sought the things of eternity rather than material success. They labor for a higher order, even a holy order. The question I have been asked most frequently by Saints who read or hear the pieces in *Approaching Zion* is "but what can we do? how do we do it?" Woodworth and Lucas suggest that there is much we can and must do to consecrate our lives to the blessing of others. This book is not a call to formally enter into the united

order, but for each of us to do all we can to move toward Zion in this contemporary era. Drawing upon the scriptures and prophets of this dispensation, *Working Toward Zion* conveys a vision of how to apply God's temporal teachings here and now in the modern world economy.

Hugh Nibley
Provo, Utah

PART ONE

ZION AND THE MODERN WORLD

I calculate to be one of the instruments of setting up the kingdom of Daniel by the word of the Lord, and I intend to lay a foundation that will revolutionize the whole world. . . . It will not be by sword or gun that this kingdom will roll on: the power of the truth is such that all nations will be under the necessity of obeying the Gospel.

Joseph Smith, Jr., 1844¹

Almost from the beginning of my services in Church welfare I have had the conviction that what we are doing in this welfare work is preliminary to the reestablishment of the law of consecration and stewardship as required under the united order. If we could always remember the goal toward which we are working, we would never lose our bearings in this great work. What we are about is not new. It is as old as the gospel itself. Whenever the Lord has had a people who would accept and live the gospel, He has established the united order.

Marion G. Romney, 1977²

We may not yet be the Zion of which our prophets foretold and toward which the poets and priests of Israel have pointed us, but we long for it and we keep working toward it. I do not know whether a full implementation of such a society can be realized until Christ comes, but I know . . . that the gospel of Jesus Christ holds the answer to every social and political and economic problem this world has ever faced. And I know we can each do something, however small that act may seem to be.

Jeffrey R. Holland, 1996³



The growth of the LDS Church around the globe has been remarkable. Above, missionaries are baptizing the Costa family from Florianopolis, a small island along Brazil's coast, in the Atlantic Ocean. This occurred in the early 1960s, shortly after the Brazilian Mission was divided into two units, having a total of approximately 3,900 members, with no stakes or wards. Today there are 23 missions, 131 stakes, and over 524,000 Latter-day Saints in Brazil.

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It Will All Be Zion: The Saints in the Modern World

Zion will extend, eventually, all over this earth. There will be no nook or corner upon the earth but what will be in Zion. It will all be Zion.

Brigham Young¹

Barring catastrophic or apocalyptic intervention, on Saturday, April 6, 2030, the Latter-day Saints will gather to celebrate the bicentennial of the restoration of the fullness of the gospel of Jesus Christ to the earth. Counting children, a majority of members of the Church alive today can reasonably expect to witness this glorious occasion. Projecting trends decades into the future can be hazardous in retrospect. Nonetheless, conservative estimates are that, at current growth rates, the Church will have from 75 to 175 million members on April 6, 2030. Elder Neal Maxwell has estimated 90 million.² Approximately 70 percent of these will live in Latin America, and 15 percent will live in Asia. As few as 10 percent will live in North America and Europe combined.³ The vast majority, possibly 98 to 99 percent, will live in areas where Latter-day Saints will still constitute a small minority of the total population.

America's leading sociologist of religion, not a Latter-day Saint, has already called the Church a "new world faith." Speaking from a secular viewpoint, he has argued that the impact of Mormonism on the world will be equal to the rise of the great world religions, such as Buddhism, Christianity, and Islam.⁴ Speaking from the spiritual viewpoint, the prophet Lorenzo Snow wrote in 1901, at the beginning of the century now ending, that Mormonism "will succeed in establishing Zion, in building the holy city, in gathering out the righteous from all lands and preparing them to meet the Lord when He comes in His glory, no faithful Latter-day Saint doubts."⁵

The population of Latter-day Saints in the Third World grows dramatically each year. Chile has a higher percent of Latter-day Saints in the national population (2%) than the United States (1.7%). Nations like Mexico, the Philippines, and Brazil have displaced countries like Germany and Britain in the top ten LDS membership list since the 1970s.⁶ The shift in numbers of Latter-day Saints listed below suggests growing change in the racial, cultural, and socioeconomic mix of Church members.⁷

<u>1975</u>		<u>1995</u>	
US	2,017,000	US	4,520,000
So. Pacific	73,000	Mexico	688,000
UK	73,000	Brazil	474,000
Mexico	68,000	Chile	345,000
Canada	55,000	Philippines	314,000
Asia	41,000	So. Pacific	297,000
Brazil	33,000	Peru	234,000
Argentina	19,000	Argentina	205,000
Uruguay	15,000	UK	161,000
Japan	12,000	Guatemala	140,000
Guatemala	12,000	Canada	138,000
Africa	6,000	Ecuador	115,000
Caribbean	350	Japan	103,000
		Colombia	98,000
		Bolivia	78,000
		Caribbean	77,000
		Africa	77,000
		Korea	62,000

Even more staggering is the potential growth of the Church in the Third World in decades to come. Donald Snow, a mathematician, has used United Nations and Church statistics to project LDS growth to the year 2000.⁸ He calculates, for example, that Church membership in Colombia doubles every three years. Thus with current numbers of 87,000, one may project that there will be over half a million Colombian Saints by the end of this decade. For Brazil, which doubles each four years, Church membership may be 1.6 million in the year 2000. Mexico, which doubles every eight years, could have more than 1.3 million Latter-day Saints.

The impact of this dramatic growth in the Third World is awe-inspiring. For example, in 1960 there were only 22,503 LDS members in Latin America, a mere 1.3 percent of the total Church. By 1970 there were 160,355 or 5.5 percent. In 1980 there were 519,626 (11.2 percent). By 1990 those numbers had quadrupled to 2,229,000, almost 29 percent of all Latter-day Saints on the earth.⁹ By the year 2000, at present growth rates, over half of all Latter-day Saints will speak Spanish or Portuguese. The days when the majority of Saints were white, English-speaking U.S. citizens are rapidly coming to a close. The "typical" LDS person of the next century will be tan or dark-skinned, urban poor or working class, from a Latin cultural background, and will not speak English.¹⁰ To understand this new reality, we turn to the lives of several Saints in various regions of the earth.¹¹

Former USSR

Natasha Stukalov, a new LDS convert, lives in Moscow, a city that was until recently the center of the Soviet empire. With the downfall of the USSR, Moscow remained the capital of Russia, the largest republic in the new Commonwealth of Independent States. Russia's current challenges are similar to those of other states in the region, including the newly independent Baltic republics and other Eastern European nations.

Under the Communist regime of past decades, Natasha and her fellow citizens lived a stifling, dreary existence in which Marxist ideology dominated education, work, and all other aspects of culture. The Cold War between East and West exacted a heavy toll on the people of the USSR. Fear, repression, KGB terror, and exorbitant expenditures to build and maintain the military machine—all sapped any glimmer of joy Natasha or her neighbors might have experienced. On the other hand, they, and virtually everyone else, had access to employment, health care, education, housing, and food. Because of the dark, authoritarian Soviet regime, Natasha had never married. She did not want to bring any children into such a depressing environment. She is now 58 years old.

Natasha lives in a cramped two-bedroom apartment with her 79 year-old mother, her brother, and her sister-in-law. The building is a huge, gray concrete structure typical of state housing projects. The elevator to their sixth-floor flat seldom works; they usually have to climb up the crumbling stairway. At night it is often dark

due to theft of hallway light bulbs. Fuel shortages in Russia have left them with no hot water eight months a year.

Under the leadership of Mikhail Gorbachev beginning in 1985, *glasnost* (openness) and *perestroika* (restructuring) began. Within four short years, small gradual changes led in 1989 to a massive political tidal wave which knocked down the Berlin Wall and opened borders to the West. With the collapse of the Soviet Union in 1991 and Gorbachev's decline, Russia became a separate republic with Boris Yeltsin at the helm. Many Russians, like Natasha, had great expectations of a better life. Political democracy and movement toward a free market economy held great promise for the future.

During the growing openness of the late 1980s, the LDS Church sent a small group of missionaries to Moscow to preach the message of the Restoration. Natasha met them on the street, and their words sparked a testimony within her heart. This was what she had waited for all her life. Joseph Smith replaced the prophets of Communism, Karl Marx and V. I. Lenin. This American-based church not only brought Sister Stukalov the truths of eternity, but also hope of a better life here and now.

Several small LDS branches were established, and Natasha was called as Relief Society president only six months after her baptism. Problems, however, have grown exponentially both for her personally and for her sisters in the Church. The rubles which they earned in 1989 were traded for dollars on a one-to-one ratio then. Today it takes 4,600 rubles to get one U.S. dollar. By 1995, inflation has been as high as 2,020 percent annually, and the prospects of any change still look bleak. The monthly pension Natasha's mother receives, which used to be worth approximately \$500, fell in value to under \$5, while prices skyrocketed. In-fighting between Yeltsin and opposition hardliners has created much fear and uncertainty about the fragile democracy in Russia.

Some Western firms are doing joint business ventures with Russian companies, but many have been blocked by social unrest and economic instability. Corruption is rampant. Violence, street muggings, and behind-the-scenes mafia activities worry everyone. In the old days, Russia was crime-free. In harsh contrast to the guaranteed jobs and full employment of past decades, the unemployment rate now exceeds 20 percent. A quarter of the members of Natasha's branch are jobless for the first time in their lives. There is no safety net, no unemployment compensation, and no

Church Welfare Program. United Nations research predicts that old Soviet factories have 30 percent more workers than they can ever hope to use in the future, heightening the fear of rising joblessness.

The Third World

Now let us meet two families of Latter-day Saints in the Third World. Juan and Elena Flores live with their seven children on the outskirts of Mexico City. Elena became a Mormon as a child when her parents were baptized, and Juan joined the Church in his twenties, so they are essentially a second-generation LDS family. Juan has served as a bishop twice, and the family is strongly committed to building the kingdom. In contrast to Elena's life growing up, when the family was able to enjoy a relatively simple, happy existence, Mexico City today is a tough environment in which to survive.

The Flores parents both work to try to make ends meet. Juan has been laid off about a dozen times from various factory and construction jobs. Elena has worked in several markets in their *barrio* and now works three days a week at a neighborhood beauty shop. However, their combined wages are far below the minimum needed for a Mexican family to move up into the middle class. None of their three oldest children has actually graduated from high school, and the same bleak future appears before the other four.

Their LDS chapel is a twenty-minute bus ride away, and many times when Juan was bishop, he had to go to Church alone because he and Elena could not afford to pay the round-trip fare for the entire family. For the parents, Sunday was a special day when they tried to "splurge" on the children by giving them two regular meals. The rest of the week, there was enough cash for only one noon meal a day, plus a bit of rice or beans at night. However, if they did not all go to church, the family could have two meals on the Sabbath, perhaps with some fruit or *flan* dessert. Although Juan and Elena felt guilty about not taking their children to church when he was bishop, the stark struggle for survival seemed to override the luxury of Church meetings.

Half a world away, another Third World LDS family also strives to make ends meet. This is the Illagan family in Cebu, the Philippines. Missionary work in this island nation was launched in 1961. During the 1970s, Church researchers projected that the Church would grow to around 30,000 in the Philippines during

the next two decades. In actuality, conversions mushroomed ten times faster than expected, to the present estimate of 300,000.

Reggie and Perla Illagan, their four children, and Reggie's aunt and uncle all live together in a five-room shack near the Cebu city dump. Smoke from burning refuse is always in the air, along with severe pollution from congested roads and factories in the area. The family speaks Cebuano at home, one of 87 native languages and dialects used in the country, but they are all fluent in English, which is often used in public. Filipinos enjoy a high literacy rate (88%) and the Illagans all have good educations.

The family's pride and joy is their 22-year-old son Ben, who recently returned from serving a mission in Manila. While on his mission, young Elder Illagan was supported financially by the Church. He wore a white shirt and tie, served in leadership positions, and had his own bed, a private room for him and his companion, and three meals a day.

But having returned home, Ben seems quite depressed because he is again forced to wear old clothes, eat only one or two meals a day, and sleep in a room with three brothers and sisters. He would like to finish high school and go on to college, but there is little opportunity to do this. On the other hand, he also cannot get a job. So he waits and looks for new possibilities. Their house is on a rich landowner's parcel, like 20 percent of Filipino Latter-day Saints who are squatters. Some 68 percent of LDS families live below the official poverty level. The Illagan family is fortunate to have any jobs, since 16 percent of Latter-day Saints are completely unemployed. The average household income of approximately \$2,200 is not much for a family of eight people. Crime in the area is so great that someone must remain home, even during church, for fear the house might be broken into and completely cleaned out. Like about half of all LDS members in the Philippines, the family has no running water or indoor bathrooms.

Life is becoming increasingly hard in the Philippines. The islands used to have the second strongest economy in the Pacific Rim, but the country has slipped until now it is second from the worst. People used to think that big, American multinational companies, like Dole Pineapple, would help the country, but the jobs are few and the pay is minuscule. When Ferdinand Marcos took over as president, he promised a prosperous future, but instead he siphoned off billions of dollars to Swiss banks. While democracy has been restored, the economy only seems to get worse. Recently,

U.S. bases were closed, cutting thousands of jobs and billions of American dollars out of the country's economy. Things are so tough now that Perla has decided to seek work as a maid in Hong Kong. Some 15 other LDS mothers in their stake have done this recently, getting \$400 a month pay, compared to \$50 or so if they succeed at finding employment in Cebu. It would be difficult for her to leave the children, returning each year only during the Christmas season. The aunt could help out so Reggie could keep his job. But for the children it just will not be the same to sit around Monday night for home evening, and talk about how "Families Are Forever," with their mother way up north in Hong Kong.

The United States

The next illustration of current challenges facing Latter-day Saints around the globe occurs in a more familiar setting, America. Joe and Mary Brown may live in the inner city of Los Angeles, the Navajo reservation, or the old manufacturing region of Michigan. Wherever they live today, they certainly would be concerned about the problems of drugs, sex, violence, gangs, and crime. They might also be aware that some 13 percent of Americans live in poverty, roughly 30 million people. Children have become a high-risk group, with over one-fourth now living in poverty. We have seen a 30 percent rise in homeless individuals, most of whom are able to obtain only part-time work. Soup kitchens, women's shelters, welfare expenditures, and other institutions have become symbols of American life today.

But let us assume the Browns are middle-class Latter-day Saints who married in the temple and had three daughters. We'll say that Joe earned an engineering degree and worked for Boeing in the Northwest. They had a good life for several decades—an adequate home, two cars, dance and piano lessons for the girls, an Irish setter as the family pet. But suddenly the great American dream came crashing down on the Brown family when Boeing announced it was laying off 12,000 workers, including Joe Brown.

Joe searched for work elsewhere over a six-month period but found nothing comparable. Other firms with demands for technical skills have also been going through mass layoffs in the 1980s—General Motors cut 70,000, Sears 65,000, GE 100,000 and IBM 100,000. With the prospects not looking good, the family decided to move to Provo, where they thought housing and the cost of living would be lower. The plan was for Joe to seek an MBA degree and

then launch a new career, not as an engineer, but as a manager.

The experience was fun in the sense that the Browns now lived in a predominantly LDS culture and BYU had a good basketball season. But the children, as teenagers, felt severely underprivileged because they could not afford the designer clothing they used to buy. The family lived in a modest rental unit in Orem and drove an aging car. To their peers the girls had to explain their circumstances in terms of "Dad's a student at the 'Y'." Mary had long prided herself on being a full-time homemaker, but with Boeing's severance pay running low, she felt forced to go to work at the local mall. Pay and benefits were miserably low for a sales clerk in Utah.

Joe struggled through the indignities of being back in the classroom at age 35, trying to recall concepts from more than a decade earlier. His fellow students seemed smarter and quicker and had skills he had never picked up. Retooling was harder than Joe ever expected, but eventually graduation came. The \$40,000 investment in the MBA program appeared to pay off. He got a supervisory job at a new software firm in Utah Valley and, although the compensation was less than at Boeing, the future seemed bright. However, six months later, unable to get adequate funds for working capital, the firm laid off 20 percent of its workforce. As one of the newest hired, Joe was quickly out the door.

Throughout the next several years across America, midlevel management was hard hit by corporate downsizing. The Browns' newly purchased home was eventually repossessed by a Utah bank. Mary kept her sales clerk position at the mall while Joe spent the next year trying to get a license in order to sell real estate in the valley. The problems of a reduced lifestyle and the indignity and uncertainty of the family's future combined to force the Browns into a new realization—that the fall in their capacity to be self-sustaining was not merely a temporary aberration, but a likely prospect for the long-term future.

Our last illustration is also from the United States. It has been the subject of national news coverage, and therefore names have not been changed. Kay Whitmore had been an exemplar of the modern Latter-day Saint. A native Utahn, educated as a chemical engineer, he had moved to Rochester, New York, and worked his way up the corporate ladder at Eastman Kodak. In 1989 he became chief executive officer of this major corporation. This worldly success had not come at the expense of spiritual matters. Always active in the Church, he served as Rochester New York stake president as

well as president of Kodak. Neither was his service strictly limited to Church activity. Involved in his adopted community, he had received wide notice for giving hundreds of Kodak employees paid leave to assist part-time in teaching math and science in the inner city schools of Rochester. Kodak was profitable and engaged in extensive research and development activities to preserve and advance its historical preeminence as a technology leader.

In 1993, Kay Whitmore was fired as head of Kodak. Talkative Wall Streeters on Kodak's board of directors gave frequent anonymous interviews to the press with many complaints about Kay Whitmore's performance. Kay Whitmore (at this writing serving as a mission president in England) was, and is, silent. However, his ouster was clearly rooted in large part in the new dominant thinking on Wall Street. Wall Street works on a short-term time horizon. A broker or trader focuses almost exclusively on daily, even minute-by-minute, fluctuations in the markets. Institutional fund managers generally are judged on their quarterly performances. In recent years, Wall Street has discovered a quick way to juice up a company's short-term bottom line. As Joe Brown and millions of others have found out, that method is massive layoffs of workers.¹²

It appeared that Kay Whitmore was guilty of breaking this new financial commandment. He was hardly the first. General Motors, American Express, IBM, and Westinghouse had also lost heads who had not sent enough heads rolling. His initial proposals for Kodak's future had called for only 2,000 job cuts out of a total employment of over 130,000. However, unlike the other companies, Kodak was profitable. Nonetheless, Kay Whitmore, in the view of Kodak's Wall Street directors, did not have what they required. A former Kodak executive was quoted in *The New York Times* as saying of Whitmore that "it's very difficult for him to lay off people."

None of the extensive national news coverage at the time noted that Kay Whitmore was a Mormon. Had the press investigated the matter, they may have understood why it was difficult for Kay Whitmore to lay off people. Perhaps they would have learned that a man who has served for years as a bishop and stake president has spent hundreds of hours listening to the human side of corporate "downsizing." As a million-dollar-a-year corporate president, it may have been easy enough for him to lay off thousands of workers. It is the fashion in modern American business to regard personnel as numbers, a cost component to be minimized. However,

as an active priesthood holder, the day before he was fired he may well have taken groceries to an unemployed family. He may have spent the weekend with inner-city youth at a summer camp. In a hundred ways for his entire professional life, he was constantly face-to-face with, and responsible for, the *people* who would have their incomes terminated, their families disrupted and their futures put at risk by his decision to pump up those numbers.

Had they researched the matter, perhaps the press would have learned how 19th-century leaders of Mormonism, such as Joseph Smith and Brigham Young, advocated a novel economic system known as the united order. This was a system of private cooperatives which sought to combine both entrepreneurship and fraternity. Although not practiced today, they may have learned how the united order lingers deep in the Mormon cultural memory, haunting the modern Latter-day Saint with the idea that there must be a system that can combine economic reality with religious principle. Perhaps they would have been shown the Mormon scriptures relating to the united order, which denounce inequality and pride, and warn of consequences in the hereafter for those who would promote poverty in this life. It may indeed have been very difficult for Kay Whitmore to lay off people. So, instead, Kay Whitmore was laid off.¹³

However, the press did not take note of these things. The non-LDS press cannot be criticized for failing to note these matters. Even many Latter-day Saints are not aware that the restored gospel addresses all of these issues, that scripture and the labors of Saints and righteous nonmembers of many times and nations offer solutions to the dilemmas of Natasha Stukalov, the Flores, Illagan, and Brown families, and even the experience of Brother Kay Whitmore.

By the bicentennial of 2030, Zion will have become a worldwide movement.¹⁴ Almost all Latter-day Saints in the 21st century will be a righteous minority in their larger home societies. These home societies will be challenged and distraught by economic and social turmoil. How does the gospel fit into and respond to the problems of the modern economy and society?

The Spiritual and the Temporal

This struggle to meet the physical needs of life is a universal characteristic of this mortal existence. Historically, people have responded to the terror and travails of the struggle for food, shelter, and safety in certain common ways. They have often longed

for a separate "spiritual" sphere free from the toil and degraded concerns of this world. Hinduism, Buddhism, and other Asian religions have taught that heaven is the elimination of all earthly desires. Traditional Christianity made a division between the affairs of the church—a spiritual City of God interested in salvation in the next life—and the worldly or temporal city of this life, where religion was not so obviously beneficial.

The gospel restored in this dispensation denounced this dichotomy. The restored gospel does not differentiate between temporal and spiritual. Brigham Young once said, "In the mind of God there is no such thing as dividing spiritual from temporal, or temporal from spiritual; for they are one in the Lord."¹⁵ Modern revelation defines this relationship: "That which is spiritual being in the likeness of that which is temporal; and that which is temporal in the likeness of that which is spiritual" (D&C 77:2). The Lord teaches:

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. (D&C 29:34)

The Lord goes on to say that he gave to Adam to "be an agent unto himself; and I gave unto him commandments, but no temporal commandment gave I unto him, for my commandments are spiritual" (D&C 29:35).¹⁶ Moreover, the scriptures suggest that faithfulness will result in being "blessed both spiritually and temporally" (D&C 14:11). Church president Joseph F. Smith wrote:

It was the doctrine of Joseph Smith, the original revelator of "Mormonism," that the spirit and body constitute the soul of man. It has always been a cardinal teaching with the Latter-day Saints, that a religion which has not the power to save people temporally and make them prosperous and happy here, cannot be depended upon to save them spiritually, to exalt them in the life to come.¹⁷

Applying the gospel to our lives is, or ought to be, a two-way street. Going in one direction, the spiritual should flow toward the temporal aspects of life—one's education, the household, the family, the job, and the community. Conversely, the temporal ought to flow toward the spiritual—heightening the meaning of covenants, increasing dedication in one's church calling, providing service to others, contributing financial offerings, indeed, consecrating one's



Adam Smith (1723–1790), Scottish moral philosopher who is considered to be the father of free market economics. His lofty view of economic theory was based on religious and ethical values such as justice, sympathy, and benevolence.



Joseph Smith (1805–1844), American prophet who is viewed as the founder of Mormonism's spiritual and temporal ideals. His vision of Zion was based on gospel economic principles such as consecration and stewardship.

time and talents to building the kingdom of God. We cannot be whole Christians without both the temporal and the spiritual dimensions functioning in our lives. We cannot precisely split our choice of matters to obey and only focus on a narrow definition of religiosity. God's commandments involve temporal actions, from home and visiting teaching to prayer, from keeping the Word of Wisdom to temple worship. The restored gospel sees this temporal world as a setting for the highest spiritual concerns. Thus our calling, indeed our life's mission, is to integrate these two major dimensions of mortality into a congruent whole.

The Individual and Society

Beginning about two hundred years ago, humanity began to come upon a new way of dealing with the poverty and unhappiness that had theretofore been its history. Clever machines, and a new society and economy that encouraged their development, offered the possibility of producing more of the material necessities of life for each person. This gave rise to a new question: Did change come through individual actions, or through the social institutions in which the individual lives? Which was more important—one's personal will or the influence of one's environment? Was moral progress to be achieved by reform of the individual or by making a more just society?

Evangelical preachers and great men in England, following the traditional outlook of the Christian churches, taught that people should not resist the existing social order, but rather look for their rewards in the next life. In the new nation of America, it was thought that it did matter how society's institutions were organized and that it was worth making a revolution to try to do it better. A professor named Adam Smith, formerly at the university of Glasgow in Scotland, supported American self-determination and argued that the new economy that he saw developing would make people better because it would make them freer.¹⁸

As with the false differentiation of spiritual and temporal, the restored gospel cut through the false dichotomy between individual and social action. An ancient scripture edited for the modern age, the Book of Mormon, showed that one could not focus only on reforming either the society or the individual. Mosiah counseled against monarchical government because a wicked king could lead the entire society into much iniquity (Mosiah 29:13–36). Yet even under the government of the judges, personal iniquity

and pride could arise, leading one righteous judge to resign to pursue the preaching of personal moral reform and social and economic equality (Alma 4:11–19). Society and the individual interrelate. One cannot have a good society without good individuals. A good society does not necessarily make good individuals, but an evil society can have a profoundly evil influence on individuals. The restored gospel seeks both good individuals and a good society. In the words of David O. McKay, "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."¹⁹

The importance of the larger "temporal" society to individual spirituality and righteousness can be seen in the word of God. Many of God's commandments are social and economic in nature. For example, at least seven of the Ten Commandments relate in some way to economic activity.²⁰ One scholar has counted 28 percent of the lines of the Doctrine and Covenants as directly relating to economic activities.²¹ Another has determined that 36 percent of the sections of the Doctrine and Covenants principally concern economic matters.²² Of the 112 revelations that the Prophet Joseph received, some 88 deal at least partially with financial matters. At the October 1873 conference, Wilford Woodruff observed:

Strangers and the Christian world marvel at the "Mormons" talking about temporal things. Bless your souls, two-thirds of all the revelations given in this world rest upon the accomplishment of this temporal work. . . . This is the great dispensation in which the Zion of God must be built up, and we as Latter-day Saints have it to build. We have it to do, we can't build up Zion sitting on a hemlock slab singing ourselves away to everlasting bliss; we are obliged to build cities, towns and villages, and we are obliged to gather the people from every nation under heaven to the Zion of God, that they may be taught the ways of the Lord. We have only just begun to prepare for the celestial law when we are baptized into the Church of Jesus Christ of Latter-day Saints.²³

The celestial law to which apostle Woodruff referred is the law of consecration and stewardship. The implementation of this law is called the *united order*. While the term has sometimes been used only to describe certain specific efforts to live the law of consecration and stewardship in the 1800s, it is also applied more broadly to the entire body of divine teachings and commandments encompassed in the law of consecration and stewardship and related "temporal" matters. We will follow the latter meaning in this book.

The United Order and the Modern World

In the 19th century, the Latter-day Saints undertook an ambitious program of economic development and reform, seeking to implement the united order commandments that affect temporal affairs. The term *Zion* is used for the society which they sought to create. Today, the modern Latter-day Saint memory of this program is dominated by the rural commune of Orderville, Utah. This has yielded a current perception of the united order as a kind of Mormon socialism. Yet Church leaders have emphatically denied any connection between the united order and socialism. Seeing Orderville as the principal example of the united order also leads to the perception that the principles of the united order can only be applied in an isolated all-LDS society. Yet for over a century the Church has counseled Church members against emigrating and isolating themselves. Many Latter-day Saints therefore are confused as to their heritage and doctrine on an important range of economic and social concerns that affect the lives of every child of God every day.

Modern Latter-day Saints are confronted every day with such concerns. It is our own confrontations with these concerns that have led us to this project. We met several years ago and were intrigued to learn that each of us was writing about concepts of Zion, the united order, temporal commandments, and their meaning in today's society. These issues involve not only Natasha Stukalov and Kay Whitmore, or the Flores, Illagan, and Brown families. Both of us have been approached by numerous Latter-day Saints wanting to discuss how to practice temporal righteousness, given the structure and demands of the modern world economy. How can one truly be a Christian in today's difficult economic environment? What do the economic principles of Zion mean today? How can we truly build a Saintly community? What might be done to foster sustainable development among LDS members in Africa, Latin America, and Asia? Why is there such great inequality within industrialized nations, and how can the poor of the inner city become self-reliant? What is the future of the Church in the 21st century as it grows rapidly into a church with a majority of its members in the Third World?

What do concepts like *consecration* and *stewardship* mean for those who have an excess of material wealth? In what ways might free enterprise capitalism and love become enmeshed together? LDS managers today seek ideas about methods for creating more demo-

cratic and humane working conditions. Hourly employees raise concerns about being exploited or suffering mass layoffs. When it is universally recognized that entrepreneurs create most new jobs, LDS small employers and business founders are frustrated at receiving little support. Some wealthy Latter-day Saints have expressed frustration in having more money than they know what to do with, yet they still lack personal fulfillment. They have begun to feel guilty, or they now want to help build a better world, but they are not sure how to proceed. Parents engage us in dialogue about their affluent offspring who seem increasingly trapped in the game of material acquisition. Thoughtful colleagues seek to discuss Church history, the rise and fall of the early united order, and the theological and practical meaning of consecration and stewardship.

These issues have attracted the attention of some of Mormonism's most eminent scholars. In works such as *Great Basin Kingdom* and *Building the City of God* (with Dean May), Leonard Arrington has provided a definitive historical study of Mormon economic history.²⁴ Hugh Nibley has rigorously critiqued the materialism of modern Latter-day Saints and contemporary society. These essays have been collected in the well known *Approaching Zion*.²⁵ In *Working Toward Zion* we hope to build on these foundations to explore practical applications of the restored gospel for life in contemporary society.

Like Marion G. Romney (quoted on page 1), many Latter-day Saints look forward to the "reestablishment of the law of consecration and stewardship as required under the united order." However, it has always been understood that that ultimate event, the establishment of a sacred economic system as described in the Doctrine and Covenants, will come only by revelation. We do not know what instruction such a revelation might contain, nor do we believe that persons may presume to set up "united orders" without such authorization. Consequently, this book is not about creating a full-fledged united order, nor is it a demand for the Church's leaders to do so. What, then, is it about?

Elder John A. Widtsoe wrote that the united order "as a mode of life . . . is in abeyance" and that its full reestablishment would be "authorized through the revelation of the Lord to the President of the Church." In the meantime, tithing and "wise and earnest cooperation in all affairs of life partially take its place." He also noted that the united order has

a practical value as an ideal by which any proposed economic system may be tested for the degree of its worthiness. The nearer

any scheme for economic betterment conforms to the principles of the United Order, the more likely it will be to assist mankind in their efforts to attain material happiness. . . . As one studies the United Order, the more evident becomes its power for human welfare, for developing human lives, and for providing the prosperity needed on the path of progress.²⁶

As suggested by President Romney, it is "the goal toward which we are working."

Our goal is to explore how, through "wise and earnest cooperation in all affairs of life," we can *work toward* being better prepared for the day when the Lord may call on us to live the full celestial law of consecration. We see temporal righteousness as a continuum along which we can progress line upon line, precept upon precept, here a little, there a little, in a continuing effort to work toward the full celestial ideal of the united order. Further, the benefits of this *working toward* are not limited to some future millennial time. The light and knowledge now available to us regarding "the principles of the United Order" can be applied to our modern world in its search for "the prosperity needed on the path of progress." Studying those principles confirms our testimonies of their divine origins and "power for human welfare [and] for developing human lives" and also can help us to test modern economic systems to determine how likely they "will be to assist mankind in their efforts to attain material happiness." Efforts inspired by these principles can do great good in the world now, even as we await a call to the full united order.

One cannot work toward something unless one knows what it is. Our approach is first to understand what the principles of the united order, the social economy of Zion, are, and then to explore how they might apply to various aspects of the life of our society and economy. In order to do so, we must place them in a real-life context. Thus, we devote Parts One and Two of the book to a review of the concurrent rise of the modern economy and the restoration of the gospel. After Part One lays the groundwork for understanding the conditions of the modern world, and historical efforts to implement the united order, Part Two studies the interplay between Zion and the world over the last two centuries. There we learn that the united order is not a historical curiosity, but rather provides dynamic principles which interrelate with the actual real lives of our brothers and sisters in our contemporary world economy and society.

Drawing on this foundation, in Parts Three and Four we then

explore what it might mean to work toward establishing Zion and living the restored gospel's principles of temporal righteousness today. Part Three looks at applications on a personal, family, and group level. Part Four then discusses implications for modern business and businessmen. Rather than abstract academic or theoretical analyses, we attempt to focus on actual specific personal, family and organizational applications, many of which have already been implemented by some Latter-day Saints or at least experimented with as partial solutions.

In doing so, we must emphasize several important caveats. The united order as a spiritual concept is a sacred doctrine, involving high ideals which challenge even the strongest of the faithful Saints. A major argument of our book is that some aspects of the Lord's economic system may be reasonably practiced in part within the context of current economic conditions. However, these same high ideals tend sometimes to generate overenthusiastic, unrealistic responses.

Taking certain principles to an extreme may lead to disaster. For instance, some well-intentioned Mormons have withdrawn from the world, physically as well as socially, to build what they considered to be a sort of quasi-united order commune. Dozens of groups have done so throughout this country. The unfortunate outcome has sometimes been that the people involved began to become a church unto themselves. Fundamentalism and other aspects of apostate offshoots have crept in.

Another word of warning regarding attempts to develop contemporary applications of united order principles is equally serious. Enthusiasm for such economic ideals has attracted certain personality types, usually very charismatic individuals, who then create authoritarian group cultures in which innocent members/investors are manipulated. The final outcome may be fraud or other forms of criminality. On occasion, victims of such activity not only lose their testimonies, but large sums of money as well. Thus we advocate that private efforts to implement any proposals of our book, or to replicate successful experiences of others, be treated with the same caution as any other business investment.

Finally, as we will see, freedom is a vital part of the united order. No private person or group should try to force others into a project because it supposedly will advance united order principles, nor arrogate to themselves the right to issue a priesthood-like "call" to participate in such a venture. Further, the *united order* designation

itself is a term of holiness and ought to be used carefully. This sacred term should not be employed as a title of a firm or other form of group identification.

In this book we have attempted to bring together existing teachings relating to the economic and social concerns challenging modern Latter-day Saints, many of which are either unknown, forgotten, or buried in the mental cemeteries of the crowd. Our aim is the voluntary, practical application of these teachings in the modern world as it exists. These applications assume that we are operating within the modern free market economy. We do not attempt to describe a utopian united order system as it might exist separated from modern realities. As a practicing business lawyer and a management professor who does extensive outside consulting, we have based this book on our areas of expertise, which emphasize historical and practical current applications rather than theoretical analysis. We hope that this book will inspire, or provoke, LDS scholars in other disciplines to explore the moral dimensions of economic behavior in the light of the restored gospel. We also hope that ordinary Latter-day Saints like ourselves will find here some useful insight into understanding and practicing the glorious wisdom of the restored gospel in their temporal lives in the modern world.

The issues covered by this book have been at the heart of public debate for centuries. As we will see, this public debate usually centers on the *pros* and *cons* of government actions as solutions. Alternatively, many in the Church tend to cast the burden on the Church and its leaders and hold them responsible if the Saints do not meet the expectations found in the scriptures. Instead, we propose to look to ourselves—as individuals, families, private groups, and firms seeking together “wise and earnest cooperation in all affairs of life.” Unlike with most other proposals on these issues, the applications set out here are all susceptible of implementation without any change in either current government law or policies or current Church doctrine or practices. To accomplish them, however, requires that we not simply try to do things differently. Rather, we need to begin doing different things.

The purpose of this book then is to attempt to understand how the teachings regarding the united order fit into the modern world in which we really live, and to explore how we can work toward a greater application of those teachings in the context of the worldwide Zion that is coming. As we shall see in the next chapter, this is a modern world of problems and ills, in desperate need of a cure.

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2

The Perfect Prescription: The Challenge of the Modern World

Christ's gospel is the perfect prescription for all human problems and social ills.

Ezra Taft Benson¹

The prophets have long advocated the gospel as the means by which solutions to society's many problems may be realized. Unfortunately, such teachings have never been heeded by world leaders, opinion-makers, or, indeed, the populace as a whole. When one reflects on our world of global pain and suffering, whether in the LDS heartland of Utah and America or the growing LDS centers in the Third World, the gap between the gospel's promise and the needs of society is a great chasm. By the time you read this book specific statistics and cases cited in this chapter may have changed. However, these facts illustrate what appear to be permanent, long-term trends.

The Economy of the United States

Unemployment. As of this writing, unemployment in the United States stands at just under six percent. While this is relatively low compared to recent decades, parts of the United States are in worse condition. California, the United States' success model ever since the 1849 gold rush, collapsed in the early 1990s. Once heralded as the world's seventh largest economy, the “Golden State” has seen its real estate market disintegrate, its unemployment rise to 9.5 percent, and its manufacture decline at the rate of more than one plant closure a day for several years in a row as businesses fail or flee to other regions. The state government had to issue \$2.5 billion in IOUs to pay for services and goods.

Although the American economy seems to be producing lots of jobs, economic insecurity is high and rising. This sense of insecurity may come from several factors. As illustrated by the experiences of

Joe Brown at Boeing and Kay Whitmore at Kodak, one factor is continuing massive layoffs by America's largest companies. Sears has closed over one hundred stores and its century-old catalogue business, eliminating 50,000 workers. While IBM has cut 100,000 jobs through voluntary incentives since 1986, another 50,000 will disappear as the company continues its slide from 406,000 workers worldwide to a new size of 250,000. Boeing, which used to have 149,000 workers, now employs only 110,000, while McDonnell Douglas has dropped from 132,500 to around 80,000. Even with the American economy expanding, profitable corporations continue massive layoffs.² To complicate matters further, in a growing number of cases, corporate downsizing affects not only the husband but his wife also, since many two-career couples are, or were, employed at the same large company. In 1992, this happened to 181,000 U.S. families. Most were whites, and nearly 120,000 of those couples had children still living at home.³

The ripple effect on other jobs is enormous during these periods of restructuring, and the consequence for many of those laid off will be temporary employment for the remainder of their working lives. Temporary employment through hiring agencies has mushroomed nearly 250 percent in the United States since 1982. Overall employment has increased less than 20 percent during the same time frame. In 1988, about a quarter of the workforce consisted of contingent employees. That figure is now growing toward including half of the labor force. The largest private employer in the United States in 1992 was Manpower, Inc., with 560,000 workers. General Motors was a distant second with 362,000.⁴ By 1994, Manpower, Inc. employed 750,000, with displaced skilled technical workers constituting its fastest growing area of business.⁵

Increasingly there is no assurance about tomorrow, no benefits such as medical care or a retirement pension. Confidence in the ability of the industrial market economy to provide long-term economic security for families has been undermined.⁶ The traditional career pattern historically consisted of starting as an apprentice and advancing over the years, according to hard work and merit. Eventually, one retired with pride and a pension as an "IBMer" or a "Sears man." There was a certain predictability and security in the job market, a social compact between employee and the company. Not so today. There is little security or permanence. Workers are becoming subcontractors who must sell themselves for the short-term, the specific situation at hand. After it is over, they are

thrown away—another disposable product. Loyalty is lacking on either side. How all of this will affect the worker's sense of self-worth and family life is still not known because the phenomenon is so new. But for America as a whole, and Latter-day Saints in particular, the American Dream is harder to see than ever before. Having a home, qualifying for a mortgage loan, enjoying a predictable and stable family lifestyle—all are becoming relics of the past.⁷

Nor is the United States the only industrial nation with an employment problem. Joblessness is even worse in western Europe. Unemployment in the European Economic Community averages over 10 percent and approaches or exceeds 20 percent in Ireland and Spain. Even in the economic powerhouse of Europe, western Germany, unemployment is nine percent, and is much higher if the former East Germany is included.⁸

Income Stagnation. Not only has job insecurity increased, but even those who are employed have seen their lives deteriorate. The bulk of U.S. workers saw their wages decline in real value (constant after inflation dollars) by some 10 percent in the 1980s while they worked almost 10 percent longer hours.⁹ These longer work hours have significantly reduced the time available for family and service. By 1990 the average American manufacturing worker's compensation was \$14.83 per hour, below that of France, Italy, and others who enjoyed hourly compensation levels from \$15.25 to \$21.30 according to the U.S. Department of Labor.¹⁰ The decline for American workers continues into the 1990s, affecting middle- as well as lower-income groups.¹¹ Now, it also appears doubtful that the western European economies will be able to sustain their superior wage performance.¹²

The decline in incomes exacerbates the insecurity produced by mass layoffs. Only a third of laid-off workers find new jobs at pay levels equal to or better than their old jobs.¹³ One study found that victims of mass layoffs experience long-term income declines of 25 percent. It has been argued that this is because so many new jobs are in low-paying service businesses. However, even when skilled manufacturing workers found jobs in the same industry their long-term incomes declined by 20 percent.¹⁴

Inequality. In contrast, American executives enjoyed astronomical growth in pay and perks.¹⁵ While "real" family income for Americans has declined over the past 15 years, CEO compensation has risen dramatically. In 1979 the ratio between the lowest paid workers in a typical Fortune 500 company and the CEO was 29 to 1.

Lately, the ratio has approached 200 to 1. *Business Week's* analysis of total CEO compensation in major U.S. companies shows that it grew 212 percent during the 1980s, four times the increase in factory worker total pay, which was only 53 percent. Unlike Kay Whitmore, most of the corporate bureaucrats running America's large businesses focused on short-term gains through takeovers and financial manipulations, while millions of Joe Browns were laid off to pay the enormous debts incurred in this process. By 1990 average salary and bonus for top management was \$1.2 million, and when stock options and other benefits are included, average total compensation rises to \$1.95 million. This rose again in 1992 to the extent that average CEOs of major U.S. firms enjoyed pay increases to \$3.8 million, 56 percent above 1991. For the typical U.S. factory worker at his or her compensation rate, it would take 85 years to earn as much as a CEO earns in just twelve months.¹⁶ In contrast, the comparable ratios are 21 to 1 in Germany and 16 to 1 in Japan.¹⁷ The trend now seems to be the normal course, with CEO compensation increasing 8.1 percent from 1992 to 1993, 11.4 percent from 1993 to 1994, and 10.4 percent from 1994 to 1995 while other employees' salaries remained comparatively flat.¹⁸

While increasing numbers of executives make millions annually, they are outpaced by the illegal manipulations of the Ivan Boeskys and Michael Milken, the latter receiving \$550 million in 1987. Short jail sentences have done little to punish the excesses of the superrich. American savings and loans were plundered by inside managers, while the taxpayers have been stuck with a bailout of several hundred billion dollars. Bribes at Wedtech, check-kiting at E. F. Hutton, overcharges and other illegalities in government contracts at General Dynamics, Boeing, Unisys, Hughes Aircraft, and GE, management greed at RJR Nabisco, junk bond manipulation at Drexel Burnham and Salomon Brothers, fraudulent investment sales by Prudential—all become icons of corporate America's disastrous moral and financial decline in recent years.¹⁹

The Poor and Needy. U.S. Census Bureau data show that the number of citizens living below the government's official poverty level jumped to a total of 36.9 million in 1992. This means that some 14.5 percent are poor, roughly one out of every seven Americans. The poor included 25 percent of all children under 6 and 22 percent of all children under 18.²⁰ While 34 million U.S. residents are estimated to be overweight, 5.5 million American children under age

12 are regularly hungry. Some 19 percent of us are on diets, while the caloric intake among much of the world, including millions of people in the USA, lacks sufficient nourishment for a normal life.²¹

Wealthy America has seen the emergence of a new breed, the "hyper poor."²² This group is made up of the needy who attempt to make do on *less than half* the income which falls under the official poverty line. Translated for a family of three people, this means that they would try to survive on under \$4,945 annually, which would require that each person get by on under \$5 per day. Despite benefits in the form of welfare checks, food stamps, donated canned groceries, and so forth, the hyper poor are often homeless, eking out a subsistence-level lifestyle. Many become dysfunctional, lacking social support, suffering from alcoholism or mental illness. Shockingly, this group of the hyper poor grew by 52 percent during the 1980s.

While the myth is that poor Americans are simply lazy and unwilling to work, the facts are that 9 out of 10 are either handicapped, teenagers or younger, single mothers with preschool children, over age 65, or employed but receiving terribly low wages. The age-old notion that the poor are simply not motivated, and that they choose to be on "the dole," is not borne out by research evidence.²³ It may be relatively easy for many of America's upper and middle classes to admit that urban poor minority children are sadly "at risk" and then go on our merry way consuming the latest electronic games and shopping at the mall for a weekly addition to our wardrobes. What is not so appreciated is the fact that the plight of the "Have Nots" directly affects us in terms of taxpayer costs to provide education, welfare dollars, food stamps, and health care support as the very needy become less and less able to support themselves.

Inner Cities and Indians. Important areas of the United States are in a state of permanent depression. Today's urban America is a jungle of crime, racial hatred, and crushing poverty. The result is joblessness and the breakup of the family. Many residents of the inner city survive in a drug culture of addiction, family abuse, illiteracy, and nonparticipation in the workforce. The youth turn to gangs as a means of survival, as well as the illusion of self-dignity. Teenage parents, single mothers, and absentee fathers are becoming the norm in urban areas. Illegitimacy and welfare dependency are the symbols of today's inner-city family. The final outcome is often delinquency, prison, and finally violent death.

To white American Mormons, this description conjures up the image of a black inner-city stereotype. Such an assumption, however, is wrong. There are more Hispanics in the U.S. today (22.4 million) than blacks, and Hispanics are more likely to be LDS and live in the inner city than are Afro-Americans.²⁴ Physical density, decay of urban infrastructure, and environmental pollution seem to conspire jointly in undermining the lives of people in the inner city. The prophet Joseph Smith envisioned utopian cities of around 20,000 in population, a far cry from today's overcrowding. Thomas Jefferson foretold the plight of the urban U.S. as follows: "When we get piled upon one another in large cities, as in Europe, we shall become as corrupt as Europe."²⁵ Not surprisingly today, many of America's cities are *more* corrupt, more dangerous, and more criminal than the large cities of Europe, far surpassing Jefferson's dark-clouded warning.

The social pathology of inner-city America today is perhaps most graphically seen in the waves of homelessness which rose and pounded upon the pavement during the past decade. Not unlike the 2,000 year-old story of that poor, cold, tired, and unknown couple, Joseph and Mary, seeking a bed and a birthplace in the city of Bethlehem long ago, today's homeless are also turned away and abandoned. They too seek shelter and food, medical care and clothing. Many are youths, runaways or abused by parents. Others are old and abandoned by their offspring. Some are pregnant. Many are frightened. A number are addicted to drugs. Many are physically and emotionally ill. Large numbers used to be employed but lost their jobs and homes and today roam the streets, seeking only to survive. Researchers report that some three million Americans are homeless during a given year. A fourth of them are children.²⁶

Perhaps even more severe is the desperate situation of the North American Indian reservations. Unemployment is over 50 percent among many tribes, problems of alcoholism and low levels of education are widespread, and the Bureau of Indian Affairs in Washington, D.C., is cutting back its funding. Suicide among young Indians is an increasing problem. The answer on a number of reservations is to create gambling industries that will attract outside whites who will pump dollars into tribal coffers. While the actual amount of revenue may increase, the side effects of corruption will, in the long run, diminish the tribes' quality of life even further.²⁷

As we approach the year 2000, inequality and the number of poor and needy will increase. Research shows that incomes of the

wealthiest tenth of the population rose 21 percent in the 1980s, while the poorest tenth dropped 12 percent, a gap growing faster and wider than ever before. Morality aside, such a major social problem is extremely bad in terms of economic policy and practice.²⁸ For Latter-day Saints, such a bifurcation can be seen as the same spiritual disease which destroyed the earlier American nation of the Nephites.

The Modern Economy of the Mormon West. Conditions in Utah, the "Zion of the Rockies," suggest that national problems are reflected in the state. Utah Valley, for example, was one of only six regions in the United States to actually *decline* in income for years in the late 1970s and early 1980s. Almost a fifth of its residents lived in poverty. A decade later, things were better, but per capita income in Utah as a whole still ranks 48th in the nation, along with West Virginia and Mississippi.²⁹ When looking at total household income, the national average is \$35,225, while Utah's is approximately \$2,000 under that amount.³⁰ Most of rural Utah is considerably below that amount; for instance San Juan County is \$19,183, and Kane County \$24,904. State officials blame Utah's poor national ranking on the large number of children per family. However, even after adjusting for the large number of children by looking at average household income, it still ranks only 34th.³¹ And all those kids do not cost nothing. The unfortunate reality is that the state does have a significant problem with poverty. Regularly, 123,000 Utahns live at or below official poverty, an income for a family of four of only \$1,512 per month.

Other signs of poverty, such as lack of food, correlate with low income along the Wasatch Front. In a 1990 report of the U.S. Conference of Mayors, data showed that requests for emergency food grew 20 to 25 percent over the previous year. "Despite local efforts to increase food donations, funds, and volunteers, demand always exceeds available supplies," the report declared of Salt Lake City.³² The rise indeed has continued over the past several years. In 1992, Utah received almost \$200 million in federal cash and food from the U.S. Department of Agriculture, making it a sort of welfare reservation. This was up \$28 million from 1991, a rate of assistance from Washington, D.C., of \$544,000 a day. The total cost of food stamps alone in Utah was \$95.5 million in 1992.³³

The Utah Community Childhood Hunger Project claims that after studying a sample of 17,000 state families, some 31,000 children are hungry each night, while 70,000 more are "at risk"

because they do not receive the kind of nourishment required for growing, healthy bodies.³⁴ These figures translate into one of every five young Utahns. Such children suffer more health problems, miss school classes twice as often as other students, and experience other ripple effects from malnutrition.

Homelessness has also recently become a major issue for Utah. Requests for emergency shelter in Salt Lake City grow yearly by some 20 percent.³⁵ An estimated 1,500 to 2,000 people inhabited vacant lots, abandoned cars, and other places on any given night in Utah during 1992. Some 79 percent of the homeless are Utah residents, and 78 percent are white. The Travelers Aid Society's shelter ran at 141 percent of capacity at times during 1992. The fastest growing segment of homeless people was families headed by a mother, a sharp contrast to the 1980s stereotype of a single, alcoholic male.³⁶ For many active Latter-day Saints, it defies the concept of Zion in the Rockies to see groups of people living under the freeway overpass in Provo or in abandoned railcars in Salt Lake City. Even more surprising to people in the BYU community was a June 1993 front page article in the campus paper, *The Daily Universe*, which reported that three homeless men had lived the past half year in tents adjacent to the university. The shocking aspect of the story was how these homeless individuals provided various food items to an apartment of BYU students in an off-campus housing unit who were struggling financially to make ends meet during the academic year.³⁷ Apparently, the scriptural saying is now being fulfilled that "the last shall be first."

Utah's unemployment picture has had ups and downs over the past 10 to 15 years, ranging from a high of 9.2 percent jobless in 1983 to 3.7 percent in 1994, one of America's lowest. However, a number of small Utah towns have suffered from 15 to 26 percent unemployment for over a decade, with no improved prospects for the coming years. For a long time, a central concern about working in Utah has not been joblessness, but the quality and wages of employment. For instance, Utah worker injury and death rates are twice the U.S. average. Citations against companies which allow unsafe conditions are few. A recent study suggests that hundreds of Utah worker deaths have not even been investigated because employers did not report the incidents to state safety officials.³⁸ Nationally released reports cite Utah for its dangerous mines, extensive violation of child labor laws, and other problems. A *Washington Post* story on mining companies that tampered with

coal dust equipment designed to protect miners from lung disease noted that Utah was the highest violator in the West and Midwest, with 16 firms breaking the law. The (Republican) U.S. Secretary of Labor accused the companies of having "an addiction to cheat" and assessed \$5 million in fines and penalties.³⁹

In 1992, Utah firms were required by the U.S. Department of Labor to correct abuses of the minimum wage laws by paying a total of \$3.4 million to 4,667 deprived workers. Some 261 Utah firms had violated the law, making the state the leading violator in the Intermountain region. Apparently, while D&C 78:18 declares that "the riches of eternity are yours," some Mormon employers are determined that this promise should be below the minimum wage, at least during this life. The state appeared to be attempting to follow the strategy of many developing Third World countries, offering skilled low-cost labor to outside employers. While this approach has brought jobs, it has also assured continuing low wages, economic dependency, lack of self-development, and outside economic control.

Furthermore, since the 1970s Utah has consolidated its reputation for shady business dealings. Events such as the collapse of five thrifts, the AFCO fraud disaster, the Mark Hoffman forgeries, the number of bribes and kickbacks from state management of Navajo tribal oil deals, the cold fusion fiasco, Ponzi schemes, penny stock scams, and a high increase of bankruptcies all make for a poor fiscal reputation.

The Economies of the Third World

If the economies of the developed industrial nations such as the United States are in mixed circumstances, in the less developed nations (where most of humankind lives), economies are in almost unremittingly terrible circumstances. The economic situation of the Third World today is a tragic picture of pain, poverty, and pathos. In spite of billions of dollars in aid spent by industrialized nations in recent decades, the direction of most of the world's poor nations is downward.⁴⁰ Massive infusions of capital from the World Bank have built dams, bridges, and highways in Latin America, but overall economic well-being of the masses is in decline. Expensive United Nations programs in Africa to support political stability and create a new middle class have failed miserably.⁴¹ Efforts of the U.S. Agency for International Development channeled billions of American taxpayer dollars to poor regions

such as India and Egypt, but much of that wealth has ended up lining the pockets of the Haves rather than the Have-nots. Programs such as the Organization of American States and initiatives in the Caribbean have mostly benefitted U.S. firms in their effort to extract raw materials for use back home, rather than upgrading the conditions of the millions who try to survive in shantytowns.

The list below highlights some of the contrasts between rich and poor in the world:⁴²

- Some forty nations of the Third World were better off in the early 1980s than the beginning of the 1990s. Per capita income in Latin America is some 9 percent under what it was a decade ago, slipping from \$3,400 at the beginning of the 1980s to roughly \$2,900 in 1992. Gross national product ("GNP") per capita in Sub-Saharan Africa is lower now than it was 30 years ago.
- Over a quarter of the world's total population is in absolute poverty; that is, their annual incomes are less than \$500, as Table A indicates.
- Americans bemoan the wealth gap between U.S. poor and the Rockefellers, Kennedys, or Donald Trumps reflected in the fact that the richest fifth of U.S. households have 12 times the income of the poorest fifth. But in Turkey the ratio is 16:1, in Mexico the ratio is 18:1, and in Brazil the gap is even greater, at 28:1.⁴³
- In most Latin American nations, one percent of landlords own some 40 percent of all arable land, transforming millions of families into tenant farmers or peasants, tilling the plantations of well-to-do elites.
- While 15 percent of all Americans are overweight and 20 percent are on diets, malnutrition has been rising in Burma, Jamaica, Nigeria, El Salvador, Paraguay, and other nations.⁴⁴ Continual hunger stalks 20 percent of all Ethiopians and Sudanese, and runs as high as 40 percent in Mozambique. Twenty percent of the world's children are malnourished.⁴⁵
- Fourteen million of the world's children starve to death each year while Americans spend \$5 billion on diet food to reduce their caloric intake. Global malnutrition

Table A
People Estimated to Be
Living in Absolute Poverty

Region	Millions of People	Share of Total Population
Middle East/North Africa	75	28%
Latin America/Caribbean	150	35%
Former USSR/Eastern Europe	165	28%
Sub-Saharan Africa	325	62%
Asia	675	25%
World Total	1.4 billion	23%

kills 60,000 humans each day, two-thirds of whom are children; and females are four times more likely to be malnourished than males. Of every 1,000 children under one year of age, 172 die every year in Angola, 168 in Mali, 153 in Sierra Leone, 131 in Somalia, and 109 in Bolivia. In the developed nations only 7 to 10 out of 1,000 die in their first year.⁴⁶

- Several hundred million adults around the globe survive childhood but live with long-term consequences of malnourishment—mental retardation, stunted bodies, and the inability to work at a job and support their families. For example, iodine deficiency in diets has caused 26 million cases of mental retardation globally.
- According to the United Nations, roughly 1.5 billion people are deprived of decent health care, resulting in millions of deaths from malaria, yellow fever, typhoid, and other diseases.
- Two billion people lack access to pure water, suffering the effects of toxic poisons and parasites for years, leading to lower life expectancies.
- In many Third World countries, 20 to 30 percent of the

population is homeless, struggling to survive by begging on the streets of Calcutta, Nairobi, La Paz, or Cairo. In many Third World cities, from 30 to 60 percent of the population has housing only by being squatters in wretched hovels and shacks. In São Paulo, officials estimate over a million children are loose on the streets, hustling passers-by, running in gangs, lean, hungry, doing hit-and-run robberies, and dealing in drugs and prostitution from age eight on up.⁴⁷

- To cope with the crush of heavy poverty, many of the world's children are required by parents to labor in the fields or urban sweatshops 14 to 16 hours a day. According to United Nations studies, between 150 and 200 million children in 50 countries do so, in violation of international laws. They suffer abuse, exposure to dangerous pesticides, and inhumane working hours, exploited by relatives or entrepreneurs who rob them of a childhood of happiness, play or innocence.
- If the young live long enough to grow into adulthood, coping with unemployment becomes a lifelong struggle. Each year, some 40 million young people enter the labor force but are unable to secure jobs. Joblessness in Nicaragua is some 50 percent, while in Bangladesh it is 25 percent, Jamaica around 26 percent, Puerto Rico 21 percent, Romania 30 percent, etc. Underemployment, meaning one does have work but does not make enough money to live adequately, is even worse. For instance, unemployment and underemployment reach a total of some 80 percent in the Philippines. Many Third World nations suffer from a combined 50 percent in joblessness and underemployment.
- A major reason why many poor are unemployed is that they lack education, blocking their ability to qualify for hiring, even if more jobs were available. This also limits their capacity to cope with many other challenges in their lives—to competently raise their children, to manage financial problems, to write intelligently, to serve in their churches, schools, and communities, or otherwise contribute.

- Illiteracy rages in the Third World, decimating the basic quality of life for many individuals and families. In Sub-Saharan Africa, under 50 percent of the nation's children even attend school. The illiteracy rate in Jordan is 19 percent, Niger 83 percent, Nepal 70 percent, Pakistan 67 percent, India 54 percent, Burkina Faso 84 percent, Haiti 65 percent, Bangladesh 64 percent. Globally, some 900 million adults are illiterate.⁴⁸

For many, the answer has been to try to duplicate the industrialization of the developed nations, which originally fueled the creation of mass employment. But the opposite is often true today. Automation eliminates work. Factories shut down as products are "outsourced" or factories go "offshore," building plants in locations with ever cheaper labor. The result is a phenomenon never before witnessed in modern history. Jobs do not merely shift from the farm to the factories, or from New York to Georgia, or on to Mexico. They do not simply move, they disappear. Workers have no place else to go.⁴⁹

Megacities of the World. Whether Bombay, Mexico City, Manila, Nairobi, or São Paulo, today's Third World suffering is tied to the huge influx of peasants who flood into the big cities, seeking better lives. Ten million plus people live like the Illagan and Flores families in unemployment, scavenging, and terrible pollution. They exist in squalid living arrangements, mostly in shanties, lacking basic access to toilets, sewage, and potable water. Such basics as electricity and schools are largely out of the question. The daily struggle for survival instead focuses on how to minimize violence, prostitution, AIDS, drugs and alcohol abuse. With millions homeless, having no basic medical care, longevity is measured in four to five decades at best. Desperation and fear are people's daily motivations. Scientists predict that the exodus from the rural to the urban Third World will accelerate by the year 2000 as the population increases. They estimate that within two decades, over 50 cities around the globe will each have in excess of 10 million inhabitants. A huge proportion will be unemployed, and violence will be the primary tool for survival.

The Informal Sector. With few government strategies to create jobs and with industrial downsizing occurring on a global scale, easily obtaining a job with good pay, benefits, and long-term prospects is increasingly not in the picture for most of humanity.

The response in the Third World has been the creation of the urban informal economy.

The informal economy essentially consists of people engaged in "underground" business activities—street vendors, family businesses, and other marginal jobs. They are usually not registered as formal firms. They have no payroll, no benefits or taxes. Rather they float, often moving from place to place as opportunities arise. They are small, generally composed of from one to three people, many of them women and children, who hustle, often on the streets, dealing only in cash or kind. They often supply low-cost goods and services for the majority of the populace who cannot afford the expensive imported products which are the only alternative in underdeveloped economies which do not produce enough basic goods for their people.⁵⁰ Traditional economists have tended to overlook the informal sector, assuming it to be only a short-term substitute for people during a crisis, such as a factory layoff. But the reality is that in the urban Third World, the informal sector is neither small nor temporary. Rather it is a central aspect of national survival for many nations, ranging from 20 to 60 percent of total national GNPs.⁵¹

While the hard work and entrepreneurial instincts of micro-enterprise participants in the Third World help put rice or beans on the family table, numerous factors interfere with achieving greater success. Inefficient government policies, legal barriers, complex and contradictory rules for registering land or other private property, lack of credit facilities, disenfranchisement of the poor—all these serve to impede the ability of the informal sector to grow or stabilize. In one study conducted by Peruvian economist Hernando de Soto, it took four law students over nine months to complete the paperwork to set up a small unincorporated clothing factory, during which process they received 10 bribe requests, had to get 11 different permits and spent 32 times the average worker's monthly salary in costs (excluding their services). To combat bureaucratic excesses, he advocates institutional reforms to create genuine, market-oriented structures. His Latin American best-seller, *The Other Path*, analyzes the plight of micro-entrepreneurs and proposes tangible solutions for strengthening informal economies. These include simplification of the process for registering one's small business, reduction in other state regulation of small businesses, establishing offices to aid the poor in becoming self-employed, providing training programs and support

groups, combined with policies to encourage more bank loans to poor business people.⁵² Whether his ideas receive more than lip service remains largely to be seen.

Why Underdevelopment?

While ineffective policies of Third World governments bear considerable blame for their economic plight, from the view of the Have-nots, it is still principally the Haves that are causing the growing gap between rich and poor. To illustrate, India's nearly one billion people make up 16 percent of the earth's population, yet they use only 3 percent of all energy and account for only 1 percent of the world's GNP. At the other extreme, the United States has only 5 percent of the earth's population, but uses 25 percent of all energy and accounts for 25 percent of global GNP.⁵³ These two extremes are not unique cases; rather, they are typical. The top one-fifth of the earth's nations consist of a group of 38 high income countries—mostly Western Europe, with some Arab, Asian, and North American additions. Annual incomes of that group are on average 65 times that of the poorest fifth—30 nations, such as Mozambique, Somalia, and so on. To illustrate, per capita GNP in Ethiopia is only \$121 annually and \$400 in Bangladesh, versus \$17,830 in France, \$19,780 in the United States, and \$30,270 in Switzerland. The wealthiest 20 percent of the world's population have an average income 140 times greater than the average income of the poorest 20 percent.⁵⁴

To exacerbate the problem, non-oil-exporting Third World nations owe \$1.3 trillion in loans to the rich countries. From 1983 through 1990, these nations suffered a net capital loss of—that is, they exported to the already wealthy nations—over 220 billion dollars in wealth.⁵⁵ Extracting payments only makes attempts by Third World nations to reduce illiteracy or feed the poor less successful. Impoverished nations now spend only 12 percent of their budgets on health and education, as the World Bank and other institutions put on more pressure to pay back loans.

The reason for this massive and increasing debt is that the world economy has become structured in such a way that the Third World serves mostly as a conduit for raw materials to flow toward the developed nations. Prices of raw materials exported by these countries remain low because of overproduction. These terms of trade discourage or prevent the building of internal structures of local free enterprise, and consequently many developing

nations have become dependent on foreign imports and foreign capital. They end up with huge debts and an almost addiction to the products of industrialized countries. Perhaps the obsession in Latin America with wearing U.S.-made Levi's illustrates the problem best. This process keeps the Third World in a vicious cycle of underdevelopment. This is not necessarily due to a conspiracy of the developed nations, but it is nonetheless deeply embedded in the current world economy and is abetted by the international economic policies of the developed nations and their aid organizations.⁵⁶

Population increase is another major challenge. In 1950, 1.76 billion people, representing 70 percent of the earth's population, lived in the Third World. The less-developed nations' populations have increased to the point that by 1990, those numbers were 4.2 billion and 79 percent respectively. Human beings currently have a net increase of three new persons every second of the day—10,600 per hour, 254,000 per day, 1.8 million per week, 7.7 million each month, and 93 million per year. At present trends, by the year 2025 there will be 8.5 billion people, of whom only 1.2 billion (14 percent) will live in developed nations, and an astonishing 7.3 billion (86 percent) will make up the Third World. Over the next three decades, if present trends continue, 98 percent of the world's population growth will occur in developing nations.⁵⁷

Foreign Aid. Many people assume that American foreign aid is reducing these inequalities, but in actuality, humanitarian aid for health projects, schools, and food has been dropping for four decades. Today the per capita aid spent per American averages only \$43, about half that of the still low Japanese \$73. In comparison, Scandinavian countries provide approximately \$200 per person in aiding poor countries. *U.S. News and World Report* reported that in 1980, Americans spent \$52 billion eating out. By 1990, the figure jumped to \$236 billion. In contrast, in 1980 Americans spent a paltry \$1.4 billion in food aid overseas. By 1990 that number was still a mere \$1.6 billion, and millions of Third World people starved to death.⁵⁸ The World Health Organization could completely eradicate malaria if it had the amount of money spent by the world's militaries in just half a day. But the tragic reality is that over the past decade, 40 Third World countries declined in terms of education, health care, mortality, and per capita incomes.

Beyond the shortage of aid resources, many international aid agencies historically focused on assisting national governments in

developing large, prestigious industrial, mining, and agribusiness projects intended to generate foreign currency income through exports. Such projects frequently proved corrupt and inefficient, and to the extent they succeeded, the foreign currency earnings went to service the debt owed to developed nations and their banks, rather than to improving goods and services for Third World consumers. Many international aid agencies developed large bureaucracies who seemed to prefer dining with the minister of finance, discussing repayment of foreign debt, to working in the *barrio*, developing a healthy self-reliant local market economy.⁵⁹

The "Four Tigers." Even the supposed success of the so-called "Four Tigers" (Singapore, Hong Kong, Taiwan, and South Korea) has not broken the underdevelopment trap. They are merely dependent on a somewhat more successful export than most underdeveloped countries—manufactures produced by low-cost skilled labor instead of low-cost raw materials. However, the low cost remains a critical part of the equation and makes such economies dependent on suppressing personal income. The economies of the Four Tigers also remain completely export dependent. While this strategy of exporting cheap labor goods may have worked to some extent to help the relatively small populations of these four little countries, the capacity of the developed countries to absorb cheap labor imports is surfeited. This strategy cannot begin to help the vast populations of such countries as China, India, Nigeria, Brazil, or Mexico, unless the developed countries are willing to destroy their own modest wage manufacturing industries and force their own populations down to Third World living standards.⁶⁰ This, of course, would only make more people poor, the opposite of the gospel ideal of the city of Enoch, where there were "no poor among them" (Moses 7:18).