
IN THE LORD'S WAY: THE SPIRITUAL FOUNDATIONS OF CHURCH FINANCIAL SELF-RELIANCE

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It is an honor for me to participate in this Church History Symposium dedicated to the study of Latter-day Saint economic history. I feel profound gratitude for the remarkable work done by the Church History Department and each of you to increase our understanding of the marvelous history of the restored Church.

My personal testimony of the Restoration is in many ways a result of your efforts. I can still picture myself as a young man living with my family in France. Even though I lived on another continent, I felt impressed that I was a spiritual heir of the first Latter-day Saints and pioneers. I was filled with a passion for Church history, and I absorbed all the books I could find in French on that subject. One of those books, *The Restored Church*, was often on my bedside table. I eagerly devoured its contents. I was familiar with

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almost every page and every image. It made me so proud to belong to the Church that I had no hesitation in sharing the book with my nonmember friends.

Although I did not have the opportunity to visit the Church historical sites when I was young, my wife and I resolved to catch up when we moved to Utah six years ago! We retraced the trail of the early Saints, beginning with the lush countryside of Palmyra, then passing through Harmony along the banks of the Susquehanna River. We visited Kirtland, the prairies of Missouri, Nauvoo the Beautiful, the frozen plains of Wyoming, and finally the Great Salt Lake Valley. Visiting these places brought a sweet and peaceful spirit that confirmed to us the reality of the Restoration.

One of these spiritual highlights came last year when we visited Kirtland, Ohio, on a beautiful fall day. The little town beamed in the sunlight. The surrounding countryside was adorned with the sparkling colors of Indian summer. We explored the visitors' center, the village and its restored historic homes, and of course, the first temple built in our era—that hallowed edifice where several of the most remarkable events of the Restoration took place. While visiting these sacred places, we could not help but feel admiration mixed with a profound sense of respect for the men and women who laid the foundation for this great latter-day work.

From 1831 to 1835, Kirtland experienced a continual influx of families and individuals, many of whom were extremely poor. They had sacrificed everything—often prosperous farms and well-established professions—to follow the Prophet Joseph. The meager resources they still had were consecrated to building a house of the Lord and to further the Saints' efforts to establish Zion. Their state of destitution was such that the old-time citizens of Kirtland became alarmed and warned them to leave the city.

Brigham Young described the sacrifices that he and his family made to respond to the Prophet's call: "When we arrived in Kirtland,

if any man that ever did gather with the Saints was any poorer than I was—it was because he had nothing. . . . I had two children to take care of—that was all. I was a widower. ‘Brother Brigham, had you any shoes?’ No; not a shoe to my foot, except a pair of borrowed boots. I had no winter clothing, except a homemade coat that I had had three or four years. ‘Any pantaloons?’ No. ‘What did you do? Did you go without?’ No; I borrowed a pair to wear till I could get another pair. I had travelled and preached and given away every dollar of my property. . . . But Joseph said: ‘come up’; and I went up the best I could.”¹

I think of the dramatic contrast that exists between the original poverty of Kirtland and the current relative prosperity of the Church and many of its multigenerational members. The Lord has blessed His Church and the Latter-day Saints in a remarkable fashion.

Nonetheless, this abundance of temporal blessings was built upon the painful physical and financial trials that punctuated the first decades of Church growth. The Lord used each of these experiences to fashion His people, “line upon line, precept upon precept” (Doctrine and Covenants 98:12). He taught them the guiding principles, spiritual and temporal, that would allow them to become a strong and self-reliant people, endowed with the temporal capacities and resources necessary to accomplish the Lord’s work in this last dispensation.

A distinctive point of doctrine taught by the Church is that harmony between spiritual and temporal is an important condition for the happiness of humankind. In a revelation received by Joseph Smith in Kirtland, the Lord declared: “For man is spirit. The elements are eternal, and spirit and element, inseparably connected, receive a fulness of joy. And when separated, man cannot receive a fulness of joy” (Doctrine and Covenants 93:33–34). This scripture refers to the joy we will all experience at the time of our resurrection, when our spirit and body are united again. I believe it also applies to our mortal existence and the fulfillment we may experience when there is complete harmony between the spiritual and temporal sides of our lives.

In the Christian world, some believe that the temporal part of our lives is a hindrance to our spirits. Those with this view feel that we should keep our lives free from the contamination of physical elements, which they see as fundamentally evil. However, modern revelation, as indicated by Hugh B. Brown, former apostle and member of the First Presidency, clarifies that “matter is not essentially evil but that its purpose is to serve [the] spirit. . . . There is a beneficent and eternal relationship between spirit and element.”² The purpose of our lives, therefore, is not to rid ourselves of our physical elements, but to bring them in harmony with and in the service of our spiritual purposes.

Because of the constant interaction that exists between the temporal and spiritual aspects of our lives, it is no surprise that the Church not only teaches gospel principles but is also involved in the most practical aspects of our daily lives. Brigham Young said: “If you cannot provide for your natural lives, how can you expect to have wisdom to obtain eternal lives? . . . The religion of Jesus Christ is a matter-of-fact religion, and taketh hold of the every-day duties and realities of life.”³

Since the beginning, Church teachings have included many commandments and principles that are temporal in nature, such as the Word of Wisdom, tithing, the law of the fast, and the need for education, employment, and self-reliance. Members have been counseled frequently to practice provident living, live within their means, avoid unnecessary debt, and prepare for the future by developing temporal reserves, including food and financial assets.

As these temporal principles have been taught to members throughout the Church, Church leaders have also implemented them on a larger scale for the entire Church. In its finance and investment policies, the Church as an entity simply practices the principles that it teaches to its individual members.

The Presiding Bishopric, as directed by the Lord, has a significant duty with respect to implementing these principles. One of our main responsibilities is to manage the temporal affairs of the Church world-

wide. This includes the management of finances, the construction and maintenance of temples and meetinghouses, the administration of information systems, and the management of human resources. It also comprises the translation, production, and distribution of Church publications—including scriptures, manuals, videos, and internet sites—and making them available to the leaders and members of the Church throughout the entire world. Finally, temporal support is provided for family history operations and the Church Educational System—which includes seminaries and institutes and the institutions of higher education.

Often my nonmember friends ask me to describe my responsibilities in the Presiding Bishopric. It is not an easy task. It would be convenient to simply reply that my counselors and I constitute the executive directors of a worldwide organization. It is true that our daily routine is made up of activities similar to those of the executive boards of international firms. We define strategies, develop and administer budgets for operations and investments, manage several thousand employees, help grow the Church's financial and real estate assets, and develop and operate distribution, information, and communication systems.

However, none of these explanations can adequately describe our responsibilities. During the past few years I have become more and more aware of the uniqueness of the Church, its manner of functioning, and its organization. It is anything but a human organization. It is based on spiritual principles that grew out of several events from Church history and revelations received by the Prophet Joseph Smith. These principles have become the founding guidelines in today's administration of the Church's financial resources. I would like to discuss four of them with you.

FIRST PRINCIPLE: THE LAW OF TITHING

Since the very beginning of the Restoration, the Lord gave His Saints tasks that required financial resources to accomplish. As Church

membership grew in numbers, funds were needed to establish Zion communities, build temples, care for the poor and needy, and print and distribute the Book of Mormon and other modern revelations. Unfortunately, the experience in Kirtland, combined with the Panic of 1837, resulted in major financial setbacks for the infant Church and created a period of great economic distress for many of its leaders and members.

When the Prophet Joseph arrived in Far West, Missouri, at the beginning of 1838, he was ready for a new beginning. A question was quickly raised as to how to finance the construction of a temple and the establishment of the Saints in Zion. Joseph met with several Church leaders and asked the Lord in these words: “O Lord! Show unto thy servants how much thou requirest of the properties of thy people for a tithing” (Doctrine and Covenants 119 section heading).

Up to that point, the law of tithing had not been practiced by Church members in the manner it is today. Instead, as part of the law of consecration, tithing included all voluntary offerings and contributions from members, regardless of the amount. In response to his plea, Joseph received a revelation that has now become section 119 of the Doctrine and Covenants. In this revelation, the Lord gave this important clarification: “those who have thus been tithed shall pay one-tenth of all their interest annually.” Furthermore, it was explained that this particular instruction would be for all the Saints “a standing law unto them forever” (Doctrine and Covenants 119:4).

The law of tithing was received that day as a commandment from the Lord, the reestablishment of a divine law that had been observed in times past by the people of Israel. It was a sign of the covenant made by the Lord with His people—that if they remained faithful to it, He would bless them both spiritually and temporally. Today, the law of tithing continues to be an essential practice of Latter-day Saints, regardless of where they live, their social standing, or their material circumstances. It is also the foundation of the financial stability of the Church. Since my call to the Presiding Bishopric, I have never ceased

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Joseph Smith the Prophet. Portrait by Dan Weggeland. Courtesy of the Church History Museum.

to be amazed at the faith and loyalty of Church members as they live this law. Without tithing, the Church would be incapable of accomplishing its divine mission. In a memorable general conference address, President Gordon B. Hinckley declared: “The Church has been living within its means, and it will continue to do so. I am profoundly grateful for the law of tithing. To me it is a constantly recurring miracle. It is made possible by the faith of the people. It is the Lord’s plan for financing the work of His kingdom. It is so simple and straightforward. It consists of thirty-five words set forth in section 119 of the Doctrine and Covenants. What a contrast with the cumbersome, complex, and difficult tax codes with which we live as citizens.”⁴

That same day in 1838, Joseph received another revelation in which the Lord clarified the manner in which the utilization of tithing should be approved and administered. He declared: “It shall be disposed of by a council, composed of the First Presidency of my Church, and of the bishop and his council, and by my high council; and by mine own voice unto them, saith the Lord” (Doctrine and Covenants 120:1). The “bishop and his council” and “my high council” referred to in this revelation are known today as the Presiding Bishopric and the Quorum of the Twelve Apostles, respectively.

In our time, these instructions contained in section 120 of the Doctrine and Covenants continue to be meticulously applied. Every first Friday of December, the First Presidency, the Quorum of the Twelve Apostles, and the Presiding Bishopric meet together to examine and approve the allocation of the Church’s sacred funds from tithes and offerings for the following year. Holding such a council ensures that decisions are made in a spirit of counseling together, revelation, and unanimity.

As leaders of the Church, we continually feel our great responsibility to use the sacred tithes and offerings in a manner that is appropriate and pleasing to the Lord. As Elder David A. Bednar of the Quorum of the Twelve Apostles expressed so well: “We are keenly aware of the

sacred nature of the widow's mite."⁵ President Hinckley added: "The money the Church receives from faithful members is consecrated. It is the Lord's purse. . . . The funds for which we are responsible involve a sacred trust to be handled with absolute honesty and integrity, and with great prudence as the dedicated consecrations of the people. We feel a tremendous responsibility to you who make these contributions. We feel an even greater responsibility to the Lord whose money this is."⁶

We are not a financial institution or a commercial corporation. We are the Church of Jesus Christ, and this Church has no other objective than that which the Lord Himself assigned to it; namely, to invite all to "come unto Christ, and be perfected in him" (Moroni 10:32), by "helping members to live the gospel of Jesus Christ, gathering Israel through missionary work, caring for the poor and needy, and enabling the salvation of the dead by building temples and performing vicarious ordinances."⁷

By policy, sacred tithing funds are approved and appropriated to support the spiritual and religious mission of the Church. I am grateful for the law of tithing. It is the source of blessings, both spiritual and temporal, for the Church and for each of its members.

SECOND PRINCIPLE: SELF-RELIANCE AND INDEPENDENCE

The settlement of the Latter-day Saint pioneers in the Great Salt Lake Valley and in dozens of colonies throughout the American West was certainly one of the most remarkable examples of a community that practiced self-reliance through faith and hard work.

The prophet Brigham Young very quickly recognized the importance for Latter-day Saints to become a self-sufficient people and understood the strength they would draw from being independent both temporally and spiritually. He stated: "The responsibility to take care of ourselves and our families is an important practical application of the

gospel. I have tried continually to get this people to pursue a course that will make them self-sustaining, taking care of their poor, the lame, the halt and the blind, lifting the ignorant . . . bringing them together from the four quarters of the world, and making of them an intelligent, thrifty and self-sustaining people.”⁸

Under Brigham Young’s direction, the Saints undertook a herculean program of economic, educational, and social development in an often hostile natural and political environment. “Home industry was . . . stressed, which meant that Church members manufactured their own clothes, produced their own food, and constructed their own iron works. They also produced their own silk, cotton, and flax. They dug their own coal and even manufactured their own paper.”⁹ A network of cooperatives was developed that allowed members of each community to equip themselves with the means to be self-sufficient, which integrated the entire production chain from the fields to processing plants and then to retail outlets.

All of these efforts, seemingly of a temporal nature, originated from gospel beliefs and principles. Personal agency is one of the greatest gifts of God. It is crucial for our earthly progress and our eternal salvation. By becoming self-reliant temporally and spiritually, God’s children progress in their ability to make choices independently and thus fulfill the measure of their creation. Marion G. Romney summarized it in these terms: “Let us work for what we need. Let us be self-reliant and independent. Salvation can be obtained on no other principle. Salvation is an individual matter, and we must work out our own salvation, in temporal as well as in spiritual things.”¹⁰

It is not surprising that the prophets of our dispensation have unceasingly invited Church members to strive to become self-reliant. The words of President Hinckley are particularly eloquent: “I urge you . . . to look to the condition of your finances. I urge you to be modest in your expenditures; discipline yourselves in your purchases to avoid debt to the extent possible. Pay off debt as quickly as you can, and free

yourselves from bondage. This is part of the temporal gospel in which we believe. May the Lord bless you . . . to set your houses in order. If you have paid your debts, if you have a reserve, even though it be small, then should storms howl about your head, you will have shelter for your [families] and peace in your hearts.”¹¹ President Russell M. Nelson, our living prophet, also emphasized the blessings of self-reliance when he said in 1986: “Working with a will, Saints gain a new appreciation of who they are and of their eternal worth. Righteousness, independence, thrift, industry, and self-reliance become personal goals. These qualities transform lives.”¹²

In the past few years, the Church has made an extraordinary effort to develop a program to strengthen member self-reliance throughout the world. The purpose of this initiative is to teach members the spiritual principles of self-reliance and to help them, in a practical manner, to improve their education, find employment, start their own businesses, and strengthen the management of their family finances. In 2017, 163,000 individuals completed these courses and started along the pathway toward self-reliance. Just as wise budgeting at home enables individual members and families to maintain independence, prudent financial management is key to the Church’s ability to act independently. This follows the divine injunction given through Joseph Smith at Kirtland that “through [the Lord’s] providence, notwithstanding the tribulation which shall descend upon [the Church], . . . the church may stand independent above all other creatures beneath the celestial world” (Doctrine and Covenants 78:14).

This providence is particularly evident in our time. We rejoice in the fact that the Church has acquired complete financial independence and is able to accomplish its mission without any type of debt. As President Hinckley stated: “If we cannot get along, we will curtail our programs. . . . We will not borrow.”¹³

Policies of financial management have been determined by Church leaders and are carefully applied in building the annual budget and

allocating expenditures. These policies include two simple and clear principles, which I would like to read to you:

- First, total expenditures will not exceed forecasted revenue.
- Second, the budget for operating expenses will not increase year to year at a more rapid rate than the anticipated growth in tithing contributions.

THIRD PRINCIPLE: PROVIDENT LIVING

The winter of 1846–1847 was probably one of the most challenging periods in the life of Brigham Young. More than seven thousand Saints, fleeing persecution, gathered at Winter Quarters in present-day Nebraska before continuing in their exodus to the West. Living conditions were extreme; many of the Saints experienced illness and malnutrition, and the entire expedition suffered from a great lack of preparation.

The prophet expressed his feeling of being “a father with a great family of children around [him],”¹⁴ and he felt the crushing weight of this responsibility. Consumed by worry, he pled with the Lord to come to the aid of His people. The response came in the form of a revelation we call “The Word and Will of the Lord,” which is found in section 136 of the Doctrine and Covenants. This revelation contains the spiritual directions and the principles of organization that would govern the exodus of the Latter-day Saint pioneer companies.

One of the principles practiced by each pioneer company concerned gathering enough food and supplies to sustain the needs of its members; they were also to be ready for any challenge that might arise during the journey. The Lord counseled that “each company provide themselves with all the teams, wagons, provisions, clothing, and other necessities for the journey, that they can” (Doctrine and Covenants 136:5). Each company was also asked to help see to the needs of those

who would come after them. “Let each company prepare houses, and fields for raising grain, for those who are to remain behind this season” (Doctrine and Covenants 136:9).

These inspired principles proved to be essential to the success of the migration. According to Richard E. Bennett, the Mormon exodus was “the most carefully orchestrated, deliberately planned, and abundantly organized hegrira in all of American history.”¹⁵ Still to this day, the divine counsel received then remains part of the fabric of Latter-day Saint life and inspires the manner in which the Church manages its temporal resources.

Today’s Church members are conscious of the fact that they live in a period of calamities, caused by both human actions and the furies of nature. The prophecies about the last days are unequivocal, and there is great wisdom in preparing for the future—whether it be for possible famine, disaster, financial depression, or any other unforeseen adverse circumstance. As it was during that remarkable pioneer era, Church leaders have frequently counseled members to practice provident living by establishing home storage, including extra water, basic food items, medications, clothing, and other supplies that could be needed in case of emergency. Members have also been counseled to “gradually build a financial reserve by regularly saving a portion of [their] income.”¹⁶

This same principle of temporal preparation has also been applied at the general Church level. For example, grain silos and warehouses filled with basic emergency necessities have been established throughout North America. The Church also methodically follows the practice of setting aside a portion of its revenues each year to prepare for any possible future needs.

The moneys set aside are then added to the investment funds of the Church. They are invested in stocks and bonds; majority interests in taxable businesses (some of which date to the Church’s early Utah history); commercial, industrial, and residential property; and agricultural interests. These invested funds can be accessed in times of

hardship to ensure the ongoing, uninterrupted work of the Church's mission, programs, and operations, and to meet emergency financial needs. The funds can also be used to provide additional financial resources as needed to support Church growth as the prophecy is fulfilled that the gospel of Jesus Christ will be taught and the Church established throughout the world.

The Church's investments are managed by a professional group of employees and outside advisors. Risks are diversified, consistent with wise and prudent stewardship and modern investment management principles. In the parable of the talents, we are taught to "improve ourselves and to strive for perfection."¹⁷ The Lord chastised a servant who had not invested the money entrusted to him but instead had hid that money in the earth. He characterized the servant as "wicked and slothful" (see Matthew 25:14–30) for not investing that money for a reasonable financial return. Consistent with this spiritual principle, the Church's financial reserves are not left idle in nonproductive bank accounts but are instead employed where they can produce a return.

FOURTH PRINCIPLE: IN THE LORD'S OWN WAY

In April 1834, during a council meeting held in Kirtland, the Prophet Joseph Smith received a revelation concerning the temporal well-being of Church members. In this revelation, now contained in section 104 of the Doctrine and Covenants, the Lord affirmed His desire to provide for the needs of the Saints, but underlined that it had to be done in His manner: "And it is my purpose to provide for my saints, for all things are mine. But it must needs be done in mine own way" (Doctrine and Covenants 104:15–16).

I gained an insight into this principle shortly after my call as a General Authority. I was invited to Church headquarters in Salt Lake City for several weeks of training. One morning I arrived early at my office and found a message asking me to go as quickly as possible to

President Boyd K. Packer's office. He greeted me with great kindness and invited me to sit down. To my surprise, he took a piece of paper out of his drawer and asked me to read it out loud. It was the second chapter of 1 Corinthians. After having listened to me read the entire chapter, President Packer thanked me and dismissed me without any further comment. As soon as I got back to my office, I reread the entire chapter, and then again, and then one more time. I wanted to identify what important message President Packer was trying to teach me. One verse in particular caught my attention: "That your faith should not stand in the wisdom of men, but in the power of God" (1 Corinthians 2:5). I realized that doing things in the Lord's own way could not depend upon the wisdom of man but had to be accomplished through application of principles and actions that would access the power of God.

I came to understand the importance of this principle more fully a few years later when I was called to serve in the Presiding Bishopric of the Church. Fulfilling this calling in the Lord's own way requires seeking and receiving revelation for both spiritual and temporal affairs. As a Bishopric, we counsel together to study issues, making use of our personal backgrounds, experiences, and areas of expertise. But ultimately our decisions are made in the spirit of prayer and the constant seeking of revelation as to the Lord's will. While we consider such things as macroeconomic indicators and financial analyses, our ultimate goal is to fulfill our responsibilities in a manner that will carry out the designs of the Lord and sacred mission of the Church "to invite all to come unto Christ." This goal can only be achieved and implemented through inspiration and the power of His priesthood. Given the directive to do things in the Lord's own way, this calling fills me with humility each and every day.

CONCLUSION

My brothers and sisters, some people occasionally describe today's Church as a powerful and prosperous institution. This may be true, but the strength of the Church cannot be measured merely by the number or beauty of its buildings or by its financial and real estate holdings. As President Hinckley once said: "When all is said and done, the only real wealth of the Church is in the faith of its people."¹⁸ The key to understanding the Church "is to see it not as a worldwide corporation but as millions of faithful members in thousands of congregations across the world following Christ and caring for each other and their neighbors."¹⁹ For us, the "Church" is not merely defined as the building in which we meet or even the organization itself. Rather, the definition of the "Church" might be derived from a passage in the Book of Mormon, which states: "And . . . they [meaning the Lord's disciples] did do all things even as Jesus had commanded them. And they who were baptized in the name of Jesus were called the church of Christ" (3 Nephi 26:20–21).

In other words, the Church is all about people. It is all about individual members who are bound together by common beliefs and covenants. They are its strength and its future. I feel deeply humbled when I think about the profound temporal impoverishment of the early Latter-day Saints and the severe trials they faced from the early days in upstate New York until their establishment in Utah. The Lord responded to the faith of these courageous men and women and allowed them to prosper according to their faithfulness to the laws and principles of spiritual and temporal well-being taught to them by inspired prophets. I am deeply grateful for the revelations given by the Lord during the very early days of the Restoration concerning the law of tithing, self-reliance and independence, provident living, and providing for the Saints in the Lord's own way. I testify that these principles are the source of great spiritual and temporal blessings for members of the Church, their families, and for the Church in its entirety. These principles will con-

tinue to guide our steps and support the mission of the Church until the Savior's return.

NOTES

1. *Deseret News Semi-Weekly*, 9 March 1867, 2.
2. Hugh B. Brown, Conference Report, April 1957, 104.
3. *Discourses of Brigham Young*, 13.
4. Gordon B. Hinckley, "Of Missions, Temples, and Stewardship," *Ensign*, November 1995, 53–54.
5. David A. Bednar, "The Windows of Heaven," *Ensign*, November 2013, 20.
6. Gordon B. Hinckley, "Latter-day Saints in Very Deed," November 1997, 85.
7. *Handbook 2: Administering the Church* (2010), 2.2.
8. *Discourses of Brigham Young*, 16.
9. *Church History in the Fulness of Times Student Manual* (2003), 393–405.
10. Marion G. Romney, "In Mine Own Way," *Ensign*, November 1976, 124.
11. Gordon B. Hinckley, "To the Boys and to the Men," *Ensign*, November 1998, 54.
12. Russell M. Nelson, "In the Lord's Own Way," *Ensign*, May 1986, 27.
13. Hinckley, "To the Boys and to the Men," 54.
14. Matthew S. McBride and James Goldberg, eds., *Revelations in Context: The Stories behind the Sections of the Doctrine and Covenants* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 2016), 308.
15. Richard E. Bennett, *We'll Find the Place: The Mormon Exodus, 1846–1848* (Salt Lake City: Deseret Book, 1997), 73.
16. "Providing in the Lord's Way: Summary of a Leader's Guide to Welfare," in *Providing in the Lord's Way: Summary of a Leader's Guide to Welfare* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 2009), 1–8.
17. Thomas S. Monson, "Ponder the Path of Thy Feet," *Ensign*, November 2014, 87–88.
18. Gordon B. Hinckley, "The State of the Church," *Ensign*, May 1991, 54.
19. "The Church and Its Financial Independence," Mormon Newsroom, 12 July 2012.