



Elder John K. Carmack

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The Perpetual Education Fund: A Prophet's Rescuing Hand

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The Lord has made it clear that our salvation is tied in with our attitudes and actions toward the poor. In our time, President Gordon B. Hinckley and his associates in the First Presidency and the Quorum of the Twelve Apostles have given a tremendous new emphasis on sharing with the poor in announcing the formation of the Perpetual Education Fund and Department. The sole purpose of this fund and program is to help our young men and women in poor communities of the world gain opportunities beyond what their resources allow.

As far as I can tell, every prophet of God has loved and served the poor. While President Hinckley is proud of our institutions of higher learning, he recognizes that most of the opportunities in these universities are for people of means, and these opportunities are not generally available for those coming from poor backgrounds. He has been asking for a long time, "What are we doing for the poor of the Church, especially the young people who are trying to get a start in life?" That may be more important to him than establishing the best teaching and research university possible. He wants action. He insists that we, who are so greatly blessed materially, act to assist those who are less fortunate.

This attitude has been one of his themes in sermons for a long time. For example, in 1978 at BYU, he spoke of a man of prominence who said, “I have amended the language of my prayers. Instead of saying, ‘Bless the poor and the sick and the needy,’ I now say, ‘Father, show me how to help the poor and the sick and the needy, and give me resolution to do so.’”ⁱ¹

A Parable

A keen matter of equity and justice is involved in the effort of opening opportunities for the poor. We find a parable in section 38 of the Doctrine and Covenants that has become something of a spiritual theme for the Perpetual Education Fund: “For what man among you having twelve sons, and is no respecter of them, and they serve him obediently, and he saith unto the one: Be thou clothed in robes and sit thou here; and to the other: Be thou clothed in rags and sit thou there—and looketh upon his sons and saith I am just? Behold, this I have given unto you as a parable, and it is even as I am. I say unto you, be one; and if ye are not one ye are not mine” (D&C 38:26–27).

With this parable in mind, consider President Hinckley’s introductory comments about the Perpetual Education Fund. He said:

We have many missionaries, both young men and young women, who are called locally and who serve with honor in Mexico, Central America, the Philippines, and other places. They have very little money, but they make a contribution with what they have. They are largely supported from the General Missionary Fund to which many of you contribute. . . .

They become excellent missionaries working side by side with elders and sisters sent from the United States and Canada. . . . They return to their homes. Their hopes are high. But many of them have great difficulty finding employment because they have no skills. They sink right back into the pit of poverty from which they came.ⁱⁱ²

These returned missionaries fit the parable’s description of the twelve sons who serve the father obediently. Some come home to rich educational and job opportunities. They are the ones in the parable clothed in robes and occupying the place of honor. The ones who come home to grinding poverty and hopelessness are those who are dressed in rags in the parable. It is for that second group of sons that the program has been announced and is being readied. We are positioning the Church to reach out to our young men and women in less-advantaged parts of the world.

There is no quick fix for this global concern, but we are starting and moving forward. Help is on the way. Experience has shown that sprinkling money in a show of benevolent giving is not the answer and, in fact, will usually weaken and harm rather than help. Almost all our members want to assist, including both those with modest means and those with substantial means. Many approaches have been tried, with some good results and some not so good.



A returned missionary gaining assistance from the Perpetual Education Fund gazes at his hometown of Manila, Philippines.

Training and Education

Opening opportunities for education and training that lead to jobs seems the best way to help those facing a bleak future. Although Joseph Smith had little formal education, he and the Church have, from the beginning, emphasized education. Everyone knows, for example, that “the glory of God is intelligence” (D&C 93:36). We also know the scripture that says “it is impossible for a man to be saved in ignorance” (D&C 131:6). The doctrine and literature of the Church abound in admonitions to improve ourselves; to gain knowledge, wisdom, and understanding; and to progress—not only in this life but also in the eternal realms.

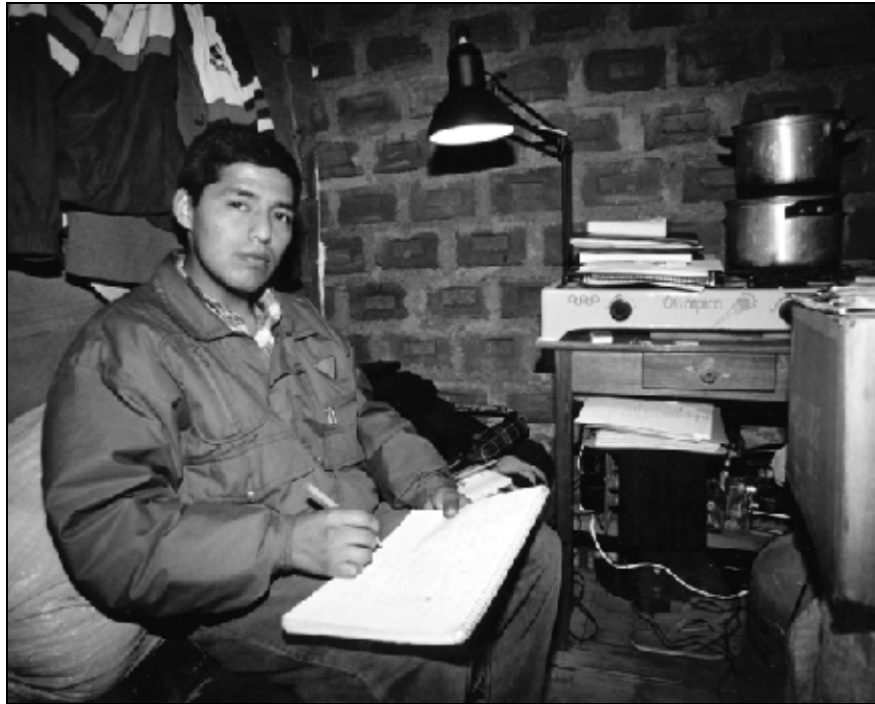
The education promoted by the Church in this new program lays a heavy emphasis on studying the scriptures and treasuring up words of life. But the curriculum does not stop there. The scriptures advocate diligence in teaching and learning “in theory, in principle, in doctrine, in the law of the gospel, in all things that pertain unto the kingdom of God, that are expedient for you to understand; Of things both in heaven and in the earth, and under the earth; things which have been, things which are, things which must shortly come to pass; things which are at home, things which are abroad; the wars and the perplexities of the nations, and the judgments which are on the land; and a knowledge also of countries and of kingdoms” (D&C 88:78–79).

The scope of such a curriculum is breathtaking, requiring a lifetime of study and continuing beyond this life.

In his books and sermons, President Hinckley often counsels the Saints to get all the education, knowledge, and training they can. And where the economies of the countries allow it, the Saints are making great strides in education, knowledge, and training. Church researchers, moreover, have found that the greater the attainment of formal education, the more likely it is that the person will be found attending Church meetings regularly and giving service to others.

President Hinckley, however, put his finger on a serious concern the Brethren have for members who live in parts of the world where education, training, and good jobs are unavailable generally

or are very difficult to obtain. With the increasing globalization of the Church, how do we help members attain the dignity, financial stability, training, and education they need? From what source will our leaders come in those parts of the world?



A returned missionary from Lima, Peru, who is using Perpetual Education funds to study automation

Success in making new converts is often enjoyed among the poorest and most humble brothers and sisters. How can we help them without destroying their dignity, self-reliance, and initiative? It is a great concern. We are searching for the answers. Just adding to the enrollment of our few great institutions of higher learning, though very important, is not the answer to this larger question we have raised. We know the doctrine. It admonishes us to help the poor; be one; and be just in the treatment of sons and daughters. As James points out, we can't just say to a brother or sister naked and destitute of daily food, "Be ye warmed and filled." Rather, we say, "Faith, if it hath not works, is dead, being alone" (James 2:16-17).

Just as the Church grappled mightily with the plight of the Saints during the Great Depression, the First Presidency and Quorum of the Twelve have agonized and pondered and planned to find ways of meeting the plight faced by many of our members in less-advantaged countries. How can we help without bringing great harm and misery to our people? Like the medical profession, the Church has the obligation, above all, not to harm its members by placing them on what we used to call a dole. That kind of assistance can paralyze and stultify the initiative and self-reliance of our people and rob them of their self-respect.

Many wonderful initiatives and procedures are already in place to assist the poor and disadvantaged Saints. We have a way of helping the poor that has stood the test of time in our fast-offering program. We have also developed many employment centers. We have given loans and grants to some for education. On their own initiative, many of our members with means and skills have done their best to lift and touch members and others less advantaged throughout the world. These continue to be important and wonderful, but something more needed to be done.

In announcing the Perpetual Education Fund and new Church department, President Hinckley addressed the major concern head-on. After describing and raising the concern, as outlined above, he announced a bold, new program, international in scope, to meet the challenge, at least for our young returned missionaries and other young adults. I will discuss more about that later, but let us see what we can learn from some other initiatives, in and out of the Church.

Similar Initiatives

Those of us who lived during World War II remember the tremendous debt of gratitude we felt for what Tom Brokaw called the “greatest generation.” Millions of our youth had been in the service of the country for four or five years, forgoing the years they would otherwise have been working, gaining an education, and starting a career. They had performed, on the whole, magnificent service for their countries and for the free world in the fight against tyranny. To help them, the government required bold action. The nation created what became known as the GI Bill of Rights. Literally millions received education and training under this powerful program. Other millions received loans for starting businesses, buying farms, and acquiring homes. The program was a tremendous boost to them and to the nation. This bold program laid a new foundation of prosperity and opportunity.

Brokaw said in his bestseller that these soldiers “became part of the greatest investment in higher education that any society ever made, a generous tribute from a grateful nation. . . . They were a new kind of army now, moving onto the landscapes of industry, science, art, public policy, [and] all the fields of American life. . . . They helped convert a wartime economy into the most powerful peacetime economy in history.”ⁱⁱⁱ³

On a global and international scale, is that not what the First Presidency and Quorum of the Twelve have in mind with the Perpetual Education Fund?

Another bold initiative followed World War II, named the Marshall Plan after President Harry S. Truman’s secretary of state, George Marshall. This program of assistance saved the economies and independence of many nations that faced ruin without resources to meet the horror and chaos of World War II. The Church, though small, acted quickly and magnificently during that same era to help its own and others under the noble administration of Elder Ezra Taft Benson.

Earlier, in 1903, the Church found itself faced with a shortage of well-educated teachers for its young people. To meet that problem, the Board of Education of the Church established the Education Fund of 1903. This fund granted loans to worthy and ambitious young people to gain greater competence, particularly in the profession of teaching. The fund was revolving in nature in that as the recipients completed their education, they repaid their loans and thus replenished the fund for others to use.

Now, back to our present dilemma, we find that the kind of assistance needed in less-advantaged countries is training for our young men and women who want to find good jobs, marry, have families, and serve in the Church. The priority is for training leading to occupations and jobs, not college or university training, although that too is needed. First and foremost, however, they need training that will lead to jobs.

I am reminded that John Adams, in a letter to his wife, Abigail, from Europe, where he served as an envoy for the new country, wrote: “I must study politics and war that my sons may have liberty to study mathematics and philosophy. My sons ought to study mathematics and philosophy, geography, natural history, naval architecture, navigation, commerce, and agriculture in order to give their children a right to study paintings, poetry, music, architecture, statuary, tapestry, and porcelain.”^{iv4}

Perhaps President Hinckley is saying that our young adults need to study computer technology, bricklaying, electrical installation, design and drafting, teaching skills, automobile repair, and nursing to allow them to marry, serve in the Church, pay tithing and fast offerings, and become contributing members of their communities. Later, some of their children may have the means and background to study a profession and gain all that universities have to offer. In the meantime, the work available and the skills needed should be our curriculum and the place to use our resources to help. Much of Thomas Jefferson's effort was to lead "a crusade against ignorance; [to] establish and improve the law for educating the common people."^{v5} Is that not the essence of the bold new initiative of the Church? Is it not a crusade against the lack of opportunity for the common people of the Church? Should not that be a major emphasis of Church members today?

Answers from the Past

History often gives us context and answers to present concerns. For example, after the death of Joseph Smith and his brother Hyrum in Carthage Jail, Brigham Young and the Quorum of the Twelve moved into the place of leadership. They did not forget the poor. In a meeting held in the Nauvoo Temple to discuss and plan the migration to the West, Elder George A. Smith of the Twelve recalled the covenant they had made in Missouri—not to leave behind any of the poor—and suggested it was time for another such covenant. Brigham Young "moved that we take all the Saints with us, to the extent of our ability."^{vi6} They did that to their great credit and to the credit of the Church members who shared with each other.

Having succeeded in establishing a foothold in these valleys, they faced another great need—to immigrate the thousands of converts in Europe who wanted to join them. But how were they to do it?

Knowing that a huge and complex organizational task faced them, they incorporated a new organization under the laws of the provisional state of Deseret. They called it the Perpetual Emigrating Fund Company. Brigham Young, at the organizational meeting, reminded the Saints of the covenant that "we never would cease our exertions, until all the Saints who desired, should be removed to a place of safety."^{vii7} He was elected president of the company, and others were selected to various offices. A fund separate from tithing was established. He then called the people of Europe to gather here. They built into the program the requirement of repaying their loans to maintain self-reliance and dignity in the people. Many could and did pay their own way. Others needed partial loans to make it. Some needed assistance for all their expenses. In spite of the cost, they did it.

The Perpetual Emigrating Fund Company required agents to organize and commence the journey across the sea in Great Britain and Scandinavia. The company appointed agents to meet them when the ships arrived in America. Other agents had the duty to find the wagons, provisions, oxen, cattle, and everything needed to cross a wide wilderness.

They boarded in Liverpool. The noted author Charles Dickens boarded the *Amazon*, one of the emigrant ships carrying the Saints to the New World, and published this report: "Two or three Mormon agents stood ready to hand them on to the Inspector, and to hand them forward when they had passed. By what successful means a special aptitude for organization had been infused into these people, I am, of course, unable to report. But I know that, even now, there was no disorder, hurry, or difficulty. . . . I went on board their ship to bear testimony against them if they deserved it, as I fully believed they would; to my great astonishment, they did not deserve it; and my predispositions and tendencies must not affect me as an honest witness. I went over the

Amazon's side, feeling it impossible to deny that, so far, some remarkable influence had produced a remarkable result, which better known influences have often missed."^{viii}

What these approximately one hundred thousand Saints added to the Church in these valleys is impossible to estimate. They became the Church in large measure. And a great many owed their ability to come to loans from the Perpetual Emigrating Fund. Repayment was difficult and was often made in labor and in kind. Leaders extended tremendous efforts to keep the fund equal to its task. The Moroni Fund, the Provo Fund, the Ephraim Fund, and the Scandinavian Concerts helped. Sarah Ann Peterson's plan to have sisters donate eggs laid on Sundays spread from her community in Ephraim to surrounding communities. The plans and thoughts of the Church revolved around and were dominated by this program of emigration. There was nothing like it anywhere.

After Brigham Young died, John Taylor took the laboring oar as President and forgave half of the remaining debts of the emigrants as an act of celebrating the year of jubilee. When the United States disincorporated the Perpetual Emigrating Fund Company and the Church, the fund and company had fulfilled their essential purposes. The Church and its growing communities were well supplied with boot- and shoemakers, accountants, boilermakers, cabinetmakers, engineers, miners, masons, printers, spinners, weavers, and many others representing specialized skills and occupations.



Working Together, Olinda H. Reynolds.

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Back to the Present

We no longer need all of these people and their skills in these valleys. The communities are bursting with growing population. We need to do the same thing in less-advantaged countries that we once had to do here. And President Hinckley, on behalf of his Brethren, announced the plan and way to do it. Before making that announcement, he began developing a plan to organize a new department and establish a plan to accomplish the purposes of the new Perpetual Education Fund. He invited contributions. All contributions would go to assist the needy young

adults in less-advantaged areas of the Church. The local administration of the program was delegated to institute directors in those countries.

The Perpetual Education Fund Board of Directors has approved the program designed by the new Church department. The plan of action has been created. The expenses of the department will be minimal because the only paid employee is its secretary. The budget for travel and other expenses will be paid, not out of the fund but by the Church budget. The department is establishing the program on a small basis, as President Hinckley counseled, and by the end of the year, loans for worthy and needy recipients will be available in all the less-advantaged countries of the world where we have institutes of religion and a number of returned missionaries. The scope of the plan is enormous, limited only by the size and income of the fund. The fund is rapidly growing through the generosity of the Saints. This program greatly enhances the future of disadvantaged returned missionaries and other young adults.



Workers at a successful diesel mechanic school in Mexico City, Mexico

The President and the entire Church are behind this bold, new program. The policies designed by the Perpetual Education Fund Department have built self-reliance into the program by requiring commitment to repay the loans with modest interest once the training has been received. We are all committed to it, like the covenant the Saints entered into in the Perpetual Emigrating Fund Company to bring the Saints here. This fund does not replace other programs to help the poor. Fast offering continues to be a grand and fundamental program and principle.

An Enduring Legacy

The meaning and value of the Perpetual Education Fund will probably not be known and appreciated for a decade or two. Surely the Perpetual Education Fund will help the Church fulfill its destiny to roll forward until it fills the whole earth. It is patterned after the old Perpetual Emigrating Fund and Company and, in fact, is based on heavenly and spiritual patterns. The course of God is one eternal round. Principles of equity and justice underpin it. We are remembering all twelve of our sons and not forgetting less-advantaged returned missionaries who have served so well. It is magnificent. One reason it will work is that “the earth is full, and

there is enough and to spare” (D&C 104:17). We need no new organization, except for the focus on a new fund with its special mission, but we will use volunteers and our magnificent institutes of religion. Under the direction of prophets of God, like we did with the old Perpetual Emigrating Fund, we will do things that will amaze the world around us! May God grant us the intelligence, energy, and faith to make our principles a reality.œ

Notes

1. Gordon B. Hinckley, ““And the Greatest of These Is Love,”” *Devotional Speeches of the Year* (Provo, Utah: Brigham Young University Press, 1979), 24.
2. Gordon B. Hinckley, “The Perpetual Education Fund,” *Ensign*, May 2001, 51–52.
3. Tom Brokaw, *The Greatest Generation* (New York: Random House, 1998), xx.
4. In David McCullough, *John Adams* (New York: Simon and Schuster, 2001), 236–37.
5. Andrew Lipscomb, ed., *The Writings of Thomas Jefferson* (Washington, D.C.: n.p., 1904), 5:397.
6. Brigham Young, *Millennial Star* 7 (15 January 1846): 20.
7. Brigham Young Minutes of Special Conference, 15 September 1850, Perpetual Emigrating Fund Company Records, Archives of The Church of Jesus Christ of Latter-day Saints, Salt Lake City.
8. Charles Dickens, *The Uncommercial Traveller*, in the *Leisure Hour Library* 57 (23 May 1896): 82–83, L. Tom Perry Special Collections, Harold B. Lee Library, Brigham Young University.



Photograph of Stanley A. Peterson, ca. 1974

Courtesy of Stanley A. Peterson