

“In Mine Own Way”

Manual Goal: To help class members understand the principles of spiritual and temporal welfare and commit themselves to greater self-reliance and service to the poor and needy.

EGD Goal: I think “poor and needy” is too abstract. To help class members become wise and grateful stewards of their resources, move toward sustainable living, care for those important to them, and support causes they believe in (that will then care for others on a larger scale).

Outline

- I. Framing
- II. New resources
- III. Productive Sunday School
 - a. What is wealth? What is need? Taking an inventory
 - b. Thought exercise: What would happen if you lost your job?
 - c. Current status of wealth in the world and in the US
 - d. How wealth works (the Matthew effect)
 - e. Being responsible stewards of our gifts
 - i. The easier option
 - ii. The more challenging and effective option
 - iii. Do both (which is often the best solution... make immediate improvements while moving toward improving the whole system)
 - f. Conclusion

Framing: Money is taboo. Does that seem true to you? We are supposed to show it off, or pretend we have it, but never actually talk about it. Money is something we worry about all the time, but it is not polite to discuss. It is really stressful and overwhelming to look at too closely. At the same time, the scriptures have plenty to say on the subject!

D&C 49:20: But it is not given that one man should possess that which is above another, wherefore the world lieth in sin.

Alma 1:27-31: **27** And they did impart of their substance, every man according to that which he had, to the poor, and the needy, and the sick, and the afflicted; and they did not wear costly apparel, yet they were neat and comely. **28** And thus they did establish the affairs of the church; and thus they began to have continual peace again, notwithstanding all their persecutions.

29 And now, because of the steadiness of the church they began to be exceedingly rich, having abundance of all things whatsoever they stood in need—an abundance of flocks and herds, and fatlings of every kind, and also abundance of grain, and of gold, and of silver, and of precious things, and abundance of silk and fine-twined linen, and all manner of good homely cloth.

30 And thus, in their prosperous circumstances, they did not send away any who were naked, or that were hungry, or that were athirst, or that were sick, or that had not been nourished; and they did not set their hearts upon riches; therefore they were liberal to all, both old and young, both bond and free, both male and female, whether out of the church or in the church, having no respect to persons as to those who stood in need.

31 And thus they did prosper and become far more wealthy than those who did not belong to their church.

Mosiah 4, don't turn away needy, 4 Nephi, on and on it goes.

4th mission of the Church... care for the poor and needy.

But don't worry... I'm sure God doesn't mean it.

Just trying to help us think, engage, be mindful and wise stewards, not shame anyone. As I said when I introduced the goal, I don't think the wording "care for the poor and needy" is very helpful. Because the truth is, we are *all* wealthy in some ways and poor in others. Some of those with the most money are painfully lonely and depressed. They are not rich in relationships, meaning, or purpose. Yes, we do all need to live, but many of us are attached, even addicted, to a certain way of living. I hope that we can use this lesson as an opportunity to explore resources, service, and sharing.

Framing

New resources

- [“Ministry of Harold B. Lee: Organizing the Church Welfare Program”](#): This three-minute video highlights the role of Harold B. Lee as a young stake president and then as an Apostle in the foundation of the Church's welfare plan. [Worthwhile video. I agree with the emphasis on caring for ourselves, then those close to us \(including our own community\), then contributing to and drawing on broader resources, including government assistance. I also appreciate the focus on drawing on the](#)

resources we have.

- [“Teachings of George Albert Smith: A Personal Creed: Care for the Needy”](#): This two-minute video discusses Church relief efforts after World War II. Inspiring story of collaboration between the Church and government. What’s with all the WWII stories?
- [“Teachings of Thomas S. Monson: Rescuing Those in Need”](#): This five-minute video discusses Thomas S. Monson’s commitment to personal ministry to those in need. All of us have differing gifts, including prophets. President Monson definitely has a gift of discernment and caring for those in need. It is no coincidence that he is the one who revealed the fourth mission of the church. I love the story of the ward leaders rallying their skills and contacts to improve the home of a member’s brother and his family from Germany.
- [“That We Might Be One”](#): This 12-minute video describes how Dutch Saints overcame hard feelings to serve German Saints after World War II. I appreciate the “pioneers in every land” focus. I didn’t take the time to watch the whole video, but we do indeed desperately need examples of saints who have found healing for their hearts and united with and cared for those who feel different, even oppositional... such an important principle of the gospel.

(I would gently state that I am concerned about a possible cultural outcome/misunderstanding is to be wary of the government, pay your tithing and fast offerings, take care of everything yourself, don’t actually need anything, and trust that everything will work out. I think these resources are all excellent however, and hopefully we can have a productive and engaged discussion about a difficult topic.

Productive Sunday School

What is wealth? What is need? Taking an inventory (Should prompt a good discussion)

Physical/Mental/Spiritual: Health, strength, ability

Emotional: Do you feel happy, optimistic, hopeful? Depressed? Anxious? How well do you handle stress? Do you have a safe environment to feel a range of feelings? Can you process and recover from difficult events?

Relational: Friends, network, who helps regulate you, who gives you advice, who you could turn to in need?

Financial: This is the one we think of first, but it relates in complex ways to all the others.

Thought exercise: What would happen if you lost your job?

Are you living paycheck to paycheck?

Do you budget?

Do you have any financial buffer in case of emergency?

If you lost your job right now, what would you do? (Would you be able to apply for another one? Meet your needs in the meantime? Get help from others? Have access to credit?)

If you were in a crisis, who would you be able to turn to?

Current status of wealth in the world and in the US

Median US worth (different than income, having more assets than debt is becoming quite a challenge):
\$45,000

Median global worth: \$4000

The 85 richest people in the world have the same amount of wealth as the poorest HALF of the world (3.5 billion+ humans)

How wealth works (the Matthew effect)

How wealth works: If you have lots easy to maintain it, get more (Mark Zuckerberg, CEO of Facebook, would make enough with 5% interest to gain 1.5 billion a year, which is more than we can comprehend.

If you are poor, prohibitively difficult to break out of that cycle (rent, food, energy prices have increased faster than other costs, many can't afford to have a bank, only have access to expensive credit, harder to eat well and care for body, more demanding jobs, often have multiple jobs, which increases transportation costs and challenges, decreases quality and length of life, increases desperation, which increases crime, on and on it goes)

<https://www.economist.com/news/united-states/21663262-why-low-income-americans-often-have-pay-more-its-expensive-be-poor>

Being responsible stewards of our gifts

The easier option

- 1) Take stock of what you have (spiritual, social, health, etc. as well as money)
- 2) Be grateful for what you have
- 3) Be responsible with what you have (budget, live within means, sustainable)
- 4) Nurture the relationships that are important to you, care for others in an empowering way

5) Support causes you believe in

The more challenging and effective option

Take a hard look at how you live your life. This isn't comfortable, but will increase your well being, and aligns with gospel principles

Our entire culture is based on wasteful, unsustainable, often prideful consumption, and slavery to feed that consumption. We get the job we need the car for to buy the house and have to work longer hours to pay for the house. We go out to eat because we don't have time to cook.

Simplify. Minimize. Plan out and streamline your lifestyle so you have less needs, more time. Yes, this is overwhelmingly rigorous, but if we honestly look at the big picture, I believe we will be inspired to problem solve, and will be more well as a result.

Do both (which is often the best solution... make immediate improvements while moving toward improving the whole system)

Conclusion

Excellent Business Insider article <http://www.businessinsider.com/the-combined-wealth-of-everyone-in-the-entire-world-2016-9>

A few details:

Wealth inequality (This is a bad word for some, but it is just a fact. We can have all sorts of informed opinions about what to *do* about wealth inequality, but it is what it is)

God says

It is not meet that one should

Get some good stats about global distribution of wealth (inequality has literally never been worse)

Some ideas that rich people have:

Warren Buffett: (sp)

Bill Gates:

JK Rowling:

How we give to those in need:

Taxes

Tithing/Fast offerings

Helping those in need, family, friends

Let's think about wealth

We get what we are born to almost inevitably, not what we earn

How expensive it is to be poor:

https://www.washingtonpost.com/news/wonk/wp/2015/05/21/the-top-10-of-americans-own-76-of-the-stuff-and-its-dragging-our-economy-down/?utm_term=.e0fce39a4f9f

The OECD report finds that the richest 10 percent of American households earns about 28 percent of the overall *income* pie. This is a lot, but it's roughly consistent with what you see in the world's other rich countries.

By contrast, the wealthiest 10 percent of U.S. households have captured a whopping 76 percent of all the *wealth* (property, investments, etc) in America. And that number is considerably higher than in other rich nations, as the chart below shows.

<http://money.cnn.com/2016/08/18/pf/wealth-inequality/index.html>

<https://www.economist.com/news/business-and-finance/21710771-new-analysis-how-worlds-wealth-distributed-you-may-be-higher-up>

Manual Goal: To help class members recognize the need for our living prophet, understand his roles, and more faithfully obey his counsel.

EGD Goal: To help class members understand the ways God speaks to their children and more fully follow inspired leaders in their lives.