



CORNUCOPIA

City Creek and the Choices of Thrift

by [Nate Oman](#) • April 2, 2012 • [193 Comments](#)

Jana Riess, a person for whose intelligence and good will I have a great deal of respect, has an article up criticizing the new City Creek mall that that Church has financed in Salt Lake City. [You ought to go read Jana's article.](#) To massively over simplify her point, the mall represents a basic moral failure because the church invested \$1.5 billion in the project. This money could have been spent on the poor and rather than a glitzy palace to consumerism. There is a simple and powerful logic to Jana's claim, but I think that by failing to work through the actual economic trade offs involved in the project, her argument misses the points of moral and practical judgment, thereby obscuring the nature of the choice that Church leaders made with this project.

The most fundamental question is whether the Church should save a portion of its revenue. Despite the price tag, from the Church's point of view the Mall is less a piece of flashing spending, than consequence of the choices that the Church's commitment to institutional thrift impose upon it. The Church does not spend the totality of its revenues each year. Rather, it always takes a portion of revenues and sets them aside. My understanding is that this policy was put in place in the 1970s by President N. Eldon Tanner, who was tasked with solving the financial mess that was created by the rapid expansion of spending during the McKay administration, especially after the death of J. Reuben Clark, who was the leading voice for thrift and restraint in Church finances.

As a result of this policy of thrift and institutional restraint, the Church necessarily builds up a massive pool of cash. If it is not spent, this cash must be parked someplace and the amounts we are talking about mean that it cannot really be parked in a bank account. The result is that the Church invests this money. The Church is funding the Mall out a holding company for its investment. From the point of view of the Church's balance sheet this is not an expense. Rather, it is a form of saving against future expenses.

One might disagree with the notion that the Church should save a portion of its revenues. It could spend all of these revenues in their entirety each year. Given that spending could be used to defray suffering in Haiti, as Jana suggests, it is important to realize that saving by definition will limit the amount of resources devoted to the poor – and everything else that the Church supports. I am willing to entertain that this might be the right thing to do. My wife has done humanitarian work in Haiti, and the suffering there and elsewhere is appalling. Given such suffering, a policy of institutional thrift on the Church's part may be open to criticism. But framing the issue in terms of saving children in Haiti versus an expensive shopping mall misses the issue. The real question is whether there should be saving at all. Once one opts for savings, however, that saving will necessarily be invested in some profit making activity.

What the Mall reveals, however, is that with regard to its saving the Church does not actually behave as a profit maximizing institution. What a profit maximizing institution would do is turn its savings over in their entirety to a portfolio manager at JP Morgan or the like and let them seek out the highest rate of return on those savings. This, however, is not what the Church has done. Rather, in effect it feels a sense of obligation for Salt Lake City and wants to improve the city. It does this by taking money from its investment portfolio and putting it in an asset — a shopping mall — with a higher level of risk and a lower level of return than it would normally obtain. In other words, the shopping mall investment doesn't actually look like profit maximizing behavior to me. In economic terms, I think it is safe to assume that the opportunity costs of the investment in the Mall are higher than the expected return on that investment.

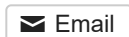
Given that this is the choice the Church is making, I think that there are two major questions. First, does the Church owe a special obligation to Salt Lake City. For example, I might argue that the Church has a general obligation to help humanity but no special obligation to Salt Lake. If this is what I believed, then Church ought to invest its savings in the assets that will generate the maximum return and then spend that money based on some criterion generated by its universal obligation to humanity. (Or alternatively, one could simply not save and spend all revenue based on the universal criterion.) The Church leadership clearly feels a sense of obligation to Salt Lake City, but the Mall actually reveals that it is a rather weak sense of obligation. The \$1.5 billion price tag of the Church's investment is not the right measure. Rather, the measure is the foregone marginal profit of placing the saving elsewhere, say an investment account at Goldman Sachs. Hence, the Mall indicates some sense of local obligation but not a strong or overwhelming sense of local obligation.

The second question is whether the Mall will actually be effective in revitalizing Salt Lake City. On this, I am not sure. I don't care for malls and the kind of glitzy consumerism Jana describes is distasteful to me. On the other hand, I realize that my sense of what is or is not tasteful is probably not a great guide to what works effectively at boosting the local economy or encouraging urban renewal. I am not especially sanguine about the shopping mall business model or the kind of high-end, mixed-use developments that have been done at City Creek, but I also have to confess that I am not an expert when it comes to real estate development and urban renewal strategy. I think that you can make perfectly good arguments about that this project is a bad idea, but it seems to me that these are ultimately questions of practical judgment, i.e. what will be most effective, not moral judgment.

Jana's ultimate conclusion is that the Mall is a moral failure. On this I disagree. As I see it, at each point the Church was faced with a question of good judgment rather than the stark moral choice that Jana sees between malls and starving children. Should the Church save a portion of its revenues? Should the Church put a portion of its revenues in a sub-optimal investment because of a special duty to the community where it's headquarters is located? Will the Mall be effective in promoting urban renewal? Thrift, local obligation, and urban renewal strategy. These are matters on which people can disagree. They are matters on which people can be wrong. Errors about such matters, however, do not strike me as moral failures.

A final point: Jana invokes the prophet Amos in her article. She is trying to get the kind of simple moral clarity that he demonstrated. This, I think, is admirable, and I think that she is absolutely correct in invoking Amos in thinking about our moral obligations to the poor. On the other hand, Amos — and other ancient prophets — are not, in themselves, very good templates for thinking about modern investment decisions. This is because the underlying economic infrastructure in the ancient worlds that they discuss was strikingly different than those that exist in the modern world. The kind of complex investment decisions that the Church faces simply did not exist in

Amos's world. In particular, the institutions that mediate between saving and investment in a modern economy were created at the end of the seventeenth century. This means that saving and spending have different social effects in the ancient world than do in the modern world. This doesn't mean that the concerns expressed by Amos aren't just as relevant today as they were when he expressed them. It does mean, however, that understanding the meaning and application of those norms requires a more nuanced understanding of investment than can be provided by reading the scriptures.



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[Randy Bott and the Need For Peer Review](#) →

193 comments for “City Creek and the Choices of Thrift”

Brad Kramer

April 2, 2012 at 3:06 pm

The spending money to the detriment of the poor criticism is ultimately, I think, a flawed tactic for two reasons. First, it's (as this post notes but also as Jana acknowledges), it's an extremely difficult case to make even empirically. Second, spending money to build temples would be a far clearer and more egregious example of such an ethical failing.

But I don't think that's where Jana's indignation finds its point of entry. In the end, her piece indicts the investment arm of Church headquarters not for a failed humanitarian cost-benefit analysis, but for *_vanity_*. And I think that's a charge that, at a minimum, we should consider in a very serious, soul-searching kind of way.

“I think that she is absolutely correct in invoking Amos in thinking about our moral obligations to the poor. On the other hand, Amos – and other ancient prophets – are not, in themselves, very good templates for thinking about modern investment decisions.”

That by itself is as devastating an indictment of the project as anything I've yet read. ;)

Last Lemming

April 2, 2012 at 3:18 pm

Well said, for the most part. One relatively minor quibble. You state that “I think that there are two major questions. First, does the Church owe a special obligation to Salt Lake City... The second question is whether the Mall will actually be effective in revitalizing Salt Lake City.”

I don't think the Church is looking at this in terms of obligation. I think (and it seems to have been upfront about this) that it is looking after its own interests—namely keeping Temple Square and the surrounding church campus an attractive place for people (especially nonmembers) to visit. Going for the high-end retail might seem a cynical way of accomplishing that, but it is more likely to succeed than putting in a Walmart.

Robert Ricks

April 2, 2012 at 3:23 pm

“That by itself is as devastating an indictment of the project as anything I’ve yet read. ;)”

I’m puzzled by this comment, Brad. Is the fact that the church (or its agent) engages in “modern investment decisions” prima facie evidence, in your view, that it is ignoring Amos’s moral imperatives?

The third question you bring up, Nate, (will the mall stimulate urban renewal?) is an empirical one that ought to be revisited in future years when there is actually evidence one way or the other.

M Miles

April 2, 2012 at 3:24 pm

But Brad, the scale (or glitz and glamor-or whatever), has everything to do with economic development. Higher end development could mean bigger profit.

Paul

April 2, 2012 at 3:28 pm

Nate, an excellent analysis. Jana herself makes clear her own moral standing as she laments her choice between building her own 401k nestegg and feeding the poor.

Fundamentally the moral question is whether there is moral value in wealth preservation to ensure future prosperity or not. It’s a fair question worthy of examination. I would, however, not look solely to Amos for guidance.

The Savior Himself offered apparently contradictory advice. On the one hand he told his apostles to take no thought for food or raiment; God would care for them. On the other, he told of servants who were rewarded for increasing the value of their investment at the money changers.

Alison Moore Smith

April 2, 2012 at 3:28 pm

■ This money could have been spent on the poor and rather than a glitzy palace to consumerism.

Once I sat in a RS lesson in Boca Raton, discussing greed. One woman raised her hand and said, "I KNOW! That Donald Trump, he has..."

Another woman raised her hand and said, "Um, I think the lesson is for us."

While I try to be very aware of my own consumption habits, I think trying to divine the best expenditures for other people/groups is far too complex and problematic to be tidied up in a post. And when you get to business/investment entities, it's even more difficult to understand the working parts.

I drive an SUV. But I have six kids (five at home) and my dad lives with us, so our family uses the entire car to go anywhere. Should you tell me to get a smaller car?

We just built a new custom home, but I can almost promise you that Jana wears nicer clothes than I do. Should I tell Jana to stop being so extravagant with her clothing budget?

Now try to jump to ROI on a business expense and everything gets radically more complex.

Brad Kramer

April 2, 2012 at 3:33 pm

I don't think that, empirically, there's any demonstrable correlation between investment returns and the degree to which the invested enterprise is upscale or highbrow. Stable, long-term competitive advantage can exist across all sectors and consumer markets. It's not as if Berkshire Hathaway's asset sheet reads like a City Creek mall directory...

jason

April 2, 2012 at 3:35 pm

I took one of Jana's central concerns to be with the differentials: the price tag of the mall is greater than the price tag of the Church's humanitarian aid fund over the past 25 years. Even if we agree that the Church ought to set aside a goodly sum yearly for future rainy days, the amount invested vs. the amount spent on humanitarian aid doesn't suggest priorities anywhere near the sort Amos champions.

Kevin Barney

April 2, 2012 at 3:39 pm

I had the same thought as Last Lemming. Actually, I suspect it's a combination of both motives. But at least part of the motive has to do with protecting the mini-Vatican City that is Temple Square and the surrounding properties held by the Church. It's not a good thing for those properties to be an island in the midst of a drab, worn down economic slum.

Sam Brunson

April 2, 2012 at 3:43 pm

Brad (7),

That's not inconsistent with what Nate is saying. He's arguing that, from a purely investment-return standpoint, a mall is almost undoubtedly a bad investment. The Church could almost undoubtedly receive a better return by investing somewhere else. But it's making the investment in order to promote a social good.

Whether a mall really promotes such a social good is an empirical question, of course. I have my doubts, but I tend to be an urbanist who would rather see walkable mixed-use downtowns. (That is, I think that "high-end" and "mall" create an oxymoronic sentence.) But there's no reason that the Church's vision of downtowns needs to match up with mine. To the extent we're looking at motive, the Church is investing its money suboptimally in order to fix (maintain, revitalize, or whatever—I can't remember the last time I was in Utah, let alone Salt Lake) the city. And, as a fan of urban life, that, IMHO, is a worthy goal.

Brad Kramer

April 2, 2012 at 3:54 pm

Sam, agreed. My #7 was in response to mmiles, not Nate's OP. And I still think that Jana nails it with vanity.

the narrator

April 2, 2012 at 4:18 pm

Thanks Nate, for explaining how retractable glass ceilings and genetically engineered trout are justifiable in the face of suffering.

ed johnson

April 2, 2012 at 4:19 pm

It is far from clear that the church easily earn a better return by investing somewhere else.

You suggest simply turning over the funds to “JP Morgan or the like.” But whatever investment expertise these the wall-street folks have (if any), they are likely to reap most of the benefits for themselves. All the studies of hedge funds find that, after you subtract their large fees, they earn returns for investors not too different from putting money in passive investments like stock index funds.

You might argue that if building a shopping center was so profitable, someone else would have already done it. Perhaps. But the church is uniquely positioned to get over the financial and political hurdles that it takes to get a project like this off the ground, so they can do it much more quickly and efficiently than an outside group.

Notice that Stanford University has also used part of its endowment to build up a large, high end shopping center near campus, and has done quite well at it. In fact I don't think most any of the large University endowments simply turn their money over to JP Morgan.

Adam G.

April 2, 2012 at 4:21 pm

Clearly written and educational. Thanks.

On the vanity front, I see the point, but I also see no way of sorting out at my remove the distinction between vainglory and wanting downtown SLC to be a nice place so tourists will visit Temple Square. One motive is wicked, the other is honorable, and both could end up in the same place as far as building the mall goes. So honi soit qui mal y pense.

John Mansfield

April 2, 2012 at 4:24 pm

It's interesting how real estate development has become a major part of university administration in many places. For example, there's this bit: “Ronald J. Daniels said his success as president of Johns Hopkins University will depend on the success of East Baltimore Development Inc., the \$1.8 billion, 88-acre community revitalization project near Hopkins East Baltimore medical campus. ‘If EBDI fails, then my presidency at Hopkins fails,’ he told the board of the Baltimore Development Corp. yesterday. Fortunately for his presidency, Daniels thinks EBDI will be successful. ‘I think this past year was a banner year to stand back and see cranes and activity happening’ north of the campus.” ([link](#))

Andrew

April 2, 2012 at 4:27 pm

Nate, thanks for the interesting and thoughtful post. Like you I have a distaste for glitzy consumerism, albeit one from which I am still trying to fully repent. But since the new center is complete and I neither sit among the decision-makers in Church leadership nor understand all the complexities of modern investment I realize that I can only focus on my personal approach to the City Creek Center rather than complain about or applaud the financial decisions relative to the project.

Thus I personally plan to remember Elder Christofferson's words from his October 2008 conference address which remind me: "Materialism is just one more manifestation of the idolatry and pride that characterize Babylon. Perhaps we can learn to be content with what is sufficient for our needs."

And Elder Hale's words from April 2009: "When faced with the choice to buy, consume, or engage in worldly things and activities, we all need to learn to say to one another, 'We can't afford it, even though we want it!' or 'We can afford it, but we don't need it—and we really don't even want it!'"

And President Monson who, quoting Rabbi Jonathan Sacks last October, warned: "There are large parts of [the world] where religion is a thing of the past and there is no counter-voice to the culture of buy it, spend it, wear it, flaunt it, because you're worth it."

And last the Savior who made clear: "Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth" (Luke 12: 15).

CTJ

April 2, 2012 at 4:31 pm

It's not a good thing for those properties to be an island in the midst of a drab, worn down economic slum.

I have to disagree with you here Kevin. Too often do I hear well-manicured lawns and clean sidewalks associate with "righteousness" and "places the spirit can dwell." Maybe that's not what you're saying, but I think it good for the soul to be in regular contact with the downtrodden elements of our community and world.

Howard

April 2, 2012 at 4:35 pm

Spin it as a savings issue if you want or an investment or a place to park money but it is a Temple of spending, an idol. Gateway mall is just a few blocks away. Who needs this one? This glitzy mall stands as an insult to those who will die world wide due to malnutrition, thirst

and disease while the church and her apologists are waiting for it's ROI! Half of rural Africa needs clean water, two thirds needs sanitation. It is not expensive, an African AIDS orphan's total needs only costs \$80 per month! The church repeatedly chooses bricks and mortar over human lives! It is reprehensible. Yes I know the church has dozens of water projects manned by dozens of missionaries world wide. But this is just a drop in the bucket compared to the need and to the church's resources.

Researcher

April 2, 2012 at 4:43 pm

Who needs this one, Howard? I was in downtown Salt Lake last summer at the Church History Library and was staying for their evening hours and couldn't find a bite to eat close enough so I didn't have to move the rental car.

It's an area that has high traffic year round — although more at Conference and during summer tourist season — and there is clearly a need for some retail establishments, restaurants, and a grocery store.

Matt Evans

April 2, 2012 at 4:46 pm

It should be noted that the church hasn't invested in the mall's retailers; the retailers are merely tenants of the mall that, typically, are willing to pay more than competing tenants for the space available. Whether SLC can support a Tiffanys? I hope not.

If there's vanity to pin on the church, it would be on the development's features themselves, like the extensive stonework and retractable roof, that attract tenants like Tiffanys.

The best defense of those features is the urban renewal objective of creating downtowns that attract visitors (and residents, hence the project's large number of condos) after the workers flee their office towers every evening. Drawing people from the suburbs require that the downtown shopping experience be substantially more appealing than what they find closer to home.

Howard

April 2, 2012 at 4:47 pm

Researcher next time take the train if you don't want to walk. I lived there in 2010 while studying the homeless.

Brad Kramer*April 2, 2012 at 4:55 pm*

Wouldn't a world class museum have also been effective way of preventing deterioration of the area, protecting property values, urban ambience, and attracting tourist foot traffic. I'm speaking from a place of ignorance, but I'd imagine that \$1.5b could build a smithsonian caliber museum of world religions or somesuch. Of course, such an investment would not be immune from taking-from-the-poor criticisms, but I've already indicated why I agree that such criticisms are misplaced.

H.Bob*April 2, 2012 at 4:58 pm*

Howard (18), I might quibble with your screed a bit. While the Church has "dozens" of water projects and missionaries, I don't think you're thinking through the Church's "resources" in that regard. Were the Church to ramp up to "hundreds" or "thousands" of water projects, where would the missionaries come from? It's difficult enough now to get those that do go to dig wells in Africa, isn't it? Would the Church drop the missionary force and hire well diggers?

And the real point, I guess: the Church could go broke tomorrow if it tried to solve world hunger in one fell stroke. Which country in Africa would you fix first? Which last? How would you keep governments from falling, or refugees from fleeing poverty in one country if you've fed the starving in the neighboring one? These sorts of questions, I guarantee you, make up the waking (and sleeping) thoughts of those who are tasked with the disposition of tithes—and those who are tasked with the distribution of the Church's for-profit profits.

We believe in (and have scriptural basis for) doing things "in wisdom and order." You may not see wisdom or order in building a sustainable profit center in order to spend the money on the poor and needy, but it's my belief that's what's going on at City Creek.

Matt Evans*April 2, 2012 at 5:10 pm*

Brad, the difference is that the City Creek project will pay for itself. Those other attractions would require charitable donations that really would pull from competing humanitarian concerns.

Left Field*April 2, 2012 at 5:12 pm*

Wait... Am I to understand that the mall has already been built? It's a done deal? After all the arm-waving I've read about it, I had the impression it was on the drawing board and still years away. I'm sure somebody in all I read must have mentioned that it was already under construction, but if so I must have missed it. I had no idea they were even to the point of breaking ground. I guess it's a little late for anyone's opinion to make a difference, then.

Howard

April 2, 2012 at 5:15 pm

H. Bob,

So it's just too hard to do? It's not nearly as difficult as you imagine. The Christians figured it out long ago. The church puts proselytizing missionaries into countries all over the world. How hard can it be to place service missionaries there? Don't give handouts or write checks instead supply equipment and materials. Haven't you ever seen a well drilled? It isn't high tech, almost anyone can do it. I wouldn't try to keep governments from falling, does the church do that now?

Bob do we have a scriptural basis for favoring buildings over lives?

jimbob

April 2, 2012 at 5:17 pm

"I took one of Jana's central concerns to be with the differentials: the price tag of the mall is greater than the price tag of the Church's humanitarian aid fund over the past 25 years."

I've seen this, or some variation of this, stated several times in the bloggernacle before, but I don't know where it comes from. Is there a source for this number? Does it include fast offering assistance? How is "humanitarian aid" defined? Is it strictly the funds the church says are going to "humanitarian" causes? For example, I know that the units I served my mission in in Africa gave out quite a bit in fast offering help—much more than the tithes and offerings brought in—but I don't know if this sort of thing is put into the "humanitarian aid" category. Are we comparing apples to apples here?

Howard

April 2, 2012 at 5:18 pm

Yes Left Field it's already built. But, it's not too late to increase humanitarian aid!

CarlH

April 2, 2012 at 5:30 pm

Jana herself captured best the “controversy” when she said that she’s “read and heard a great deal of mall-related murmuring in some Mormon quarters.”

I rather suspect that she probably didn’t intend the word “murmuring” to evoke the precise reaction it got from this benighted reader. But I am willing to own my corner of the fever swamp.

Whenever I encounter such self-assured, high-minded arguments of this particular sort, I always wonder whether people who get that rather flimsy soap-box ever experience any dissonance between their position and echoes from John 12 (or Matthew 26 and Mark 14). Yeah, yeah, I know there are all sorts of distinctions that can be made with some force, but I can’t dismiss the parallel, however strained, entirely.

Howard

April 2, 2012 at 5:35 pm

Humanitarian assistance rendered 1985–2009 Cash donations \$327.6 million, Value of material assistance \$884.6 million

Brad Kramer

April 2, 2012 at 5:35 pm

I agree, Matt. The social good has to be balanced against the profit making imperative. But even then, for profit investments could have been balanced with more overt investment in social good (a less ostentatious mall that subsidizes a world class museum). Choosing to invest solely in real estate development expressly designed to attract and promote the crassest kinds of consumptive materialism isn’t rank hypocrisy or even necessarily a humanitarian failure; but vanity seems like a charge that’s especially difficult to dismiss. And vanity is a moral failure.

Adam G.

April 2, 2012 at 5:46 pm

Brad K.,
most museums don’t keep evening hours, because most of their visitors are student groups. Museums that are exceptions are ones that have a surrounding population base that differs very distinctly both demographically and in sheer quantity from Salt Lake City’s. Or that are big tourist destinations in a way that SLC isn’t. And also, that have much more popular

subjects than “World Religions.”

Another point to consider is that a really popular museum has to spend as much money on its exhibits—have to get some really eye-popping stuff, you know—as it does on its physical plant. which means you’re looking at something on the order of double the cost. Also building up nice collections is hard without getting into some shady deals with shady people.

YvonneS

April 2, 2012 at 5:54 pm

Having visited in cities revitalized by turning the city center into a huge mall flanked by businesses and condominiums the thing that disturbers me is that after 5 o’clock these places are food deserts. They primarily serve out-of-towners who are used to the luxury life style. I don’t think that is immoral because the clientele they attract is used to high prices and can afford to pay. If there is a moral question I suppose it depends on how the profits are used. If they use them well and if the mall attracts enough wealthy people to make it a success then what is there to complain about. If it doesn’t then everyone will be glad the church doesn’t spend everything it gets.

Cynthia L.

April 2, 2012 at 7:02 pm

Even if the City Creek mall is a fantastic investment in terms of generating return, which will then be donated to the poor, and even if it doesn’t represent vanity *on the part of the church*, I think there may still be reason to question the choice because of the vanity it encourages in the populace. Would the church open a casino so it can get great return on investment, and donate the proceeds to the poor?

“It should be noted that the church hasn’t invested in the mall’s retailers; the retailers are merely tenants of the mall”

Nate, are you saying that it is the tenants (e.g. Tiffanys, Nordstrom) who are encouraging overspending and vanity, not the landowner who is merely renting the space in some Switzerland-like neutrality on the issue of overspending and vanity? That seems like an absurdly unprincipled argument, especially when the space isn’t some nondescript industrial shell that could do anything, but a space that really can *only* be occupied by tenants like those, the tenants it was designed for. It is even more suspect because everything about mall design is designed to get shoppers to spend—outdoor spaces are deliberately made less appealing for extended lingering, as a way of subconsciously encouraging shoppers indoors, into the ready jaws of the retailers, and so on. To continue the casino analogy, this would be less akin to leasing a bunch of undeveloped acreage to someone who will build and operate a casino (arguably keeping the landowner at arm’s length—they are just blindly leasing to the

highest bidder), and more like the church building a casino with all the sophisticated architectural lures that casinos employ, and then saying they wash their hands of the gambling and overspending it encourages, because they don't operate the card tables, they lease the card table stalls to the dealers, who operate as independent businesses and tenants of the casino.

Cynthia L.

April 2, 2012 at 7:16 pm

That said, I am a fan of urban living, of encouraging a change in America's suburban-addicted culture, and if we have to sin a little on our way to that goal, I'm pretty ok with that. Not proud of my realpolitik stance on it, but there you have it. Vigorous devil's (saint's?) advocacy in my previous comment notwithstanding, I actually have a really hard time getting worked up about this City Creek thing. It's hard to pick an investment portfolio that isn't at least this morally dubious. Even a completely vanilla index mutual fund is going to have blood money in there somewhere.

Lev

April 2, 2012 at 7:32 pm

George Orwell once said that "to see what is in front of one's nose needs a constant struggle." I feel that we are in one of those "in front of one's nose" kind of moments. The lesson of City Creek is so close that we can't see it clearly. It's a perfect example of a simple, moral issue becoming stretched, nuanced, and kneaded nearly out of recognition. I'll be the first to extol the virtues of exploring complexity over lazy reductionism, but there's something in my gut about the City Creek enterprise that just won't let me do that. The heart of the issue seems buried beneath layers of comforting sophistication and subtleties. Compared with the simple Christian virtues of humility, modesty, restraint and contemplation, required for inner character, the finely parsed arguments of economic calculus clang like tinkling cymbals. The strained pragmatic explanations clamor like sounding brass. Amid this commotion, to which our ears are so unconsciously accustomed, that simple Christian vision is harder to hear. I know, I know, it sounds moralistic and quaint to even say these things, but what does it say about our situation that such things sound moralistic and quaint? We've lost something, an innocence, that we can't even see, let alone get back. And yes, I realize that we must find a way to live in the real world, we must in some way accommodate ourselves to the demands of a fallen world. But, but ... We underestimate the power of simple, unconscious messages that symbols and objects like City Creek convey. Fallen human beings will seize upon any opportunity to justify that fallenness. The crucial point here is that City Creek Center is an embodiment of the Seduction of the World. And no amount of economic realism can change that, can it? What we've gained in economic benefit, we've lost in moral high ground.

jimbob*April 2, 2012 at 7:34 pm*

Thanks for the link, Howard (30). I guess I read that document as not including fast offering assistance, but would be open to a different interpretation and/or could be missing something in it. If I'm right, though, then I'd think that our efforts to help the needy are only being partially represented by this sheet—maybe even only a small fraction of what we do. That of course assumes that we administer more in fast offering assistance than we do humanitarian aid, but I don't know that for sure.

BHodges*April 2, 2012 at 7:45 pm*

The most fundamental question is whether the Church should save a portion of its revenue.

I think the most fundamental question could as easily pertain to what actions we might take that could collectively bless the lives of those presently struggling, or even starving. Like Jana I stand convicted by my better convictions as well.

The charge of vanity actually seems quite challenging, and it's one that Nate doesn't really approach, despite his other observations.

Mike S*April 2, 2012 at 7:47 pm*

#27 Jimbob: I've seen this, or some variation of this, stated several times in the bloggernacle before, but I don't know where it comes from. Is there a source for this number? Does it include fast offering assistance? How is "humanitarian aid" defined? Is it strictly the funds the church says are going to "humanitarian" causes?

As per the link Howard gave in #30, on the left side of the "Welfare Services Fact Sheet", it lists things like bishop's storehouse, fast offerings, thrift stores, humanitarian relief, etc. I would assume that the numbers on the right reflect these uses.

Even if not, the Church spent \$327.6 million in cash over a 25 year period, or around \$13.1 million per year. So as far as "cash", the Church spent over 100 TIMES as much on a shopping mall as it does each year for humanitarian needs. There is another number for "value of material assistance" which, as listed below, includes all of the clothing, educational supplies, hygiene kits, etc. that I know in at least many cases the members contribute during ward projects. Even given this, the Church still spend more on a mall than it did in over a

quarter of a century. They are likely embarrassed by the amount of cash they actually spend, because from year 2010 on, the same welfare services fact sheet adds the two numbers together.

To me, the biggest issue, is what is our focus as a church. During my past 40+ years in the Church, I have heard materialism decried. I have heard talks about the decadence of Rome and how the Roman Catholic church had a great focus on trade, building up empires around their center. We have heard repeated over and over about trinkets and fine linens and so forth. Then as an institution, when we do have money, the best thing we can think of to do with it is to build a mall?

Somehow, if Christ came into a bunch of money in the New Testament, I honestly can't even picture him deciding that the best use of it is to build up the greatest marketplace in Jerusalem to keep the commercial area around the temple nice. As hard as I try, I just can't see that happening...

Mike S

April 2, 2012 at 7:50 pm

One more thing – I understand that the Church has to protect assets, and people may ask what I propose. I would “tithe” the business proceeds. Rather than another long comment, if anyone is interested in that, I wrote [a post on it last year on Wheat & Tares](#).

Jonathan Green

April 2, 2012 at 8:10 pm

The Mormons built some fine cities in the nineteenth century. It's about time we got back into that game.

Alan

April 2, 2012 at 8:25 pm

Fine. Build a mall. Revitalize downtown. Does it have to be so glamorous and luxurious? Do there need to be billboards up of highly-fashionable (ie, cost-apparrelled) people? Do they have to be showing so much skin? Do they have to be shown drinking alcohol?

To me it's not a question of whether to help the poor or invest extra funds. It's whether to foster lifestyles and behaviors that run counter the the church's teachings or not. There are other ways to invest without building the great and spacious building.

Brad Kramer

April 2, 2012 at 8:29 pm

Yes, Jonathan, it is.

Unknown

April 2, 2012 at 8:52 pm

If we accept that the decision to build the mall was made by prophets, seers and revelators, who know God's will, and we accept that what God directs is always "moral", then the argument that the mall is "immoral" falls apart regardless of the investment implications. If we don't think that this was a conscious decision of the highest quorums acting under divine direction then obviously that raises a bunch of questions.

Unknown

April 2, 2012 at 8:56 pm

One more thing: It should not surprise anyone that once the church decided to build a mall, it went ahead and built the mother of all malls. The church never does anything half-way when it comes to its facilities. From BYU to temples to historical sites, all are top-notch.

JimD

April 2, 2012 at 8:57 pm

Mike S, President Hinckley gave a talk back in 1999 where he stated that the Church's business interests *do* tithe one-tenth of their profit back to a philanthropic arm called the LDS Foundation. See <http://www.lds.org/ensign/1999/11/why-we-do-some-of-the-things-we-do?lang=eng>.

Wayne

April 2, 2012 at 8:59 pm

First, I believe Nate is correct in evaluating the "cost" of this project in terms of opportunity cost, rather than overall cost. Compare what the money is generating in a diversified investment account (which diversification means that the funds are probably already invested in a variety of projects, assets and businesses) to what this City Creek investment generates. The cost will depend upon the financial success of the project—an empirical matter.

Thus, with the relative cost better understood, the associated benefits can be weighed: urban renewal, boost in visitors to SLC, jobs for individuals, and attracting additional development to SLC. I think these are all “teach a man to fish” mechanisms that should not be dismissed off-handedly. There are plenty of suffering folks in SLC that will be benefit from better jobs and safer streets. Enabling folks to find employment and better provide for their families and prepare for their own futures is not sinful, nor is it immoral. Inviting more folks to SLC to learn about the Gospel of Jesus Christ is an intangible benefit that I have no qualms with. These aims are not disconnected from simple Christianity, and this is not an inherently “poor” investment.

The vanity objection, then, is simply to the type of investment: one that risks fostering consumerism. Engaging in consumerism is a choice for each individual patron. Should the Church halt their agricultural investments because some folks over-indulge in or waste food raised on its farms? Each individual has his or her agency, and I do not see the clear connection between renting space to consumer institutions and vanity.

I see this project on plane with sending aid to a developed city in the United States after a natural disaster or sending missionaries somewhere. Sharing the Gospel, helping people find work, and enabling the development of a city to ensure future benefits for its citizens is a worth-while endeavor which I support.

Brad Kramer

April 2, 2012 at 9:10 pm

Investment in agriculture is an inapt analogy. It is manifestly an investment that overtly encourages, promotes, and depends for its success on vanity, on consumer choices that feed and deepen and thrive on vanity and crass materialism.

Thomas Parkin

April 2, 2012 at 9:27 pm

Tiffany's? Come on. Luxury condos? Porsche Design? Give me a break. How about a Harley store?

It's almost like they haven't read the Book of Mormon, at all.

Wanted to keep downtown SLC nice? How about just buy the land and put in really lovely parks. Something extraordinary. Sure, there is no ROI. But everybody can enjoy a park.

Barnes and Noble? Does the world really need another Barnes and Noble? A Gap? Disgusting.

I think it stinks on its face, and I'd be happy to take my complaints to whoever would hear me out.

Bob

April 2, 2012 at 9:38 pm

This is why the little guy doesn't like Romney__he's just a high end Mormon Mall.

Cynthia L.

April 2, 2012 at 10:15 pm

Wayne, if you want to make an agriculture comparison, it would have to be to a caviar, truffles, and saffron farm.

Nate Oman

April 2, 2012 at 10:19 pm

Lots of comments. More than I could respond to. A couple of quick points:

1. This development did not cost the Church \$1.5 billion. The actual cost is the difference between the rate of return on the investment in the Mall and the rate of return on the best investment. Suppose that I have \$100. I can either invest the \$100 in a mutual fund and realize a rate of return of 5 percent, or I can invest it in my brother's struggling business and realize a rate of return of 3 percent. If I put the money in my brother's business the cost of my doing so is NOT \$100. Rather the cost is that 2 percent of foregone return or \$2. Fixating on the over all price tag of the development is understandable, but I don't think that it ultimately makes sense. This is an investment property, a place to park funds set aside for a rainy day. The \$1.5 billion is NOT an expense, a form of spending. It is a form of saving. The expense is the foregone alternative investment.

2. I think that there is some merit to the vanity and consumerism argument. I am not sympathetic to the idea that high end retail is like a casino or some other form of exploitive business. This isn't exploitive. It might undermine a certain kind of virtue, but that isn't the same thing. I do think that the extent of one's moral discomfort about this depends a great deal on one's background assumptions about the moral status of commerce. If you think that commerce is inherently morally dangerous or distasteful, then this will be morally troubling. I actually tend to be sympathetic doux commerce type arguments that see commerce as a largely beneficent activity. The result is that I have little sympathy with those that see engagement with commerce as inherently morally compromising.

Cynthia L.

April 2, 2012 at 10:27 pm

Nate, I don't think it is at all clear that this isn't exploitative. Do you really think everybody who shops at Nordstrom can afford to shop there? I can't get myself too worked up about people who can afford Nordstrom shopping there, in and of itself. What bothers me is the very active, very deliberate furtherance of an environment of intense pressure to shop there even if you can't afford it. How is that not exploitative?

It's Not Me

April 2, 2012 at 10:34 pm

I'm going to express something which I know is not popular in the bloggernacle, but I care not.

I believe a few things about the First Presidency and the Quorum. I believe they are prophets, seers and revelators, called of God. I believe they are serious, sober men who take their responsibilities seriously. I believe they are men of great wisdom and experience. And I believe they did not take the decision lightly to engage in the City Creek endeavor.

I believe that all of the criticisms leveled at the church/project—here and elsewhere on the internet—were all discussed at length, in principle, by the brethren. I trust them to responsibly handle money that is not mine.

Having said that, the money that was spent on this project did not just vanish into thin air. It was disbursed throughout the world economy, feeding the families of those who harvested raw products, who transported them, who turned them into other materials, who transported those, who used those to manufacture products, who built, etc., etc. The money may not have gone to the poorest of the poor, it did help many people continue to support themselves and their families. And it did all that while constructing a needed buffer around Temple Square.

All of the views expressed here reflect legitimate perspectives, to one degree or another. What they don't do, however, is supplant the aggregate wisdom, experience, and God-given responsibility that the Brethren possess.

I'll go out on a limb and conclude, for myself, that what these men did was approved by the Lord.

The Church could liquidate all its assets—every last one—and give all the money to the poor. And the next week, the Church would have nothing with which to administer its various programs (including humanitarian aid) and the world would still have its poor. Order in all things, not wise to run faster than you have strength, etc.

Reuben

April 2, 2012 at 10:50 pm

I can't wait to see the look on Jesus' face when he sees the wealth we've collected. He'll be so proud!

clark

April 2, 2012 at 10:52 pm

But framing the issue in terms of saving children in Haiti versus an expensive shopping mall misses the issue. The real question is whether there should be saving at all. Once one opts for savings, however, that saving will necessarily be invested in some profit making activity.

I'm so glad you wrote this Nate. Those were my thoughts exactly.

I think we can talk about whether we could be doing more for the poor. And I think all of us could be doing more for the poor – although honestly I'm frequently skeptical of just giving money due to a slew of reasons. But even if you're skeptical of international aid doing much it's not as if there aren't tons of charities around. United Way being a great one.

Crick

April 2, 2012 at 10:53 pm

Jason #8

Assuming what you say is true, we still need to separate the "Church" from the temporal, for-profit corporations associated with the Church. As I understand it, Deseret Management Corps subs (including City Creek) are not funded by tithing. So it goes back to what Nate said—what should the Church be doing with its temporal investments? If you charge the Presiding Bishopric with maximizing returns and they do a really good job, should you then tell them to scale back—or sell off assets and give them to the poor? What about just donate it all to the Huntsman Cancer institute or Habitat for Humanity? In the whole scheme of things, as wealthy as the Church and its affiliated businesses are, its wealth is just a drop in the bucket compared to the amount of proselytizing—let alone the relieving human suffering—that is needed in the world. So Church leaders make judgments relative to what they have, the current and projected size of the Church and its affiliates, strategic goals, and, I'm sure, revelation.

clark*April 2, 2012 at 11:05 pm*

To add, while I think it easy to say people spend too much on clothes, cars and so forth I'm loath to criticize nice clothes. It's kind of like buying bulk at Costco. It costs more in the short term but less in the long term. Nice clothes often last a lot better. One nice Versace suit probably will last longer than 4 suits from Target. In the past I've had nice Italian suites like Versace. Now I'm wearing Target. I don't feel terribly bad about either choice. Helping the poor seems a different matter. I'd be more critical of folks with rows of DVDs and who go see movies weekly than the person who saves up and buys some nice clothes.

The real issue is how we help the misfortunate. And often there's a lot we can do starting in our ward with generous fast offerings and personal aid to those who have needs. We like to talk about service but often we don't do it.

meg*April 2, 2012 at 11:31 pm*

The General Authorities must have known there would be controversy with this. They must have known people would question this. Are they going to respond and explain themselves?

h.bob*April 2, 2012 at 11:53 pm*

Reuben (56), I wonder—did you mean to allude to the parable of the talents there, or were you just trying to be snarky?

Lev*April 2, 2012 at 11:59 pm*

In the end all the macro talk about the financial interests of the Church and the return on investment won't matter very much. What will matter is moral leadership and whether our actions turned hearts and minds toward the things which have life or toward the things which have no life. Take a stroll through City Creek and you will not find much which moth and rust does not corrupt. The very existence of City Creek erodes collective and personal spiritual sensitivities. These sensitivities take generations of careful cultivation to maintain. Once they're gone it's very difficult to get them back. To paraphrase a popular verse from the Bible, "for what shall it profit a church, if it shall gain financial prosperity, and lose its own moral authority?"

Howard

April 3, 2012 at 12:00 am

Lev 37 wrote: "I feel that we are in one of those "in front of one's nose" kind of moments. The lesson of City Creek is so close that we can't see it clearly...The crucial point here is that City Creek Center is an embodiment of the Seduction of the World."

Lev's 37 comment is spot on. What a shame so few apparently have eyes to see the vision he so eloquently expressed here.

Matt Evans

April 3, 2012 at 12:20 am

Though I'm sympathetic to the church's desire to find an inexpensive way to improve SLC (i.e., build a downtown attraction that will pay for itself), I love Lev's #37.

palerobber

April 3, 2012 at 1:41 am

nice post, nate.

a couple of responses...

first, it's seems pretty standard for large, successful non-profits to set up "foundations" that invest some of their income. at some point whatever profits are realized are going to be driven right back into the church's general funds and will be spent on humanitarian aid in exactly the same (rather small) proportion as if they'd had gone there directly. so i think that's a non-issue.

if Jana or anyone else is looking to criticize the church for not giving enough priority to humanitarian aid, it isn't the church's investments they should be eyeing, but instead all the non-humanitarian stuff the church spends general funds on: temple and chapel building, missionary program, religious education, PR & advertising, political action, etc.

second, regarding the merits of the development itself, people only seem to be focusing on the mall, but i think the housing they built (and the Harmon's grocery that came with it) could be the far more valuable contribution to the city. hopefully, the church's involvement greatly increases the share of the Wasatch Front mormons willing to consider living in the central city.

palerobber

April 3, 2012 at 2:02 am

shorter It's Not Me:

■ The poor will always be with us, so let's not begrudge the Lord his bling.

but also, i think he/she makes a good point about the church pumping a huge amount of money into the local economy via City Creek during a deep recession — that was nice of them.

Carl Youngblood

April 3, 2012 at 2:18 am

Thanks for the thought-provoking analysis, Nate. What I find disturbing is the enclave-ification that this seems to signify for me. It's a difficult challenge, but I feel sad that the Church is simply going along with the strategy of building up buffers between it and the problems of the surrounding city center, rather than engaging them more directly. On the other hand, how to fix these problems may be unclear.

Peter LLC

April 3, 2012 at 4:11 am

Nice clothes often last a lot better. One nice Versace suit probably will last longer than 4 suits from Target.

Versace suits run the gamut from low end materials and construction (e.g., Collection) to exquisite (e.g., Couture), so dropping the brand name without specifying the line will only impress those who can't appreciate a good suit anyway. As long as the distinction between, say, fused and canvassed is lost on the consumer, then practically any ready to wear suit will do as well as the next. In addition, the "fine twined linens" frequently used in fashion suits rules out durability as a matter of course. "Luxury" need not preclude "durability," but brand name RTW clothing is hardly a guarantee of either.

I'd be more critical of folks with rows of DVDs and who go see movies weekly than the person who saves up and buys some nice clothes.

And unrightly so. The line between driving SUVs, wearing Versace and hoarding DVDs is an arbitrary one, and if we can muster multiple justifications for the former, then I don't see any reason that the latter should be left defenseless against the attacks of the moralizers.

So here's one for the DVD collectors: A carefully curated collection upholds the prophetic and scriptural injunctions to seek after every thing that is virtuous, lovely, of good report, or

praiseworthy and to obtain a knowledge of history, and of countries, and of kingdoms, of laws of God and man.

Bob

April 3, 2012 at 6:00 am

A 'clue' to the Church to build a Mall for money by way of Revelation__it's not that some kind of 'Inside Trading'?

Nate Oman

April 3, 2012 at 6:27 am

Cynthia: The term exploitation is pretty slippery. I don't regard organizing retail space so as to encourage shopping and spending exploitive because it is not a form of unfair advantage taking. It involves no fraud, threat, or dishonesty. Nor does it target itself toward an especially vulnerable population. There is nothing about the resulting transactions that renders their voluntariness questionable, and so on.

DeeAnn

April 3, 2012 at 7:15 am

I didn't read all the comments, so maybe this has already been brought up, but the church, in building this mall, provided jobs and an economic boost to Salt Lake City during a recession. Providing jobs so people can actually work and provide for their families is, to me, the best form of charitable giving.

Stephen M (Ethesis)

April 3, 2012 at 7:17 am

We just built a new custom home, but I can almost promise you that Jana wears nicer clothes than I do. Should I tell Jana to stop being so extravagant with her clothing budget? Nicely said.

Some notes. The project the Church is involved in has a total price tag of 1.5 billion, of which probably 500 million came from the Church. It has created a total project with a price tag of about five billion dollars.

That is a very successful investment leverage (obviously they aren't getting the money invested, but they have triggered others to invest in related development projects).

I don't think the Church is looking at this in terms of obligation. I think (and it seems to have been upfront about this) that it is looking after its own interests—namely keeping Temple Square and the surrounding church campus an attractive place for people (especially nonmembers) to visit. Going for the high-end retail might seem a cynical way of accomplishing that, but it is more likely to succeed than putting in a Walmart.

If downtown Salt Lake had gone the way of Detroit (and it was headed that way in the late 70s with Second South becoming known more for streetwalkers than anything else) I do think it would have had a negative impact on the Church as a whole.

#18 — Howard — lots of people think lots of things are reprehensible. Self righteousness is so easy, isn't it.

Brad Kramer a world class museum would be a world class money sink as well. It would be an expenditure, not an investment.

Whenever I encounter such self-assured, high-minded arguments of this particular sort, I always wonder whether people who get that rather flimsy soap-box ever experience any dissonance between their position and echoes from John 12 (or Matthew 26 and Mark 14). Yeah, yeah, I know there are all sorts of distinctions that can be made with some force, but I can't dismiss the parallel, however strained, entirely.

I've been biting my tongue not to say that. Thanks for saying it for me.

. I guess I read that document as not including fast offering assistance, but would be open to a different interpretation and/or could be missing something in it. If I'm right, though, then I'd think that our efforts to help the needy are only being partially represented by this sheet—maybe even only a small fraction of what we do.

Which is why links like that are fundamentally dishonest.

Thomas Parkin if this was a complete negative ROI (which a park would be), then the criticism that the money could be better spent would be very, very apt.

The Church could liquidate all its assets—every last one—and give all the money to the poor. And the next week, the Church would have nothing with which to administer its various programs (including humanitarian aid) and the world would still have its poor. Order in all things, not wise to run faster than you have strength, etc.

There is a poster who keeps insisting that we should sell the chapels and temples, or at least not build them. So, where would the three wards who use the building my ward is in go for services?

The bottom line is that Church cash flow has historically been very tightly constrained and that the buildings to house congregations have always been a major part of where the money has gone.

/Sigh. Not every entity fills every roll. Or else we should close all the humane societies and turn them into homeless shelters.

NewlyHousewife

April 3, 2012 at 7:45 am

Someone implied this above but it seems to have gotten lost in the shuffle...

The business arm of the church and the religious arm of the church are not the same thing. Prophets, seers, and any other words you want to use are not ALWAYS prophets and seers. When it comes to the mall, it was not built as a church enterprise, it was built as a business enterprise.

Temples are church enterprises. Malls are business. It was not the church that donated 1.5 billion (or whatever amount we're assuming they donated), it was the Desert Corporation arm that did it. Yes the church could do more for humanitarian efforts but I would be shocked if the church had more cash than the corporation did.

Brad Kramer

April 3, 2012 at 7:51 am

"Whenever I encounter such self-assured, high-minded arguments of this particular sort, I always wonder whether people who get that rather flimsy soap-box ever experience any dissonance between their position and echoes from John 12 (or Matthew 26 and Mark 14). Yeah, yeah, I know there are all sorts of distinctions that can be made with some force, but I can't dismiss the parallel, however strained, entirely."

That's a remarkably unfair characterization of my contributions to this discussion.

Nate, I don't think the question of vanity has anything to do with exploitation or with how one feels more generally about the morality of commerce.

rah

April 3, 2012 at 8:01 am

I am somewhat ambivalent about the mall. I believe in things like social enterprise and using the market to achieve good ends. There is still something that sticks in my craw about the Mall

though. I don't have a problem with the Church investing money and I can understand the win/win of investing some of that money to solve the downtown problem. Like Jana however I do have a problem understanding the logic and coherence of choosing a super-high end shopping mall and top 1%er condos as an investment which reflects basic Christian values, especially in the context of exploding inequality in the US economy (where the investment is situated) and the world. Maybe this was the profit maximizing choice given the other options, but I think is it valid to question why that criteria was chosen over others.

In line with the OP I don't think "what could the church do with 1.5 billion (or apparently it is .5 billion)" but rather what could the interest in such money invested in a conservative market account pay for in perpetuity. Lets say it is 1.5 billion (as the OP suggests). At a 5% return that is \$75 million a year the church could use without touching the capital. That is just over \$2,500 per ward/branch in the church per year. What if we pooled this money and sent it to developing countries to expand the perpetual education fund – investing in human capital and helping more families out of poverty. Also note that \$75 million a year is almost 25% more than the average \$55 million a year the church has spend on humanitarian aid since 1985 (these are rough figures I didn't discount money etc). If anything, because we know that the church's investment in the Mall while significant only represents a fraction of the church's investment assets this does beg the question – why have we given so little to humanitarian and poverty causes? We can obviously afford too.

This brings me to my last point which is that I would actually feel much better about the mall if the profits the church did make from this "high end" investment were set aside and dedicated to help the poorest among the saints and more generally the world. In theory the church is going to get some return from this – if it is 5% great! We could double our humanitarian aid by basically taking from the richest in the Valley and giving to the poorest in a sustainable way. However, given the absolute lack of transparency in Church finances we simply have no idea or way to understand the value judgements that are being made with the consecrated money the Church administers. I want to trust the brethren and the COB about this, but the optics of the Mall make it hard. I don't worry about them greedily cackling over the wealth, but I do worry that in any institution that it is easy to drift especially when no public accountability or justification is required. If the Church's spending is in line with Christian values and other church's practices why not be transparent. I feel that is the least the institution could do for all the members who put in their widows mite. For our own institutional and spiritual protection transparency is the best policy. As it is I highly doubt we are going to see our humanitarian or other poverty aid double and the little transparency the mall gives us into Church finances, makes me wonder, "Why"

Alan

April 3, 2012 at 8:25 am

Somebody please defend these billboards and ads: http://4.bp.blogspot.com/-Zu39pybgjlU/T2EON1P7I9I/AAAAAAAAAFc/PmNmNlpVcX4/s640/cityCreek_01.jpg

Plases tell me how those are necessary to revitalize downtown and invest money for the church

Peter LLC

April 3, 2012 at 9:03 am

Nicely said.

Unadulterated speculation is your idea of something well said? Not even Alison Moore Smith is bold enough to state definitively that Jana Riess actually spends more on her personal wardrobe than the apparently impoverished builder of a custom home; she can only “almost promise” us that this is the case. Pretty weak tea.

Paul

April 3, 2012 at 9:24 am

#38, re: whether the information sheet highlighted by Howard includes fast offerings. I don't see how it possibly could. If you divide the cash assistance only by the number of wards and branches today, you'd get about \$11,000. My ward's fast offering contributions and expenditures exceed that amount in one year, and the number cited is for multiple years.

Granted, my ward is probably a higher contributing ward than some in Africa and Latin America, but it is certainly not the richest ward in the church by a long shot.

Mike S, many of the facilities cited on that fact sheet may be used in humanitarian aid and also in fast offering assistance, but I believe the report is limited to humanitarian aid. If fast offering assistance were included, I think the number would be far, far higher.

Mike S

April 3, 2012 at 9:30 am

The arguments about the Church spending billions of dollars building luxury stores and condos being “good” because it provided jobs completely loses me.

This makes about as much sense as praising hedge fund managers who build \$20 million houses, travel on \$500,000 vacations, etc. as being “good” because the money they spend for living that lifestyle provides employment for the house staff, waiters, etc. that they spend money on.

It makes about as much sense as praising people described in 1 Nephi 13:8 who seek after *“the gold, and the silver, and the silks, and the scarlets, and the fine-twined linen, and the precious clothing”* because they are supporting the people who make the products. In Nephi, these are described as characteristics of the “great and abominable church”, but I bet the people buying and supporting these products didn’t think THEY were of that church, and would take great offense at those who suggested they were.

We can justify things all we want and say that the “poor are always among us”. If we are spending the money on churches and temples and other things, perhaps that makes sense in that context. But when we are supporting Tiffany’s and Porsche Stores and million dollar condos and things that 99% of the people in Utah can’t afford anyway, the “poor are always among us” argument is completely invalid.

Just my opinion.

Jennifer Jensen

April 3, 2012 at 9:59 am

I think the bottom line is this....with City Creek Mall it is a gamble. In the economy and the track record of malls in downtown Salt Lake this effort could very well lose money! To make a profit could take years after spending that kind of money and it may never pan out or be able to recoup the 1.5 billion spent. In my eyes I don’t care where the money comes from or how they save etc. Bottom line...if you are a church you do not spend money on retail malls and luxury condos. If you have a surplus of 1.5 billion you use it for humanitarian aide or building church related things. The church is a church NOT a business and churches in no way shape or form should be building malls. Regardless of how they got the billions of dollars this church has what it has because the members have contributed to it over the years (it is irrelevant how they shuffle their money around or what they do with it or what account it came from.)

Whatever the church has in from the initial investment of their members and building a retail mall and luxury condos is NOT an ethical way to spend the churches money. I have watched my sister barely have money to feed her children but she will give her 10% to the church. This purchase really bothers me on many levels and since so many struggle to give money to the church it should not be spent this way.

Sam Brunson

April 3, 2012 at 10:16 am

Just an aside—although the stores keep being described as “high-end,” they aren’t really. Most of them are pretty standard mall stores, and some are higher-end mall stores. But Nordstrom certainly isn’t Bergdorf Goodman, and Tiffany, while horribly expensive, isn’t

really that nice (except maybe for breakfasting). People shopping for luxury goods don't go to malls. FWIW.

Tom Haws

April 3, 2012 at 10:27 am

#55 Are you asserting that the inspiration and wisdom of the FPRES and Q12 are intrinsically greater than all ours combined?

#15 Hi, John. Yes. Is our faith in our message or in our institution? Is pure gospel more like a meme or an ad campaign?

Is a mall a moral good? Is a temple square a moral good? Is the absence of beggars a moral good? Is there any peace in laying up treasure on earth where attorneys and insurance companies break through and steal?

Gregory Taggart

April 3, 2012 at 10:38 am

Three thoughts:

1. The church should have built a world-class museum instead? You mean, to display the vanities from by-gone eras?

2. I'm amazed that from among the 80 comments so far, only "Its Not Me" (in #55) expressed any faith in the judgment of the 18 men charged with overseeing the disbursement/use of church funds. Yes, a couple supported the City Creek project or at least attempted to offer justifications for the project. But only one thought to say

I believe a few things about the First Presidency and the Quorum. I believe they are prophets, seers and revelators, called of God. I believe they are serious, sober men who take their responsibilities seriously. I believe they are men of great wisdom and experience. And I believe they did not take the decision lightly to engage in the City Creek endeavor.

I believe that all of the criticisms leveled at the church/project—here and elsewhere on the internet—were all discussed at length, in principle, by the brethren. I trust them to responsibly handle money that is not mine.

3. And speaking of vanities, how vain is it to question the moral judgment of the 18 people who gave their stamp of approval to the City Creek decision? You know, without having sat through all the deliberations, without having all the facts at hand, without being informed of the work of the Church top to bottom, front to back?

As Orwell once said “to see what is in front of one’s nose needs a constant struggle.”

jimbob

April 3, 2012 at 10:38 am

“People shopping for luxury goods don’t go to malls. FWIW.”

I know. That’s why I refuse to go to malls—too pedestrian. I’m unwilling to go to places like Target either. However, *Super* Target is a different story. I mean, I can eat popcorn while I shop. Now that’s luxury.

Dan

April 3, 2012 at 10:45 am

so wait a second, what kind of person is this mall supposed to attract? Tiffany customers? Those are extremely wealthy people. Where are the poor people supposed to go for their apparel? Clearly not church owned property.

Dan

April 3, 2012 at 10:46 am

hey poor people, y’all can just stare out of the window, cuz you just ain’t got the funds to shop at City Creek Mall

LTRFTW

April 3, 2012 at 10:46 am

55 and 83: Perhaps those fortunate enough to have a witness by the Holy Spirit that (i) the First Presidency and the Quorum of the Twelve are prophets, seers, and revelators, and (ii) that these *ecclesiastical* merits put these men above ever jointly making an improper practical decision (about, say, how to manage Church finances) shouldn’t be raising any worries about Creek City. Those of us who haven’t been so blessed have to muddle along as best we can, judging them by their fruits. And I have to confess that I find little to savor in the Creek City fruit.

Adam G.

April 3, 2012 at 11:10 am

What if we pooled this money and sent it to developing countries to expand the perpetual education fund – investing in human capital and helping more families out of poverty.

What years of humanitarian aid have taught us is that spending more money on a problem doesn't necessarily make improvements. You need a robust administration and targeted aid to get results.

I don't know whether money is the limit on the PEF, or whether administrative capacity and/or recipients are. Neither do you. Neither does anyone else in this discussion.

But without that knowledge, we can't judge whether the money would be better spent on setting up a PEF endowment fund.

Gregory Taggart

April 3, 2012 at 11:14 am

Here's a question for you all: Does the large and spacious building resemble more the City Creek Mall or the echo chamber that is this thread on Times & Seasons?

Stephen M (Ethesis)

April 3, 2012 at 11:24 am

Paul — thank you.

Peter — you make an excellent point that so much of the criticism of the project is very weak tea, brewed from guesses and self righteous posturing.

I would not that some of the suggested alternatives would create negative returns on investment and huge reductions in the SLC tax base (eg '-the mall is bad but a large public park would be ok-' sorts of things).

Now I fear a two tier society such as India has. Between Shantaram and Hunger Games we may yet have a dystopia that fulfills what Brigham Young warned of in our Church and in this country.

But I think the core issues need to be discussed before the discussion turns to status marking and posturing.

Thanks Nate, for making the effort.

rbc

April 3, 2012 at 11:26 am

re: 83 and 89

Those same 18 men approved the building of a temple in Philadelphia and then the purchase of a lot on which to build the temple. I'm sure there was all of the consideration you refer to and, since this was a temple, there was some spiritual confirmation of their decision. Turns out the lot they purchased and advertised as the location of the temple (to much joy in our own household) was contaminated and unusable for a temple. Oh, they only discovered this after the Spirit told the 18 men to (1) build a temple in Philadelphia and (2) build it on this lot. I suppose a 50% error rate in administering their temporal duties about where to spend Church controlled monies is acceptable. The Church found another lot in the city, but no word on how much money they will lose as the owners of a contaminated lot in the city. I guess for good measure, I should throw in how much "tithing money" was lost in the purchase of a contaminated lot.

J. Madson

April 3, 2012 at 11:35 am

All is well in mammon it seems. Laying up treasures in malls rather than in the needy who can't give us a return on our business investment. And Im glad we wont have to see the poor and needy asking for handouts near the temple anymore.

Gregory Taggart

April 3, 2012 at 11:39 am

#91: If you're going to throw it in, throw it in: how much tithing money was lost? And what kind of math allows you to come up with a 50% error rate?

Nate Oman

April 3, 2012 at 11:44 am

"Nate, I don't think the question of vanity has anything to do with exploitation or with how one feels more generally about the morality of commerce."

I agree that concerns about vanity and exploitation are not related. I suspect that there is some connection between one's perceptions of the moral status of commerce and profit per se and one's perception of what is vain. Certainly, a central part of anti-commercial critiques through the centuries has been the vanity of merchants and commerce. One could be concerned about vanity and have an essentially positive attitude toward commerce, but I suspect that if you have negative priors about commerce you are far more likely to see commercial activity as vain.

Rameumptom

April 3, 2012 at 11:52 am

Thanks, Nate. My question for Jana would be: does she save and invest for her future, or is she sending all of her excess funds to Haiti? Personally, I would be very surprised if she hasn't tucked money away in a Roth IRA or 401K. I would also be very surprised if she doesn't occasionally shop in malls to purchase clothing, jewelry and other items that somehow seem disgusting for her when provided indirectly by the Church.

She neglects the concept that in creating opportunities for jobs, the Church is helping many others. And in doing so, those unemployed people may no longer require federal or Church assistance, and may help the poor in Haiti and elsewhere in their own personal charity.

It is easy to judge the Church, a person, or any other entity from a certain straw man viewpoint. But to walk the walk, when one is the critic is a far different thing. Once I learn that Jana has donated all of her savings and investments to help Haiti, then I will be glad to consider her criticism of the Church.

Brad Kramer

April 3, 2012 at 12:06 pm

Ram #95,

Jana directly and explicitly deals with your questions in her post. They're reasonable questions given the subject, and I have no doubt you're asking them in good faith, but she does address them.

clark

April 3, 2012 at 12:13 pm

Dan your criticism of the project is that it doesn't house a Walmart and Kmart?

Rameumptom

April 3, 2012 at 12:25 pm

BTW, all those who are "quoting" scripture to attack the Church's decision seem to be missing an important quote:

“And now, verily I say unto you, and this is wisdom, make unto yourselves friends with the mammon of unrighteousness, and they will not destroy you” (D&C 82:22).

It seems to me that the Church must engage in the world, otherwise it has no influence in the world. If we wish to change nations, then we must have influence in those nations. That a small church with only 14 million members (including inactives) has enough power to have so many members in Congress, one as Senate Majority leader, and one heading towards the Republican nominee, shows that our Church has effectively made good decisions to influence the nation and the world.

I find such judging of the Church (and attacking malls as places of evil) as hubris of the worst kind. Our nation is built upon commerce. Joseph Smith engaged in commerce, as did Brigham Young. Brigham Young started ZCMI, and sought to have only the finest products available sold from the store. Perhaps we need to double check the beam in our own eyes, before attempting to pull out the mote in the Church's?

Ron Madson

April 3, 2012 at 12:38 pm

Perhaps we might be overlooking a major faith promoting benefit as a result of investing in a mall. The mall has increased my faith in the authenticity of the BOM. For surely the prophets saw what we would do with the Holy Church of God after it was restored (3 Nephi 16 and Mormon 8). I assume the supporters of for profit ventures such as the mall, etc. etc. believe we are the Holy Church of God in the latter days. If so let's own it and proclaim that we are just fulfilling prophecy. How cool is that.

Stephen M (Ethesis)

April 3, 2012 at 12:55 pm

Gregory, that is a good point. It can be fun to play with numbers and with side effects or how some mistakes turn a profit or are entries into what become successes. Is it still a mistake if that happens?

I think on that often. Was it a mistake to have children who died on me? Or to pursue something I doubted, but was prodded on (and that so far seems worthless to me other than some CFR citations to things I wrote). Guess it was better than playing Everquest (though maybe I should have tried that instead).

The entire issue of branching outcomes and net results is an interesting one, though it gets beyond this discussion.

Which has made me a little cranky, looking at my comments. I think I should follow the advice I heard over the weekend and just "stop it."

Howard

April 3, 2012 at 12:56 pm

Stephen 72,

Are you saying the the choice of a Mall over saving lives is NOT reprehensible or that my pointing it out is self-righteous?

rbc

April 3, 2012 at 1:00 pm

#93, I'll play your silly game, but only for one more round. The 18 men-as you describe them-had 2 decisions: (1) whether or not not build a temple and (2) where to build it. The 18 men got it right on the first one and whiffed on the second. (full disclosure, I live in Philadelphia and am biased as to decision 1. I have heard grumbling from plenty of Mormons about whether decision 1 was a good decision. There are only 32K members in the temple district and on our absolute best Sundays across the temple district we hover around 30% attendance but we qualify for a 90 million dollar temple! Take that all you critics of the City Creek Mall. We are super special in Philadelphia, else why would the Church spend so much for so few active members?)

I didnt include tithing money in my original comment because I have no idea how the Church finances its temple building. Perhaps it all comes from tithing or perhaps from the income stream generated by projects like City

Creek. Until the 18 men decide to become more transparent about tithing and the Church's business interests, business, nobody except a select few know how it all works. But, that's a topic fo another post.

Since it escaped you, my only pont was sometimes even the 18 men acting collectively make mistakes. That fact does not trouble me in the sightest and in no way disqualifies them from the high office and tremendous responsibility they hold, individually and collectively. It doesnt make the Church any less true and doesn't make their collective decision about City Creek any more correct.

Game over. I concede and you win.

observer fka eric s

April 3, 2012 at 1:10 pm

The parable of the talents is all about investment strategy, not expanding one's actual talents. We've been explaining it all wrong all these years.

Brad Kramer

April 3, 2012 at 1:18 pm

But the parable is also a morally neutral descriptive account of investing. Nowhere does Jesus describe the wealthy lord of the parable as virtuous. And it's almost impossible to imagine that any of His hearers would have heard it as such. They would have understood the unprofitable steward as a hero, for refusing to disobey divine proscriptions against usurious transactions and for telling the truth about his master's wickedness (reaping where he has not sown, etc) despite the consequence of inevitably being punished, scolded, and cast into penury.

Ron Madson

April 3, 2012 at 1:28 pm

Brad, exactly! One has to read all three parables to grasp Matthew 25. The last parable of the goats and sheeps is where the "Lord appears" and then he judges righteously and tells us that if we did unto the "least" then we have done it unto him and if we have been occupied with being with the pretty people (ten virgins) to the expense of not sharing with the other five without oil who are now exclude and the door shut OR if we play ball with the system to maximize profits and take away the one talent from the "least" then we are goats and not sheep. The five that did not share their oil are the "goats" and the others that bought into the profit scheme with the landlord are also the goats. This parable stands as a witness condemning those that play ball with the system to be with the pretty people all dressed nice while others are excluded and having beaucoup \$ schemes while casting off/excluding the the least. We always read this ass backwards in church imo. But then that is our frame of reference. No wonder the "mall" and such things make sense to us gentiles

Stephen M (Ethesis)

April 3, 2012 at 2:19 pm

Peter—on brand name clothing, I have to stand by the quality of my Kirkland brand dress shirts from Costco. For less than twenty dollars they outlast those Kmart shirts. Sometimes a brand name really is better. And they come in blue and in white.

Howard, I am pointing out that your framing is not necessarily creative or reflective of reality.

I would rather not engage in framing contests. They are what they are.

stephen Hardy*April 3, 2012 at 2:20 pm*

I am just getting started reading this interesting thread, and I don't know if this has already been brought up, but I think that this mall is one of several major schemes to revitalize downtown Salt Lake. More important to the area than the mall, is the moving, I understand, of LDS Business College, and a SLCC campus to the area. Also, TRAX helps allows a commute to the campuses (campusi?) without the headaches of parking, etc. I thought that these two education facilities would be bringing somewhere around 20,000 (or more) students, teachers, and staff, into the area each day, and I assumed that with two college campuses nearby that restaurants, health clubs, etc would naturally spring up around this daily exodus of people. Night classes would also help with keeping things from shutting down at 7 pm. Or 5 pm. Finally, I hoped and assumed that housing around the area would become more valuable as teachers, staff, and students seek to live near their school. Is this not true? I haven't been to SLC for almost a decade right now, so I don't know what is going on there. I can tell you that ten years ago a walk through downtown SLC was not frightening but was depressing. Did the schools move there? Has it had an effect on the area?

Gregory Taggart*April 3, 2012 at 2:24 pm*

#102, Nothing escapes me ;) and I wasn't playing a silly little game. My point—that apparently escaped you—is captured in your response: we don't know whether the church lost money on the Philadelphia temple site let alone how much, yet you wanted to pile that unknown figure on already bad (in your mind) decision the 18 men made.

As for the 18 men (I called them people, by the way), the math works like this: $3 + 12 + 3 = 18$. The last three are the members of the Presiding Bishopric. And here's hoping (praying?) the new members measure up to Bishop Burton and his counselors.

rah*April 3, 2012 at 2:25 pm*

98

Rameumptum,

Brigham Young started ZCMI specifically to keep out the eastern capitalist that arrived with the railroad. He preached against financial oligarchy and the dangers of capitalism which is why ZCMI was set up as a cooperative. He was looking for an alternative to capitalist

commerce because he thought it would destroy the Saints. Now if the Church had invested in mall of employee-owned stores with the proceeds to go towards humanitarian projects over the world maybe it would fail, but at least it would be more in line with our heritage and values. Again I am not anti-commerce and actually I kind of think the Mall in toto will be a good thing in that it will bring to light discussions about what values we as a people and church ought to hold when going about our commerce. Does the Church have a moral obligation to rent to retailers that uphold it values? Or not? Does it have an obligation with its holdings to discourage and promote businesses that exploit labor or uphold living wages (or even more wages that a single income earner can support a family on)? Or Not? I think these are very, very important conversations for us to have and ones that are deeply rooted in our particular Mormon scripture. I get the sense we have side-stepped them by and large for discussions of hem-lines, pornography and sexual mores. Maybe the Mall will reopen these discussions in earnest across Mormonism. That may actually be worth half a billion dollars.

Sam Brunson

April 3, 2012 at 2:58 pm

Does the Church have a moral obligation to rent to retailers that uphold it values? Or not? Does it have an obligation with its holdings to discourage and promote businesses that exploit labor or uphold living wages (or even more wages that a single income earner can support a family on)? Or Not?

It's worth noting that the CCRI has a limited ability to control tenants, etc. The retail space is leased and operated by Taubman; CCRI could, presumably, include certain requirements in its lease, but if it were going to exercise minute control over tenant decisions, it would be well-served to do it directly.

Also, notwithstanding BY's aversion to Eastern businesspeople, today, many of us are Eastern businesspeople. (Also, Nordstrom is a Western store, FWIW.) We operate in a different economy and society than 19th century Utah, and the Church's place in the U.S. and world scenes is significantly different; unless we want to return to being a physically-separated and largely-gathered church, there's probably not a strong argument for basing today's decisions on the economic and political opinions of BY.

Dan

April 3, 2012 at 3:08 pm

clark,

my criticism is that the church spent whatever billion dollars on this, which was more than what they've spent on humanitarian issues over the last 15 some odd years. There's a real disconnect. I do think the criticism that the current church is falling into the Book of Mormon

pride cycle is fairly accurate. Taking care of poor people is not a profitable venture. Conversely, putting all the church's savings into a JPMorgan hedge fund screams of greed, so the church is trying to somehow get both, or something. But this kind of mall does not help the poor. I don't know why we're so confused as to the heart of the Gospel of Jesus Christ, how often it is repeated both in the New Testament and in the Book of Mormon: TAKE CARE OF THE POOR. How exactly does a \$1.5 BILLION dollar project that will give back mild rate of return help the poor? Have we not read carefully the Book of Mormon? We're reading it right now in Sunday School. Have we forgotten Nephi's warning about churches in the last days built up to "get gain?"

There is no profit in taking care of the poor, but that is where Jesus has taught us to make our focus. How does the City Creek Mall get us to that goal?

Brad Kramer

April 3, 2012 at 3:24 pm

Dan, I'm far from unsympathetic to concerns about imperatives to assist the poor. But a) temples and meetinghouses aren't remotely humanitarian enterprises (at least not in any standard sense) and I've no doubt that the Church spends orders of magnitude more on constructing and maintaining such enterprises than on direct humanitarian assistance; and b) there is a world of difference between spending-as-investment and spending proper. The Church still owns the development, so even a hugely over-simplified cost calculation would have to argue that the Church "spent" \$1.5b _minus_ the total market value of the developed property.

Brad Kramer

April 3, 2012 at 3:30 pm

"How does the City Creek Mall get us to that goal?"

How does the Nauvoo temple get us that goal?

I don't find this all unproblematic, but if, in theory, the revenue generated by the mall were channeled into humanitarian enterprises, well, that would be your answer. The same could hardly be said for the temple. Just sayin...

Brad Kramer

April 3, 2012 at 3:31 pm

"..by the mall..."

Sam Brunson*April 3, 2012 at 3:33 pm*

Great, Brad, you beat me to it. Like you said, even assuming that the Church had outlays of \$1.5 billion, that's not the cost, both because the Church has the value of the developed property *and* it has a future revenue stream. So the cost to the Church would be \$1.5 billion less the present value of the future revenue stream. What that means is that a \$1.5 billion capital investment in City Creek doesn't represent a substitution for \$1.5 billion of humanitarian aid; if the present value of future revenue streams exceed \$1.5 billion, then the Church has actually increased the possible aid it can give. (When we give humanitarian aid, on the other hand, we have no future revenue stream, so that aid substitutes directly for other spending that could be done.)

There are arguments to be had for and against such a development, but arguing that the Church has spent less in the last 15 years on humanitarian aid isn't a convincing argument, though it may be emotionally salient.

annegb*April 3, 2012 at 3:58 pm*

I was bothered at the sight of general authorities celebrating the opening of a mall. I've also criticized the deterioration of downtown Salt Lake. I think everybody makes good points—the pros and the cons.

And still I'm bothered.

Raymond Takashi Swenson*April 3, 2012 at 4:16 pm*

The construction employed 2000 people for about three years. During the two years of the Obama stimulus spending, my company employed an extra 1300 people for two years at a cost of one billion dollars, mostly in blue collar occupations comparable to construction work. Was what my company did praiseworthy? Then why not what the Church did?

The operation of the City Creek Center is going to employ around 1500 people on a continuing basis. The stores will pay sales taxes and property taxes and income taxes in support of the state and community. Many will provide services to everyone who works downtown, and in particular to anyone visiting Temple Square. Is that a negative?

If you happen to be a Church member who pays Tithes and other offerings, and work there, the commerce at City Creek will provide you the means to make those contributions. I doubt this entered into direct calculations, and figuring out what other jobs might have existed is always speculative, but there ought to be some positive social feedback into the Church community through the commerce that takes place there.

The shopping center services and amenities are a contributor to the value of living there, so enhance the value of the condominiums and apartments that are part of the development. For those who can afford to live there, they will be contributing to a return on the Church's investment.

The fact is that a plan that nurtures capital and provides income can sustain the Church and its capacity to provide social welfare benefits much more effectively in the long run than simply distributing available cash on hand. The kind of needs that are manifest in Haiti continue to crop up, often in unexpected places, such as Japan with its historic 9.0 earthquake and tsunami.

Heber J. Grant said he would sell off the temples before he would allow members of the Church to starve. There weren't as many members or temples then, but he spoke to where our priorities are in terms of goals. The question though is the best means to achieve our goals.

How do we look at Deseret Industries? It is run as a business, though with many of its assets donated (including a certain amount of NEW stuff, like men's suits). It gives jobs to people and helps train them for better jobs. We are going to continue to have DI stores around Salt Lake, where Seminary teachers (and many others) can find clothing for their families and even some toys for the little ones. But when there is a market segment that is fortunate enough to have more disposable income to spend, commerce that caters to them is not evil per se, because it does all the positive things that commerce does in a community and for people.

If the City Creek stores were exploiting workers by not paying them fairly for their work, then it would be immoral, but I don't see it as immoral per se when businesses operate and provide employment and act as sources of public support.

And note the kind of aid the Church provides in disaster areas. Much of the donations made in Japan have been of specific assets that enable communities to revitalize commerce like fishing. The contributions made can multiply in value with the effort of the recipients. All the beneficial things that come to a community when it can produce goods and services and sell them at a profit—jobs and tax revenue—go beyond a simple one time handout.

The best thing that could be done for Haiti would be if enterprises that would provide continuing employment and earnings for survivors could be established. If they could grow their own assets, they would have much more to sustain those in need.

The Parable of the Talents is not about investing money, it is about magnifying our callings in the Church, and increasing the benefit to church members of our service, through bringing

more into the church and caring for them there. If we are wise stewards of our assets, we can have more in the long run to help more people in the long run.

Maybe you don't remember how it used to require a special sacrifice from the members in a ward to come forward with the funds to build a new chapel. If you were in an area with lots of new homes being built, you could help pay for six new meetinghouses without ever having moved from your home. In the meantime, people in more established areas, often with older people and higher incomes from more mature careers, were not being asked to make the sacrifice.

The Church's management of funds has relieved members of those random extraordinary financial burdens. Central church funds cover both new construction and operating costs. We don't have the burden of raising extra funds. We are in better shape to afford extraordinary expenditures in disaster relief.

clark

April 3, 2012 at 4:31 pm

Yeah, I agree, but I don't think that figure of what was spent on the poor is accurate since I don't think it counts ward welfare or a lot of other things. However to be honest I never considered tithing as something going to the poor but rather something going to building upkeep and missionary work. I've always considered charity as something on top of that done individually. Which is why all those self-congratulatory comments about how Mormons give so much to charity feel a little flat to me. I think some think that if they pay tithing they've done enough whereas really you should be doing much more.

What I was ribbing you about though was that your original comment made it seem like had there been a Kmart instead of a Nordstroms everything would be all right.

I certainly think the Church could do more to help with charity although having worked at a few soup kitchens I think they do a lot more than is often realized. Not to mention individual members.

With regards to this project though I think it was done at a fortuitous time given that there was a massive slow down in construction. The Church having the funds to do something countercyclical like this probably helped more low income workers than I think you care to admit. And if much of what rich people spends goes back to the Church as rent all the better. Consider a way the Church is getting money from the rich to aid other projects rather than spending on the rich.

Julie M. Smith

April 3, 2012 at 4:55 pm

Here's what I think is interesting: where the Church decides to draw the line. The place is closed on Sunday, but allows advertisements (assuming the link above wasn't photoshopped) that feature alcohol. Message: we can compromise on the WoW to accommodate the tourists and gentiles, but not on the sabbath.

What other lines have been drawn? Anything related to immodest clothing in ads, for sale, or by employees or patrons? Anything about consumer debt or frugality? Is it open during FHE hours? (yes, according to the website) What about working conditions for employees (benefits, etc.)? Was space set aside to vend goods made by Guatemalan widows? Is there a farmer's market? A bakery hiring developmentally disabled adults? What about environmental considerations? (It is LEED certified.) What about the behavior standards of patrons (is gay kissing kosher)?

So it seems to me that the most morally troubling issue of the entire endeavor is this: once you close the place on Sundays, you have announced that you are willing to sacrifice some profit to maintain your sense of morality. But once you don't do any of the items I question above, you make the statement that you don't consider those issues a non-negotiable moral issue and/or as important as sabbath observance.

(This, BTW, is why I am glad I don't have to manage the Church's investments.)

Dan

April 3, 2012 at 5:10 pm

Brad,

"How does the Nauvoo temple get us that goal?"

Um, there's a world of difference theologically, between a mall and a temple. The cost going into creating the House of the Lord is different than the cost going into creating the House of Mammon. For instance, there is no financial rate of return on the building of the House of the Lord. Yet it is done anyways, because we believe it provides wealth in the hereafter. Well, Jesus taught us that taking care of the poor gives us wealth in the hereafter.

I have no problem with individuals, groups, institutions, partnerships, you name it, banding together and splurging on a new mall. But the Church of Jesus Christ of Latter Day Saints sends a wrong message about what it stands for if it spends so much money on material wealth, particularly for those who are already wealthy.

Now, if we took care of the poor in this nation, like you know, through increasing Medicare, universal health care, strong Social Security, unionized work force, and all that, then maybe I'd be okay with the church spending its money on the wealthy. Because the poor would be taken care of, and helped. But church leadership over the years has decried the very

programs that help the poor, and now they spend money on the wealthy. Does not make sense to me.

Ron Madson

April 3, 2012 at 5:20 pm

We have approximately 90,000 malnourished members of the CJCLDS today and approximately 900 each year die from malnutrition. Year in and year out we ignore we engage in criminal neglect in not solving addressing this reality while we create larger and larger piles of money to “someday” address this issue. I was told that “if” the church were to feed those in need in less developed countries that many would join the church in 3rd world countries for the “wrong reason.” I would suggest many will not join and others will and have quit paying to LDS corp Inc for the very reason we we chose to ignore their plight (Mormon 8 is dead on). This mall is a symbol and marker of something much more profound going on that simply MBA gentile market analysis.

Howard

April 3, 2012 at 5:28 pm

Correct me if I am wrong. It is my understanding that fast offerings are collected and used locally which would leave out significant portions of the third world.

Spektator

April 3, 2012 at 6:14 pm

Perhaps someone could explain to me how the investment in the City Creek mall fulfills the mission of the Church to ‘build up the kingdom of God?’ Isn’t that what all good members have committed themselves to? Isn’t that what the leadership of the church committed to? This is a sad statement in regards to the current purposes of the organization that bears the name of Jesus Christ.

In 3 Nephi, chapter 27, the Lord gives the criteria by which we can determine that an organization is His church. First it must be called by His name. (yes) 2. It must be built on His gospel, which is clearly defined in the chapter. (no) 3. It must demonstrate the works of God, (examples in 3 Ne. 26:11)

It goes on to say that a church ‘built upon the works of men, or upon the works of the devil, verily I say unto you they have joy in their works for a season, and by and by the end cometh, and they are hewn down and cast into the fire...’

What better example of the works of men than a \$1.5 billion mall?

Nate stated in the original post “The most fundamental question is whether the Church should save a portion of its revenue.” I disagree, the fundamental question is why the Church is taking joy in building up the works of men.

Ron Madson

April 3, 2012 at 6:15 pm

Let’s talk Fast Offerings. If a ward in a third world country sends in \$200 a month they are often limited to that amount or less. They use what limited \$ they are allotted (all \$ goes to central SLC) to pay emergency matters and have little to none for such things as feeding the hungry, etc. There are private LDS individuals and groups that give much but it is beyond Tithes and Offerings. There is an acute need for basics out there that are not being addressed. It is an illusion that we are taking care of our own—except on the Wasatch Front/ BYU etc etc ad nauseam.

jimbob

April 3, 2012 at 6:57 pm

I’d happy to be wrong, but I think Ron at 124 is incorrect. I lived in a unit in the deep south where we significantly outspent what we brought in in fast offering, month after month, year after year. Our branch president was basically told to use his judgment, but not to worry about whether we were outstripping our fast offering intake (which was relatively small). I helped cut the checks and process the tithing in this unit, so I can verify that the BP was significantly outspending our income.

I also served my mission in a poor African nation where I was told, at least, that we provided significantly more to the needy that we took in.

But examples are anecdotal, of course, and the latter was almost twenty years ago, so do with them what you will.

Mike S

April 3, 2012 at 7:46 pm

#119 Julie M Smith: The place is closed on Sunday, but allows advertisements (assuming the link above wasn’t photoshopped) that feature alcohol. Message: we can compromise on the WoW to accommodate the tourists and gentiles, but not on the sabbath.

There are ways around that restriction, too. For example, some restaurants ARE open on Sunday – they just have separate entrances that open OUTSIDE the mall. This way, the “mall” can say they are closed on Sunday, but businesses can remain open on Sunday. For example, from KSL’s website, [Busy Sundays at City Creek restaurants help state tax revenue](#). They also have liquor licenses.

So, technically, you could have a glass of wine at a City Creek restaurant while they are giving talks in Sunday General Conference on the Sabbath and the Word of Wisdom.

Ben H

April 3, 2012 at 7:56 pm

Notre Dame just built a fancy mixed-use area on the south of campus too. This seems to be a pretty standard strategy for nonprofits who care about remaining an appealing destination.

I doubt the FP and Q12 were consulted on all the architectural details of the mall. It seems a little unrealistic to think that they should have weighed in much on that. If you’re building a place to make visitors comfortable, you can’t be too aggressive about building in all your own ideas about how they should live. Malls and American retail generally definitely reflect a certain amount of materialism, which often bugs me. But the Church is bucking a lot of trends already, and one has to pick one’s battles. We aren’t the Amish, as admirable as they are in many ways. If we want to engage with the world, there is a certain amount of compromise we have to make, and it seems to me that investing in a downtown that regular folks and visitors will find it enjoyable to visit, and building it with their tastes in mind, not ours, is a very sensible thing for the Church to do.

Alison Moore Smith

April 3, 2012 at 8:31 pm

Not even Alison Moore Smith is bold enough to state definitively that Jana Riess actually spends more on her personal wardrobe than the apparently impoverished builder of a custom home; she can only “almost promise” us that this is the case.

Peter LLC, I can almost promise you. Any professional person who doesn’t go to work naked spends more on clothes than I do. And I haven’t seen Jana in the buff.

I’m not “impoverished” and I don’t pretend to be. That was the point.

The fact that I do not spend money on clothes and Jana does, doesn’t put me in a very good position to dictate her clothing expenditures — because I don’t have nearly a good enough idea of the entire financial picture. And even if I did, it wouldn’t matter much, because even

though I don't spend money on clothes, I do spend money on other things that she might not (like a custom home, which obviously costs a bit more than most professional wardrobes).

So, again, I think dictating others expenditures is incredibly problematic. I wouldn't tell Jana how much to spend on clothes (or anything else). If that bothers you, feel free to tell her what to buy.

When people with home computers and internet connections make statements about how the church shouldn't do X "because people are impoverished," I always wonder why they haven't sold their computers and given up their internet to donate to humanitarian causes. It's all relative.

AMW

April 3, 2012 at 8:52 pm

Just for the record, I was at the City Creek Mall over this past weekend, and it was rocking. I have never been to a mall that busy, even during the holiday season.

I'm amused by how much controversy is being generated by this. I'm glad the church and the corporation are solvent. With our country 16 trillion in debt, maybe all this angst would be better directed towards solving that problem.

Howard

April 3, 2012 at 8:55 pm

AMS wrote: "When people with home computers and internet connections make statements about how the church shouldn't do X "because people are impoverished,"

Well I don't recall ever saying "impoverished". I normally say something like dying or close to it but I have done that from the SLC library's computers and Internet connection when I didn't have one because I was studying the homeless and living like they for 9 months. Recently I inherited the use of a car so I guess that makes me bourgeois to you.

Me

April 3, 2012 at 9:06 pm

Alison, 128

I disagree that its all relative, and most who follow this blog know of your touchiness with money. Take this quote from Elder Hales in 2009 confernece: Whenever we want to experience or possess something that will impact us and our resources, we may want to ask ourselves, "Is the benefit temporary, or will it have eternal value and significance?" (2009 April

General Conference, Becoming Provident Providers Temporally and Spiritually, Sat. Morning Session – Robert D. Hales). That is what people are discussing here. Sure, it's complex and not our choice, but you're criticizing the discussion because of why exactly? It's not a post about you.

Nate Oman

April 3, 2012 at 9:28 pm

I am still puzzled by people who cannot differentiate between saving and investment and spending and consumption. If you put \$100 in a bank account, are you "spending" money on a bank account? Understand, that your bank account is simply a demand loan to the bank for which you are paid a low interest rate because it is highly liquid. The bank will use the money to make loans to real-estate developers, whose revenue will then pay for the interest on your account. When you put your money in the bank, have you spent \$100 on real estate development? No. You are looking for a store of wealth for future spending, a store of wealth that will generate a rate of return sufficient at least to keep even with inflation and the time value of money. Putting money in a bank account simply isn't the same kind of thing as using your money to buy a house to live in, even though in BOTH situations the money will ultimately go to a builder.

Large institutions do essentially the same thing with their savings that you do with yours; they lend them out. However, for a variety of reasons it is impractical and unwise for them to use banks as intermediaries. Also, because institutions can last for a very long time, they have a longer time horizon than a person does and are therefore willing to put their savings into illiquid assets because they don't face the same liquidity demands that you face. However, the Church putting part of its savings into a shopping mall is about like you putting your savings into a bank account. From an economic point it is pretty much the same thing.

There are costs to putting money in the Mall, but they ARE NOT the costs of the Mall itself. I appreciate folks who are interested in moral sensitivity. I can even appreciate the odd bit of moral outrage, although that's not really my style. But if we are going to be sensitive or outraged, let's at least understand the economic reality of the transaction that we are being sensitive and outraged about.

Sam Brunson

April 3, 2012 at 9:49 pm

Howard (121) and Ron (123),

You're wrong; wards are not limited to fast offerings collected in their wards or even stakes.

Howard*April 3, 2012 at 10:11 pm*

Let's see if I have it right. Malls are investments and food, water and vaccinations for those potentially facing death is spending and consumption? Malls have a potential ROI and lives don't?

Howard*April 3, 2012 at 10:16 pm*

Sam,

So if I live in rural Africa and I need help just to survive is it likely fast offerings will be available to help me?

Stephen M (Ethesis)*April 3, 2012 at 10:22 pm*

Dan, as I understand it **“Now, if we took care of the poor in this nation, like you know, through increasing Medicare, universal health care, strong Social Security, unionized work force, and all that, then maybe I'd be okay”** — ok, if we accepted your political solutions then maybe ...

I think that is the essence of all the arguments here in response to Nate's OP.

Is saving acceptable or should the Church never have any reserves?

If the Church has reserves, what should be the parameters of how they are accumulated.

Should the Church be in the business of religion or social welfare or promoting specific political forms and agendas?

If reserves are accumulated, is it acceptable to invest them in vehicles that also have social goods as a side effect?

If so, what sorts of veto should be exerted over the social goods and whose taste is paramount as to veto power?

Further, in analyzing the situation, what sort of framing is acceptable, what kind is misleading and what sorts are fraudulent?

I am still puzzled by people who cannot differentiate between saving and investment and spending and consumption. — will Nate ever succeed in getting people to understand the difference?

There are costs to putting money in the Mall, but they ARE NOT the costs of the Mall itself. I appreciate folks who are interested in moral sensitivity. I can even appreciate the odd bit of moral outrage, although that's not really my style. But if we are going to be sensitive or outraged, lets at least understand the economic reality of the transaction that we are being sensitive and outraged about.

Yes.

Raymond Takashi Swenson — thanks.

Annegb — thank you for refreshing honesty, always.

Stephen M (Ethesis)

April 3, 2012 at 10:25 pm

Nate — I've tried to convey many of these points in the past, never with much success.

I must admit that I had a mind and perspective altering experience taking land finance from Gene Jacobs, may he rest in peace and glory. He was involved in redevelopment as an economic good and a way to help the poor and he taught me to appreciate Democrats as a positive force in society rather than a scourge.

I only wish he were still alive to speak on the subjects again. Sunstone would have benefited from having him talk about what redevelopment really means and how it should be engaged in from the government side.

Stephen M (Ethesis)

April 3, 2012 at 10:39 pm

almost makes me afraid about blogging about the economics of health care reform.

I will do that Friday, anyway, albeit with less hope for understanding.

Stephen M (Ethesis)

April 3, 2012 at 10:43 pm

This does remind me of a judge I knew who was offended that there were humane societies spending money on animals while there were people in need and an activist I knew who felt museums robbed the poor by existing.

Lev

April 3, 2012 at 10:46 pm

Kristine made this helpful comment on Jana's piece at RNS:

Kristine | Apr 3, 2012 | 12:36am

Interesting that the point isn't about a distinction between spending or investing at all, but a distinction between the "what" of the investment.

Steadie

April 3, 2012 at 10:59 pm

I am not so hopeful that I can get an answer to my dumb questions considering the amount of responses already here. But please someone if can, educate me.

"this cash must be parked someplace and the amounts we are talking about mean that it cannot really be parked in a bank account"

Is there a limit to what you can put in the bank?

"Rather, it is a form of saving against future expenses."

I don't understand the concept. I understand the investment is in a sense a saving. But what future expenses?

Can the church spend on charity while saving some too? Thrift is good, but why should the church be stingy about charitable contribution? Can't the church invest on a hospital where needed? Real Estate for Haiti or Japanese victims' homes? Why on the mall?

Lev

April 3, 2012 at 10:59 pm

RE: #139 The point I believe Kristine is making here helps get at the root of the gnawing reservations experienced by so many, and that is that City Creek is not an investment worthy of a church whose primary mission is to bring souls to Jesus Christ.

Eric

April 3, 2012 at 11:07 pm

Nathan, Thanks for posting however I find your logic, and positions underwhelming. By stating " that these are ultimately questions of practical judgment, i.e. what will be most effective, not moral judgment." I feel like you completely sidestep the argument. Its like Gordon Gekko

saying infamously, “It’s not personal, its business.” as though all bets are off when its business. That’s almost, almost, what you are implying the church can basically do here. So basically because its a business decision morals don’t matter?

Cory H.

April 4, 2012 at 12:27 am

This is all about profit, pure and simple. When has the Mormon Church ever done anything for Salt Lake City?

Ron Madson

April 4, 2012 at 1:19 am

It should be noted that there is zero mention in the BOM that their civilization unravelled because of gay people/ homosexuality or break down of the family, but rather it is made perfectly clear that the cause of their strife was related to pride. And how is that “pride” manifested per the BOM? Income inequality resulting in obsession with fine clothing/luxuries (stated over and over again as well as cited by Isaiah), oppression of the poor, fine sanctuaries/palaces/ taxing of the poor, inability to reconcile with those that felt inferior—like the whole Lamanite race (scantily clothed, wild meat eaters, animals), and the slaying of the prophets. And by prophets I mean the unheard of prophets that are never mentioned by name except Samuel who was ignored until Jesus required he be put into the text—a symbol of the innumerable non recognized prophets.

Peter LLC

April 4, 2012 at 1:41 am

And even if I did, it wouldn't matter much

Exactly.

I always wonder why they haven't sold their computers and given up their internet to donate to humanitarian causes.

I spoke too soon!

Insisting that your interlocutors take vows of poverty before deigning to address their arguments is no doubt a satisfying rhetorical flourish but nevertheless remains a tu quoque fallacy.

Alison Moore Smith*April 4, 2012 at 2:15 am*

Well I don't recall ever saying "impoverished". I normally say something like dying or close to it

Howard, I wasn't referring to a statement from you. But if you go to the extreme of dying, then it makes the point stronger. If people are dying, what business do we have spending time/resources blogging?

It's not a rhetorical question. But each of us will have to either stop using resources on such trivial matters — while people are dying (and they are) — or make sense of why we don't stop.

Rather than dump this burden on the church for building a mall, I think we're all better qualified to put our own spending under the magnifying glass. But it's less comfortable.

Me, most who follow this blog know of your touchiness with money. :)

"Whenever we want to experience or possess something that will impact us and our resources, we may want to ask ourselves, "Is the benefit temporary, or will it have eternal value and significance?" That is what people are discussing here.

Actually, that isn't what what we are discussing. We're discussing how someone ELSE chose to spend money.

It's not a post about you.

Actually it is. The quote you gave isn't given for me to critique YOU, it's given for me to critique MYSELF. And when YOU read it, it should be about YOU. It's not about finger pointing, it's about introspection.

Peter LLC, it's not an appeal to hypocrisy, because I don't actually think it's hypocritical at all. I don't expect anyone to sell their computers and give up internet. The point is that when discussions become PERSONAL, we tend to more readily see wisdom that we miss when looking to be critical of others. So while we're all happy to tell the church to stop investing in "glitzy consumerism," we wouldn't dream of walking away from the internet, even though it's an utter luxury to millions of people. And we all have justifications for the "indulgence." Maybe we can consider the idea that what might look like an "indulgence" from our vantage point, is really a well-reasoned decision.

The investment issue is very complex and we aren't likely to have a very good picture from where we are sitting.

Raymond Takashi Swenson*April 4, 2012 at 3:24 am*

Let's review how the Church is using the land it owns in downtown Salt Lake.

Temple Square itself has the temple, including the special rooms dedicated to its functions as spiritual headquarters for the First Presidency and twelve, the Tabernacle, which historically housed the Utah Symphony and was a venue for entertainment as well as civic functions. Joan Baez performed there and LBJ spoke from its pulpit to a community audience. The two visitor centers are attractions serving Church members and millions of visitors. It is noted for its flowers and its Christmas displays. It is a venue for explaining the Church, and for marriage proposals and wedding photos.

The block to the east has the Church Office tower, the Church Administration Building, and the Relief Society building, all supporting administration. The Beehive House is a tie to the history of pioneer settlement, while the Lion House is an actively used community venue. The Joseph Smith Memorial building has more Church offices, plus restaurants, areas rentable for wedding receptions, a Distribution Center store, a Family History research area, the Legacy Theater, and a complete ward meetinghouse.

The block directly west of Temple Square has the Family History Library and the history and art museum. Northeast is the new Church History Library and archives. To the north, on what used to be the Deseret Gymnasium and the original missionary training center, where we got one week of lectures before heading to anywhere back in 1969, is the Conference Center, with a live theater that replaces the old Promised Valley Playhouse. I love the expansive roof garden that brings the canyon environment into the valley.

Southwest of Temple Square is the city art museum, the Symphony hall, and the convention center, on a long term lease to the city from the Church, as I recall, at \$1 a year. Part of the deal used to be the Church using the convention center several days a year. It was used as overflow from the Tabernacle and regional Church New Years Eve dances and pageants based on the Book of Mormon.

East across State Street from the office square is a small park that features part of City Creek. The actual City Creek has been developed as a city park.

At Social Hall Avenue is the site of the community hall that was used for dances and plays and other events.

This is the context of the new development. The whole has mixed uses, religious, administrative, educational, artistic, and civic. The new mall continues the commercial use of the two malls that occupied those blocks the past three decades. The core was the ZCMI store that was the oldest department store in the US. Brigham Young wanted ZCMI to promote local manufacture of goods to keep capital in the community. It is an upgrade of an existing use. This is not a radical departure in land use. It serves needs of the community.

I don't think the old malls that were less attractive were more spiritual or moral. Jana is a convert and did not grow up with the evolving land uses of downtown Salt Lake. The new

development is not the focus of Church land use, but is a subset that is part of a balanced community center.

Stephen M (Ethesis)

April 4, 2012 at 6:22 am

Cory, in the last downtown development cycle, the Church took an understood over a million dollar loss going in to make the projects work (that was back in the late 70s, very early 80s). I remember taking a date to look at some of the results around '83). I do not doubt that other things were done.

Can the church spend on charity while saving some too? Thrift is good, but why should the church be stingy about charitable contribution? Can't the church invest on a hospital where needed?

The Church used to own a chain of hospitals which it transferred to a non-profit (Intermountain Health Care). There is a question of how much to spend, where and when.

Historically the Church has run very close to zero net, meaning it had no appreciable savings other than welfare stocks in the bishop's storehouse system. It has also attempted to encourage involvement by individual members rather than institutionally driven initiatives. The scene is littered with failed institutional initiatives by groups that only enabled more poverty and more failure.

You can look at <http://inhabitat.com/indian-man-single-handedly-plants-1360-acre-forest/> for an example of a single man and what he did. Justice McKay (10th Circuit Court of Appeals) took some time of his direct lecturing to talk about ethics and his time in the Peace Corps and the terrible mistakes they made and harm they did (and the good too) through ill-conceived help by people who were more clumsy than skilled. It gave me a better appreciation for the Peace Corps (I support it), but also for human frailty.

Insisting that your interlocutors take vows of poverty before deigning to address their arguments is no doubt a satisfying rhetorical flourish but nevertheless remains a tu quoque fallacy.

Now, now, lets not interject logic into this discussion.

Alison Moore Smith — same for you. What does logic, good sense and perspective have to do with the arguments here? One might actually consider shunning you for being sensible and honest. // Ok, very much appreciate your comments.

Raymond — **I don't think the old malls that were less attractive were more spiritual or moral. Jana is a convert and did not grow up with the evolving land uses of downtown**

Salt Lake. The new development is not the focus of Church land use, but is a subset that is part of a balanced community center.

I think that is part of it. I also think that it is easy to criticize land use planning and development if you don't know what you are talking about. I had to step away from the discussion for a bit because it was getting too easy to be harshly critical of people who insisted on framing everything in terms of their personal hobby horses, biases and fallacies and personal territorial marking needs.

When you interject intelligent, rational, focused and contextualized understanding into the discussion, I think people balk because some people are taking the discussion seriously, some are merely reactive, and I think too many are just enjoying being critical rather than reflective.

You can tell I was annoyed by the "why not just build a huge museum or more parkland" crowd. The "remove lots of property from the tax base, create large structures that are vacant at night, provide minimal jobs, no return on investment and are perpetual sinks costing time and money ad infinitum" crowd.

But they did not deserve nastiness or harshness. They were just being lightweight reactive critics, which is what the internet is mostly about. I don't think it was fair of me to think or write harshly of them for just being part of the native flora and fauna that one should expect.

The same is true of Howard. He is a homeless advocate. I've been a regular volunteer at a shelter, with my family, before everyone started dying on me. We just could not take returning without the dead family members who had gotten us started in it, though the ward took over what we had been doing.

But I remember being on the founding board of a child advocacy center. We ended up in a political fight with a womens shelter that was about their attempting to find the source of our funding so they could attempt to divert the funding, something they were adept at doing. It ended when they realized that the source was a physician's pocket, not a government grant they overlooked.

But as a board we had to decide whether to engage in a fight with them (they had done things actionable through litigation and there was an attorney anxious to do things I would not do) or let other things happen. We let them win in the short run.

Those kinds of fights and issues occur over and over again. Were they evil and grasping? No. Just needy. Consumed by the needs of their constituency and their own lives. Howard seems to be the same. It gives one tunnel vision, and I think the passion that drives one to do what needs to be done (as in the link I provided) needs more kindness, on reflection, though I also feel that framing wars that are not true need to be rejected.

Anyway, thanks to everyone who participated in this discussion.

Stephen M (Ethesis)

April 4, 2012 at 6:27 am

BTW, on tu quoque (you too)

The legitimate form of the argument is as follows:

A makes criticism P.

A is also guilty of P.

Therefore, A is dismissed (from his/her role as a model of the principle that motivates criticism P).

The difference from the illegitimate form is that the latter would try to dismiss P along with A. It is illegitimate to conflate the logically separate questions of whether P is a valid criticism and whether A is a good role model.

There is also the legitimate attack on the reliability of the argument.

E.g.

“You say aircraft are able to fly because of the laws of physics, but this is false because twenty years ago you also said aircraft fly because of magic.”

Would be a fallacy, but

“You say aircraft are able to fly because of the laws of physics, but your logic is suspect because twenty years ago you also said aircraft fly because of magic, reflecting poor judgment and logic.”

is appropriate.

Dan

April 4, 2012 at 7:59 am

Ron Madson,

It should be noted that there is zero mention in the BOM that their civilization unravelled because of gay people/ homosexuality or break down of the family, but rather it is made perfectly clear that the cause of their strife was related to pride. And how is that “pride” manifested per the BOM? Income inequality resulting in obsession with fine clothing/luxuries

Exactly!

Dan

April 4, 2012 at 8:05 am

if the church wishes to revitalize Salt Lake City, it should give money to the poor of Salt Lake City. Amazingly, when you give money to poor people they spend it, and it makes them not hungry anymore.

Raymond Takashi Swenson

April 4, 2012 at 8:35 am

Fast offering funds get deposited with tithes and other contributions. There is no physical difference, but it is recorded in a separate account. If the amount of local fast offerings is greater than the need, the net is added to what is available in the stake, and net fast offerings above need is available to the Church. If the need for funds is above local contributions, the deficit is made up from the rest of the Church.

My understanding is that, within each nation where the Church operates, the primary fund management of contributions and expenses is first within the country, and secondarily adjusted by Church HQ, to minimize the number and amounts of international transfers. When I was mission financial secretary in the Japan East Mission (what is now the Sapporo and Sendai missions) the tithes and offerings of the US Air Force branches at Wakkanai and Misawa and Chitose went into the Japanese church funds.

In summary, the generous fast offerings of prosperous members in the US and Canada make up for the limited contributions in other nations. As long as there is genuine need as determined by local leaders, the Church as a whole provides funds to meet the needs. For that reason, I doubt the allegation that there are actual Church members who are starving to death for lack of financial assistance. Surely such a condition would have been described in detail at this blog, which is read and commented upon internationally, as well as elsewhere in the bloggernacle. Within the Church, when there has been an acute need of that kind, members throughout the US have been asked for a special added fast and fast offering.

The meetinghouses the Church builds are not a diversion of funds from the poor. I know of no other denomination that stacks three and four congregations into a single building like we do, though some Protestant megachurches individually have multiple services on Sunday to meet personal time preferences. When there is a disaster as in Haiti, the meetinghouses are often among the surviving structures and provide basic shelter, food storage and distribution, and clean locations for emergency medical services.

Unlike most other denominations, the Church does not devote funds to the housing and feeding of pastors, organists, or other paid leaders and teachers. Instead we make an "in kind" contribution of services. Between the lack of salaries and the contributions made by bishoprics and other leaders, there is a net inflow of funds associated with those positions rather than an expense. We contribute to Church welfare programs not only through fast offerings but also through donated labor at food production projects. We also emphasize self support, savings, storage of emergency food against unemployment more than disaster, and

reliance on extended family resources. Then there is assistance in finding jobs. In all, a lot of Church programs and efforts are focused on alleviating poverty, for those who truly cannot help themselves. And the inputs come from many people of modest means, which makes the need to husband those resources wisely even more urgent.

Dan

April 4, 2012 at 9:04 am

Raymond,

In all, a lot of Church programs and efforts are focused on alleviating poverty, for those who truly cannot help themselves.

Indeed, the church's programs are excellent, but they're on such a small scale in comparison to the amount of people who need help. That's where governmental programs come in. A religion CANNOT handle the huge amount of people who get social security. A religion CANNOT handle the huge amount of people who need medical care. A religion CANNOT feed all the hungry children. It simply does not have that capacity. But a religion CAN endorse programs that assist the poor.

Dan

April 4, 2012 at 9:07 am

There are 38 million people in America under the poverty level. 38 million! How many members of the church are there in America? 5 million? How many active members? 2 million?

Howard

April 4, 2012 at 9:09 am

AMS wrote: *If people are dying, what business do we have spending time/resources blogging? It's not a rhetorical question. But each of us will have to either stop using resources on such trivial matters — while people are dying (and they are) — or make sense of why we don't stop. Rather than dump this burden on the church for building a mall, I think we're all better qualified to put our own spending under the magnifying glass. But it's less comfortable.* No blogging opens dialog and raises consciousness of the issue contributing to the solution. It's not that expensive to solve, we do not need to give all we have of even a large portion of it. We pay tithing and other donations to the church now and the church's cash flow is apparently overwhelming the need for meeting houses and temples so they're doing urban renewal by building a temple to spending and consumption instead. The church regularly puts

missionaries into countries around the world so they are in a good position to take this on beyond the token effort currently underway by adding more service missions. Doesn't helping those who are dying from malnutrition, thirst and disease and those who are close to it fit into the gospel better than a glitzy mall?

Dan

April 4, 2012 at 9:10 am

Fascinatingly, when you create governmental programs to reduce poverty they actually REDUCE poverty! Across the board!

Stephen M (Ethesis)

April 4, 2012 at 9:18 am

Dan, a religion can do a number of things, including backing various political agendas and providing quasigovernmental services. The question, though, is how should it focus. That the Church got out of the hospital business tells you something about where it decided to focus.

But, there are tens of thousands of people on different sides of social and political agendas who are constantly clamoring for support. Stridency does not make a position persuasive or right.

Howard

April 4, 2012 at 9:30 am

RTS wrote: *I doubt the allegation that there are actual Church members who are starving to death for lack of financial assistance...In all, a lot of Church programs and efforts are focused on alleviating poverty, for those who truly cannot help themselves.*

I doubt it as well but I do not doubt that non-members are dying. The church's programs do not reach non-members in the third world who are facing the ongoing possibility of death due to malnutrition, thirst and avoidable disease except in token numbers.

Howard

April 4, 2012 at 9:49 am

Stephen wrote: *...Howard. He is a homeless advocate..* Thank you Stephen I am but that is not what I am advocating here. The U.S. homeless generally have access to basic needs when they have the mental clarity to manipulate the system to acquire them. Some do not and

depend on handouts to survive. The church is well positioned to save the lives of a different group and over time point them toward productivity they are the third world who face malnutrition, thirst and avoidable disease. The church jumps in when disaster relief is necessary but ignores chronic third world issues except for token efforts.

Peter LLC

April 4, 2012 at 10:21 am

The investment issue is very complex and we aren't likely to have a very good picture from where we are sitting.

Agreed, and additional facts would undoubtedly facilitate a more objective discussion of the Church's investment decisions. However, the impression I get from your repeated appeals to the complexity of the issue is that the absence of the full picture is reason enough to forego debate. I hope that this isn't what you are implying, since we'd otherwise have to wait until the millenium to fulfill the measure of the internet's creation.

Maybe we can consider the idea that what might look like an "indulgence" from our vantage point, is really a well-reasoned decision.

I think that's far more reasonable than your original response. To recall:

Jana Riess: "Spending a billion and a half dollars on a den of luxury consumption is a moral failure. It just is. A more modest, scaled-down plan to revitalize Salt Lake's once-thriving downtown would have been enough. The rest is vanity, calculated to impress."

Alison Moore Smith: "We just built a new custom home, but I can almost promise you that Jana wears nicer clothes than I do. Should I tell Jana to stop being so extravagant with her clothing budget?"

Since the answer to your question is "no," I assumed you meant to suggest we can simply discount her critique as the work of someone who lacks moral standing because of the mere *possibility* that she consumes as conspicuously as the next middle-class American. I am pleased if this is not the case .

Ad tu quoque, I realize that appeals to the (lack of) authority of a speaker are fair game as a mode of persuasion, and that one's credibility ultimately rests in the perceptions of one's audience. Still, the distinction between dismissing an argument because of what someone has actually done or said and doing so on the basis of what we *imagine* someone to have done or said is one that should be made.

clark

April 4, 2012 at 10:28 am

Dan (153) *A religion CANNOT feed all the hungry children. It simply does not have that capacity. But a religion CAN endorse programs that assist the poor.*

The Church made some pretty overt endorsements of The United Way and encouraging members to donate time and money to The United Way. Or do you mean government programs? With regards to government programs there is controversy over what to do. That's probably something better debated elsewhere so as to not derail Nate's post too much.

Howard (159) *The church is well positioned to save the lives of a different group and over time point them toward productivity they are the third world who face malnutrition, thirst and avoidable disease. The church jumps in when disaster relief is necessary but ignores chronic third world issues except for token efforts.*

I've become somewhat cynical about NGO in the third world. I've come around to thinking that well meaning programs end up exacerbating the underlying core causes of the problems. That's not to say we shouldn't be doing something but how to help societies with low levels of trust, high levels of corruption and problematic business environments isn't clear.

There's also the question of whether that target is where the Church should be putting its resources versus improving wards and stakes in third world countries.

Howard (143) *When has the Mormon Church ever done anything for Salt Lake City?*

Seems to me like it has done quite a bit.

Steadie (140) *Can the church spend on charity while saving some too? Thrift is good, but why should the church be stingy about charitable contribution? Can't the church invest on a hospital where needed? Real Estate for Haiti or Japanese victims' homes? Why on the mall?*

My understanding is that when looked at across the Church it actually has less money than it appears. Especially when most of the world is a net drain on resources versus the United States and Canada. I think people in the thread are looking at money here and now rather than planning for the next few decades of expenses across the world as the Church comes to have more active members outside of the US than in.

Also recall that many of the current leaders remember vividly what happened in the 60's when the Church was near bankruptcy due to misspending. A lot of the current strategies com out of N. Eldon Tanner's efforts to make the Church more responsible financially.

No one knows for what the Church's finances are but back in the late 90's the worth was estimated at \$25 – \$35 million of which only \$6 billion was investments – the rest wrapped up in chapels, temples schools and ranches. My understanding is that the Church has been divesting itself of a lot of ranches, much like it divested itself of most of its hospitals, schools and stores. But that gives about 17% of the Church's worth in savings. That doesn't seem bad

to me. (I should note that the Church said Time grossly exaggerated the finances so it might be lower than the above)

Lev: (141) *The point I believe Kristine is making here helps get at the root of the gnawing reservations experienced by so many, and that is that City Creek is not an investment worthy of a church whose primary mission is to bring souls to Jesus Christ.*

I'm sympathetic to this although I think there is a larger context. Once an area gets abandoned there are quite a few natural consequences that are quite bad to the community. Something had to be done to the area south of the temple. The fact the Church did something during a massive recession keeping a lot of money in the economy is quite positive. As others noted it has benefits to the Church too. Not just avoiding urban decay next to an important area of the Church. But to house college expansion and a lot else.

I just don't see it as immoral as some do. Is Nordstrom's an inherently immoral business? I guess I don't see it.

Peter: (67) *As long as the distinction between, say, fused and canvassed is lost on the consumer, then practically any ready to wear suit will do as well as the next. In addition, the "fine twined linens" frequently used in fashion suits rules out durability as a matter of course. "Luxury" need not preclude "durability," but brand name RTW clothing is hardly a guarantee of either.*

Certainly true but I can say stuff bought at Target, Walmart or Old Navy simply fall apart fairly quickly. (Speaking as someone who has a lot in his current wardrobe) The point is simply that paying more for clothing isn't inherently falling into the Book of Mormon trap of separation by clothing. (Honestly when I'm wearing slacks and a white shirt to Church I picked up at Target I feel no envy or separation when the person next to me has a \$1500 suit)

Peter: (67) *The line between driving SUVs, wearing Versace and hoarding DVDs is an arbitrary one, and if we can muster multiple justifications for the former, then I don't see any reason that the latter should be left defenseless against the attacks of the moralizers.*

That was the point I was trying to make. If you have over a year a thousand dollars of disposable income it is not inherently worse to spend it on some nice clothes as opposed to spending it on media and eating out. The money often adds up to the same thing. Further, to pick a point that likely hits home to more here, buying books is not somehow better than buying clothes. It's still money you could have spent helping the poor.

While I think we can safely say that we as individuals can do more socially, the comments by some seem to suggest that investing on building rented to people selling nice things is inherently morally problematic. I just don't see that.

Some suggest the Church should have invested in things that help the poor. Here's the thing: those typically aren't *investments* but are big money losers. And not just welfare type activities but also museums and the like.

clark

April 4, 2012 at 10:31 am

Whoops. I labeled as Howard what should have been Cory relative to (143).

Dan

April 4, 2012 at 10:35 am

clark,

The Church made some pretty overt endorsements of The United Way and encouraging members to donate time and money to The United Way. Or do you mean government programs? With regards to government programs there is controversy over what to do. That's probably something better debated elsewhere so as to not derail Nate's post too much.

Yes, government programs. Because they are FAR more effective than anything private organizations can do.

Dan

April 4, 2012 at 10:37 am

clark,

Once an area gets abandoned there are quite a few natural consequences that are quite bad to the community. Something had to be done to the area south of the temple

so make a pretty park. Give people places to go running, or playing on nice grass. But to build a "temple of mammon"...well, that just doesn't make sense to me.

Dan

April 4, 2012 at 10:39 am

clark,

Some suggest the Church should have invested in things that help the poor. Here's the thing: those typically aren't investments but are big money losers. And not just welfare type activities but also museums and the like.

Taking care of poor people was never, and will never be, a profitable venture. It will ALWAYS be costly.

Dan

April 4, 2012 at 10:40 am

What is the point of a religion if it's only going to act like any other business entity? I might as well just give my money to Apple.

Howard

April 4, 2012 at 10:41 am

Clark wrote: *I've become somewhat cynical about NGO in the third world. I've come around to thinking that well meaning programs end up exacerbating the underlying core causes of the problems.* Are you saying that alleviating malnutrition, thirst and disease causes more problems than it solves?

Dan

April 4, 2012 at 10:43 am

Let me put it another way. I give tithing or fast offering to the church because i EXPECT to never see a rate of return on that money again. In other words, that is, and always will be, a COST to me. I will be short 10% of my income without gaining any of it back. That's the point. A religion, particularly the Church of Jesus Christ, should be in taking care of the welfare of both the physical and the spiritual of the souls of men, women, and children.

Dave

April 4, 2012 at 10:44 am

Dan, serial commenting is highly discouraged. It makes you sound a little unhinged.

Then there's this: "Yes, government programs. Because they are FAR more effective than anything private organizations can do." Yes, definitely unhinged.

Dan

April 4, 2012 at 10:45 am

Howard,

Clark wrote: *I've become somewhat cynical about NGO in the third world. I've come around to thinking that well meaning programs end up exacerbating the underlying core causes of the*

problems. Are you saying that alleviating malnutrition, thirst and disease causes more problems than it solves?

I'm curious too, as what Clark thinks are the "core causes" and how helping poor people not starve anymore exacerbates the "core problems"

clark

April 4, 2012 at 12:09 pm

Dan: (170) *I'm curious too, as what Clark thinks are the "core causes" and how helping poor people not starve anymore exacerbates the "core problems"*

I think it undeniable that governments are the core problems in places with high poverty. Secondary to government are just basic social levels of trust and honesty. There are no simple answers though and I'm certainly not advocating something simple. But there appear to be a lot of unintended consequences between short term help and long term stagnation. There are difficult questions to ask such as why the Dominican Republic has been relatively successful (hardly rich though) versus Haiti which is a basket case. I know there's a book by Acemoglu and Robinson that's getting a lot of buzz on the problems of failed nations. (This doesn't necessarily help in successful nations with lots of poverty such as Brazil or India)

Dave: (169) I find that if you post too many serial comments that you have a high chance of being treated as spam by WordPress' spam filters. Once on it's hard to get off (as I've sadly found).

Dan: (168) *A religion, particularly the Church of Jesus Christ, should be in taking care of the welfare of both the physical and the spiritual of the souls of men, women, and children.*

Yes, but it seems to me that *for members* they do a pretty good job of that. The question is what our duties to non-members should be given limited resources. I think Pres. Hinkley recognized that which is why he had missionaries do more service work and encouraged wards to do more service projects. However often those projects aren't terribly effective so we definitely can do better. I just see that as orthogonal to investments to ensure we have resources for future spiritual and temporal needs of members in poorer countries.

Howard: (167) *Are you saying that alleviating malnutrition, thirst and disease causes more problems than it solves?*

No. That's nothing remotely like what I said. What I said is that the ways we do this can often be counterproductive. Americans have a tendency to look just at money given as a kind of badge of righteousness rather than what service is actually done both short term and long term. And they rarely look at unintended consequences to the business environment in these poor nations which is necessary to get people out of poverty.

It can be tricky. Take an extreme example like giving food to North Korea.

Dan: *so make a pretty park. Give people places to go running, or playing on nice grass. But to build a “temple of mammon”...well, that just doesn’t make sense to me.*

You do realize that a park isn’t an investment, right? I think you are just saying the Church should just get rid of the money it has and not worry about the future. I think there’s a good argument to be had over where we invest. I’m pretty skeptical about simply not investing given the very real problems the Church has faced financially in the past. (i.e. near bankruptcy) I also suspect you aren’t paying attention to the real demographic changes in the Church where money is coming from ever smaller percentages of the Church.

Dan: (163) *Yes, government programs. Because they are FAR more effective than anything private organizations can do.*

I confess I don’t want the Church to get too involved in politics as you seem to be advocating. I’m not even sure the increased involvement of the last 15 years has been wise. I don’t think you’re thinking through the implications of this – remember that the vast majority of members have far different political beliefs than you do. Are you sure you want the Church to become an activist political organization?

queuno

April 4, 2012 at 12:29 pm

I don’t live in Utah, so the immediate political and social concerns about SLC don’t interest me much. This is all a navel-gazing SLC exercise, like the Main Street thing a few years ago — it doesn’t really impact members of the Church outside of SLC.

But we have family there and try to let the kids visit Grandma and Grandpa on occasion, meaning that we make irregular pilgrimages. And I can say that City Creek will make me much more willing to spend valuable vacation time in SLC.

I have lots of non-member friends who have visited SLC while on business. They always head downtown. They’ve often complained about the downtown. This is great for them. This is an attraction. This protects Temple Square, and draws more people in.

If, as Nate says, this is a way of saving money, there are hardly better ways to do this.

Peter LLC

April 4, 2012 at 12:43 pm

The point is simply that paying more for clothing isn’t inherently falling into the Book of Mormon trap of separation by clothing.

I hear you. And to make matters even more complicated, buying inexpensive clothing may well amount to grinding the faces of the poor in low-cost countries.

Howard

April 4, 2012 at 12:50 pm

Clark wrote: *...the ways we do this can often be counterproductive.* I agree but this is very pessimistic it assumes either we did not alleviate the malnutrition, thirst and avoidable disease instead we did something else or we did alleviate it but the damage we caused overshadowed the good. What could that damage be? Do you oppose well managed church projects or believe that the church is incapable of well managed projects with these goals? *Americans have a tendency to look just at money given as a kind of badge of righteousness...* Maybe so but that's not me.

Alison Moore Smith

April 4, 2012 at 1:06 pm

Stephen M (Ethesis), thanks and cheers. :)

Howard:

■ No blogging opens dialog and raises consciousness of the issue contributing to the solution.

Howard, you missed the point. I am a professional blogger. I kind of like blogging and don't intend to give it up. But it's certainly not more important than human life. We make the same kinds of choices the church made every day, just on a smaller scale. The fact that we can choose blogging over donating might open our eyes to many less apparent benefits in other areas.

You decry a mall as "a temple to spending and consumption," but guess what, you make money either from selling or bartering a product or service. Your livelihood — your protection from starving — is based on "spending and consumption."

My suggestion is that you probably don't know all the ways the investment is helping.

Peter LLC

■ I assumed you meant to suggest we can simply discount her critique as the work of someone who lacks moral standing because of the mere possibility that she consumes as conspicuously as the next middle-class American. I am pleased if this is not the case .

Peter LLC I'm glad you're pleased. I meant to suggest what I actually wrote:

“While I try to be very aware of my own consumption habits, I think trying to divine the best expenditures for other people/groups is far too complex and problematic to be tidied up in a post. And when you get to business/investment entities, it’s even more difficult to understand the working parts.”

Peter LLC:

Still, the distinction between dismissing an argument because of what someone has actually done or said and doing so on the basis of what we imagine someone to have done or said is one that should be made.

I wasn’t dismissing her argument. I was suggesting that the costs/benefits of business decisions are far more complex than platitudes about frugality and humanitarian aid.

I suspect if I gave away everything I own today, some people would think that charitable. But would my employees think they same when they got their pink slips? Is it more charitable to live in abject poverty than to work your backside off to provide a means to support entire families?

Good stuff, clark. :)

Howard

April 4, 2012 at 1:20 pm

Alison,

Blogging = human deaths? Not blogging = human lives? Really? Please explain how Mormon blogging causes third world people to die.

clark

April 4, 2012 at 1:35 pm

Howard (174) I think propping up corrupt governments is often a side effect. That’s why I raised the extreme example of North Korea where most of the food aid is confiscated by the government and used to pay of its supporters. You end up having your aid prop up the government that might otherwise fall and little reaches the people in need. There are plenty of other examples such as the famous example of Italians building wells in parts of Africa which changed migration routes and led to over grazing which in turn led to much greater poverty and hunger years later.

I think it fair to ask when giving aid first how much of it actually reaches the people in need and then what the long term effects are.

Howard

April 4, 2012 at 2:36 pm

Clark,

Unfortunately North Korea is well beyond the scope of what I am proposing because I suspect there is a great need there. I'm not proposing that the church prop up corrupt governments or declare war. With regard to issues like unintended over grazing and it's potential follow on problems I would hope that fear of making a rare mistake like this would not generally slow or stop action world wide, had it done so many years ago you and I might not be enjoying running water today.

clark

April 4, 2012 at 2:44 pm

I guess my point is that I'm not convinced things like that are rare. Further figuring out what is a good way to give aid seems unclear to me beyond contributing to some of the better Catholic organizations which seem to do a very good job. My understanding is that the LDS Philanthropies organization is attempting to figure out where one can give aid and make a real difference. I've no idea how successful they are. It's nice that the Presiding Bishopric is putting forth the effort.

Honestly in my personal life I just try to give aid to local charities. There's a lot that needs done locally. While I know people elsewhere have even greater needs at least with the local organizations I can have some confidence that the money will do something.

This isn't a knock on giving international aid, just a distrust of NGOs unfortunately.

Howard

April 4, 2012 at 2:52 pm

Clark,

The church is already doing this kind of stuff, just not enough of it. It can't be that hard to scale it up.

Adam

April 4, 2012 at 3:55 pm

I don't think it's unreasonable to try to develop downtown SLC, or build malls, but I'm mystified as to why the Church (or any church) would be involved in such an endeavor. Leave that sort of thing to the secular world. The mission of churches should be to relieve suffering, not

develop real estate. There isn't room to do both as long as there are starving children in the world.

Peter LLC

April 4, 2012 at 4:03 pm

platitudes about frugality and humanitarian aid

Well, if that isn't dismissive of Jana Riess' post...oh well, carry on!

Howard

April 4, 2012 at 4:24 pm

your protection from starving — is based on “spending and consumption.” Yes Alison that is the system we depend on for our needs, it is more efficient than producing our own but some chose to enlarge, amplify and sensualize this to levels of ostentatious craving, lust and worship and this mall is a temple and an idol built for that purpose.

Gary

April 4, 2012 at 4:55 pm

Nate has done a great job of explaining how to think about this issue. Until you ask the right question, you can't hope to get the right answer. The question is not whether it is better to spend money on a mall or on humanitarian aid, because framing the question that way misrepresents the actual choices we are faced with. Money “spent” on a mall is not equivalent to money “spent” on helping the poor. The word “spent” means entirely different things in those two contexts. The money spent on the mall is money the church still has. Instead of investing surplus cash in t-bill, stocks or some other kind of asset, it is investing in real estate. But that asset did not disappear, and it could be reconverted to cash and used for humanitarian aid at any time or over a period of time. Maybe it will turn into more money in the future, and maybe it won't, but that is a different question.

That doesn't mean that the mall is a good idea and one can certainly acknowledge the correctness of Nate's analysis without agreeing that the mall is a good idea. Personally, I am not convinced that is appropriate. But continuing to complain about preferring real estate development to humanitarian aid is missing the point entirely and sheds no light on the real question.

Should the church maintain some surplus or should it spend 100% of its revenues every year? If it makes sense to hold some in surplus, how much should it hold and how should that

surplus be invested? (Every philanthropic organization I know of holds some investments.) Should the church seek to maximize the return on its invested surplus, so as to maximize its future revenues available for humanitarian and religious pursuits, or should it accept lower returns for the sake of some other non-economic purposes? These are tough questions, and reasonable people can disagree. But these are the real questions we need to answer, and we should not confuse the real analysis by posing false dilemmas.

We should also be careful about being too simplistic. Every time I spend a dollar on anything at all, I am choosing to value that thing over helping starving, homeless people.

clark

April 4, 2012 at 5:04 pm

Howard (180), I know they are doing it and trying to scale up. I think scaling anything up is much harder than you might imagine. That's probably why so many NGOs are inefficient and wasteful. I hope the Church's charities do well and I've know a few people consulting for them. I'm sort of the "I'll believe it when I see it" stage still. As I said it's not as if there aren't tons of things one can contribute to locally. Even with your time if you don't have a lot of money. Good projects shouldn't be left to kids trying to get their eagle scout award.

Howard

April 4, 2012 at 5:28 pm

Gary wrote: *Every time I spend a dollar on anything at all, I am choosing to value that thing over helping starving, homeless people.* Yes you are and so am I, but we don't pretend to be THE Prophet, seer and revelator for the entire world or one of THE Twelve Apostles or the organization they represent or as being managed by Jesus Christ personally. If we did, in order to be creditable to the world, many would expect us to invest our member's money in ways consistent with the gospel we claim to represent.

WalkerW

April 4, 2012 at 6:03 pm

"Certainly, a central part of anti-commercial critiques through the centuries has been the vanity of merchants and commerce...I suspect that if you have negative priors about commerce you are far more likely to see commercial activity as vain."

Precisely, Nate. Economist and historian Deirdre McCloskey has written extensively (with forthcoming work) on how the rhetoric surrounding markets changed and led to the economic and political freedom we are heirs of.

“I am still puzzled by people who cannot differentiate between saving and investment and spending and consumption.”

Likewise.

“But if we are going to be sensitive or outraged, lets at least understand the economic reality of the transaction that we are being sensitive and outraged about.”

Agreed. However, the finer details surrounding investment and the like are nothing against rhetorical Gordon Gekko comparisons. That’s the narrative. Until there is a paradigm shift (or, at the very least, some self-awareness of one’s paradigm), the types of arguments you are making will have little impact.

Gary

April 4, 2012 at 6:39 pm

Howard: I agree with you. However, it is not at all clear to me how to determine whether any particular investment or expenditure policy is consistent with the gospel. The church has a myriad of potential good ways to spend and invest. How much should go to any particular purpose is an extremely difficult decision. How much should we spend on temples and chapels in preference to humanitarian aid? How much on cleaning and maintenance instead of asking members to donate their time to free up funds for more worthy causes? How much for ward operating budgets? Youth activities? BYU and CES in general? The mall is trivial compared to these decisions precisely because it is an actual asset still on the books.

Although I am not comfortable with the way we currently allocate resources, I don’t think that there is any way to know what the optimal allocation is. Nevetheless, I am certain of one thing—framing this issue as a choice between helping the poor and investing in a mall merely obfuscates an already complex problem.

Howard

April 4, 2012 at 6:58 pm

Gary,

I agree those choices can be difficult and deserve careful consideration but in this case it’s very clear that the building needs for meeting houses and temples are being met with serious excess left over. It’s the excess and how it was used that makes this clearly a moral issue.

Should the church build meeting houses and temples? Yes. Should the church save and hold reserves? Yes. Should the church spend on humanitarian aid to save lives and overcome malnutrition, thirst and avoidable disease? Yes.

So they built to their needs and then the excess was used for a glitzy mall without any indication of an increase in humanitarian aid. Not even a bone thrown to the dying and those facing it.

Stephen M (Ethesis)

April 4, 2012 at 7:35 pm

clark on April 4, 2012 at 12:09 pm

Dan: (170) I'm curious too, as what Clark thinks are the "core causes" and how helping poor people not starve anymore exacerbates the "core problems"

I think it undeniable that governments are the core problems in places with high poverty.

/Sigh. So true.

Gary on April 4, 2012 at 4:55 pm

Nate has done a great job of explaining how to think about this issue. Until you ask the right question, you can't hope to get the right answer.

The question is not whether it is better to spend money on a mall or on humanitarian aid, because framing the question that way misrepresents the actual choices we are faced with.

Money "spent" on a mall is not equivalent to money "spent" on helping the poor. The word "spent" means entirely different things in those two contexts. The money spent on the mall is money the church still has. Instead of investing surplus cash in t-bill, stocks or some other kind of asset, it is investing in real estate.

But that asset did not disappear, and it could be reconverted to cash and used for humanitarian aid at any time or over a period of time.

Maybe it will turn into more money in the future, and maybe it won't, but that is a different question.

Which is why I get upset if I don't walk away, sometimes, with those how keep sidetracking things and refusing to do anything but try to engage in framing arguments.

All framing arguments do is misrepresent and divert from actual thought and discussion.

clark on April 4, 2012 at 5:04 pm

Howard (180), I know they are doing it and trying to scale up. I think scaling anything up is much harder than you might imagine

I think Howard might understand better if he had listened to McKay talk about the starvation inflicted by well meaning Peace Corps volunteers.

Dan, re-read my point at 148 before you start pushing for a park.

Gary

April 4, 2012 at 7:41 pm

Howard: How do you know that your last two sentences are true? Have they really “built to their needs”? How would you know that? Maybe they have a large backlog of badly needed capital projects. Furthermore, you agreed that they should save and hold reserves. That is precisely what this real estate investment is—it is part of those reserves which you agree is appropriate. Since you agree that some reserves are appropriate, are you complaining because they have too much capital held in reserve? Or is your point that there are better ways to invest those reserves? Either of those might be true but I don’t see any evidence to support either contention and the glitziness or lack thereof of the mall has nothing to do with that issue.

What if the returns from this investment increase their ability to increase humanitarian aid in the future? That all depends on whether this turns out to be a good investment or a bad one but a reduction in humanitarian aid or any other charitable or religious goal is not a foregone conclusion, which you seem to assume. I have no idea, but I don’t think you do either.

Dan

April 4, 2012 at 7:52 pm

Clark,

■ Are you sure you want the Church to become an activist political organization?

Because it currently is NOT an activist political organization...

■ But there appear to be a lot of unintended consequences between short term help and long term stagnation.

I’m still not sure what core problems you are referring to. But in any case, we’re veering off track here. There are obvious unintended consequences of any and all actions, both for good and bad. But I don’t recall Jesus saying “feed the poor, except where there are unintended consequences.”

■ You do realize that a park isn’t an investment, right? I think you are just saying the Church should just get rid of the money it has and not worry about the future.

A park is an investment in the beautification of the City. Imagine, for instance, if nobody created Central Park in Manhattan. Do you realize the value of that land? Not just commercially, but the aesthetics of a huge park in the middle of massive blocks of apartments and businesses. It is such a wonder!

I'm not saying the church should get rid of its money and not worry about the future. But I am saying the church is not an investment tool, nor a business. It should not operate as a business, because at its core, a business does NOT care about poor people. Poor people cannot pay, thus they are nothing to business. John Galt said it best. "We don't need you." THAT is the business mentality toward poor people: "we don't need you." Taking care of poor people is costly and comes at a loss. EVERY TIME. There's no way getting around it.

■ Howard (174) I think propping up corrupt governments is often a side effect.

Then stick with just taking care of poor people here. Plenty of them.

Stephen,

■ Dan, re-read my point at 148 before you start pushing for a park.

Look at Central Park in Manhattan before you dismiss the park idea :D

Alison Moore Smith

April 4, 2012 at 7:53 pm

Howard:

■ Please explain how Mormon blogging causes third world people to die.

The same way building a mall does. :P

Your argument seems to be that your expenditures don't matter because they are small compared to some other expenditure. You could choose to spend your internet money on food/vaccinations for someone. You could choose to stop commenting and get a second job with proceeds donated to the poor. Even the wages from delivering pizza could absolutely save lives.

Again, since you seem to intentionally miss the point, I'm not telling you to do so. I'm pointing out that you make choices every day that could be made differently and could save lives. You may do lots of great things. But, like all of us, you choose to spend resources posting here. So not ALL your choices meet some ideal of saving lives. I assume you have good reasons for that. Maybe the church does, too.

Peter LLC:

■ Well, if that isn't dismissive of Jana Riess' post...

Peter LLC, it wasn't directed at her post. It was directed at those who would condemn the mall out of hand because some people in the world are without necessities.

Howard:

but some chose to enlarge, amplify and sensualize this to levels of ostentatious craving, lust and worship and this mall is a temple and an idol built for that purpose.

I would agree that “ostentatious craving, lust and worship” are not admirable things. But I think you’d be hard pressed to get most Americans to agree with your extreme labeling of mall and the administration.

That said, even Americans in “poverty” look overindulgent compared to millions of people around the world. Sitting around blogging isn’t making us look better.

Gary:

I agree with you. However, it is not at all clear to me how to determine whether any particular investment or expenditure policy is consistent with the gospel.

Well said. And I suppose my beef with Howard is that he seems to think this is so clear cut that he can make sweeping claims and insinuations about our leaders, with the info from some blogs and newspaper accounts.

I think it’s much more complex than that and probably outside the purview of most of us.

Comments are closed.

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CATEGORIES



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