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# Doing Business in the World without Becoming Worldly

*Lindon J. Robison, David R. Just, and Jeffrey R. Oliver*

Doing business in the world consists of, among other things, exchanging goods and services. One way people reflect who they are and what they love most is by what they exchange and by the quantities and terms with which they exchange goods and services.

Richard Thaler, winner of the Nobel Memorial Prize in Economic Science, labeled persons whose behavior conforms to mainstream economic models as “econs.” Econs, according to Thaler, are perfectly self-ish, informed, self-disciplined, and rational. However, Thaler and other behavioral and socio-economists have identified economic behavior that regularly contradicts the expected behavior of econs. They observed what Dan Ariely described as “predictably irrational” behavior,<sup>1</sup> or what Richard Thaler calls “misbehaving.”<sup>2</sup>

In this article, we claim that understanding much of predictably irrational economic behavior (misbehaving) requires accounting for a frequently overlooked class of goods called relational goods. Furthermore, we claim that understanding the nature of relational goods helps us understand how to do business in the world without becoming worldly.

In what follows, we first describe relational goods from both an academic and gospel perspective. Next, we contrast exchanges of commodities, the focus of modern economics, with exchanges of relational

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1. Dan Ariely, *Predictably Irrational: The Hidden Forces That Shape Our Decisions* (New York: HarperCollins Publishers, 2008).

2. Richard H. Thaler, *Misbehaving: The Making of Behavioral Economics* (New York: W. W. Norton, 2015), 4.

goods. Then, we emphasize that not exchanging relational goods for commodities is the key to not becoming worldly. Finally, this paper draws on scriptural and prophetic truths, with insights from behavioral and socio-economists, to list principles for doing business in the world without conforming to worldly values.

### **The Commandment to Flee the World**

The Savior prayed that his disciples would remain in but not become part of the evil in the world (John 17:14–15, 17; see also Rom. 12:2). He offered a similar prayer for his Nephite disciples whom he called out of the world (3 Ne. 19:29). Referring to the world as “Babylon,” the Lord commanded, “Go ye out of Babylon; gather ye out from among the nations, from the four winds, from one end of heaven to the other” (D&C 133:7). Jeffrey R. Holland wrote: “In the history of Israel down through the ages, when things got too sinful or society became too secular or life with the Gentiles began undermining the moral code and commandments God had given, the children of the covenant would be sent fleeing into the wilderness to start all over and reestablish Zion.”<sup>3</sup>

Fleeing the world physically is no longer advisable, because it is in the world where we must do our business and encounter the opposition required for our testing and refinement (see Abr. 3:24–25). Furthermore, Church leaders now counsel the Saints to “build up Zion wherever they are living in the world.”<sup>4</sup> Not becoming worldly requires that we change our hearts rather than our addresses.

**Not of the World.** We become a Zion people while in the world by keeping the commandments to love God (see Deut. 10:12), each other, and even our enemies (see 3 Ne. 12:43–44). Instead of working to accumulate things, a Zion people “labor for Zion,” knowing that if they labor for money they will perish (see 2 Ne. 26:31). As a result, a Zion people are unified, care for the poor, and are pure in heart.<sup>5</sup>

In contrast, people of the world love themselves and things the most (2 Tim. 3:2). In Mormon’s day they loved their money, substance, fine apparel, and the adorning of their churches more than they loved the

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3. Jeffrey R. Holland, “The Call to be Christlike,” *Ensign* 44 (June 2014): 28.

4. The Church of Jesus Christ of Latter-day Saints, “Guide to the Scriptures,” s.v. “Zion,” <https://www.lds.org/scriptures/gs/zion?lang=eng>.

5. See D. Todd Christofferson, “Come to Zion,” *Ensign* 38 (November 2008): 37–40.

poor and the needy, the sick and the afflicted (Morm. 8:37). Alma noted that differences in opportunities and abilities to accumulate things—and the love of things—produced both poverty and pride: “He saw great inequality among the people, some lifting themselves up with their pride, despising others, turning their backs upon the needy and the naked and those who were hungry, and those who were athirst, and those who were sick and afflicted” (Alma 4:12).

Following Christ’s visit, the Nephites lived in Zion for nearly two hundred years, where they loved God and each other. As a result, they shared and there were no poor among them. Then they began to love things more than God and each other, and “there began to be among them those who were lifted up in pride, such as the wearing of costly apparel, and all manner of fine pearls, and of the fine things of the world. And from that time forth they did have their goods and their substance no more common among them” (4 Ne. 1:24–25).

**Doing Business in the World.** We must be in the world because we exchange commodities there. Nevertheless, how do we exchange goods and services in the world without abandoning Zion principles? To understand how to conduct business in the world without becoming worldly, we begin by defining relational goods—first from an academic perspective and then from a gospel point of view. Our goal in this effort is to better understand both economic exchange theory and Zion principles.

### Relational Goods from an Academic Perspective

Several scholars discuss the nature of relational goods.<sup>6</sup> A concise relational good definition is a good whose value and meaning depend in

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6. See, for example, Carole Jean Uhlaner, “Relational Goods and Participation: Incorporating Sociability into a Theory of Rational Action,” *Public Choice* 62 (1989): 253–85; Benedetto Gui and Robert Sugden, eds., *Economics and Social Interaction: Accounting for Interpersonal Relations* (Cambridge: Cambridge University Press, 2005); Benedetto Gui and Luca Stanca, “Happiness and Relational Goods: Well-Being and Interpersonal Relations in the Economic Sphere,” *International Review of Economics* 57, no. 2 (2010): 105–18; Leonardo Becchetti, Allesandra Pelloni, and Fiametta Rossetti, “Relational Goods, Sociability, and Happiness,” *Kyklos* 61, no. 3 (2008): 343–63; Bruni Luigino and Luca Stanca, “Watching Alone: Relational Goods, Television and Happiness,” *Journal of Economic Behavior and Organization* 65, nos. 3–4 (2008): 506–28.

part on its connections to people.<sup>7</sup> Relationships of goodwill,<sup>8</sup> caring, trust, or regard<sup>9</sup> produce relational goods. Consider several types of relational goods.

**Socio-emotional Goods.** Socio-emotional goods are relational goods produced in goodwill, caring, trusting, and high-regard relationships.<sup>10</sup> We value socio-emotional goods because they satisfy people's needs for validation, belonging, and knowing.<sup>11</sup>

Socio-emotional goods are mostly intangible. We receive socio-emotional goods when we perceive that others have internalized our well-being. We receive socio-emotional goods when we perceive that others approve of who we are and what we are trying to make of our lives. We receive socio-emotional goods from helping those whose well-being we have internalized. We also receive socio-emotional goods when we act consistently with our internalized set of values, although differences in internalized values may produce different socio-emotional rewards. Finally, we receive socio-emotional goods when we learn about ourselves, our relationships to others, and our place in the world.<sup>12</sup>

We may exchange socio-emotional goods through pleasant words, which Proverbs declares are "as an honeycomb, sweet to the soul, and health to the bones" (Prov. 16:24). The greeting card industry, for example, has made a \$7 billion business out of exchanging pleasant words because people value those socio-emotional goods. Former president of the Greeting Card Association John Beeder describes greeting cards as a way to communicate important feelings to people you care about: "Anyone feels great when they receive an unexpected card in the mail."<sup>13</sup>

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7. Jeffrey R. Oliver and Lindon J. Robison, "Rationalizing Inconsistent Definitions of Commodification: A Social Exchange Perspective," *Modern Economy* 8 (November 2017): 1314–27.

8. Paul S. Adler and Seo-Woo Kwon, "Social Capital: Prospects for a New Concept," *Academy of Management Review* 27, no. 1 (2002): 17–40.

9. Lindon J. Robison, A. Allan Schmid, and Marcelo E. Siles, "Is Social Capital Really Capital," *Review of Social Economy* 60, no. 1 (2002): 1–21.

10. Lindon J. Robison and Bryan K. Ritchie, *Relationship Economics: The Social Capital Paradigm and Its Application to Business, Politics, and Other Transactions* (New York: Routledge, 2016), 2.

11. Abraham H. Maslow, "A Theory of Human Motivation," *Psychological Review* 50, no. 4 (1943): 370–96, <https://doi.org/10.1037/h0054346>.

12. Lindon J. Robison and David R. Just, "Motives and the Path to Perfection," *BYU Studies Quarterly* 55, no. 1 (2016): 133–50.

13. John Beeder, quoted in "Greeting Card," Wikipedia, January 9, 2019, [https://en.wikipedia.org/wiki/Greeting\\_card](https://en.wikipedia.org/wiki/Greeting_card).

**Attachment-Value Goods.** Attachment-value goods are mostly tangible things embedded with intangible socio-emotional goods. Attachment-value goods are like warehouses for socio-emotional goods. By connecting with attachment-value goods, we can recreate feelings of belonging, validation, and knowing produced in relationships of goodwill, caring, trust, and regard. Attachment-value goods may include gifts from loved ones, photos of special experiences shared with others, music performed at special events, wedding rings that remind one of connections to a spouse, and hometowns where bonding relationships with friends and family occurred.<sup>14</sup>

We create attachment value when we wrap presents that strengthen the connection between the gift giver and the gift. We create attachment value for our communities when we join service clubs, participate in local elections, and volunteer in service projects. We create attachment value when we make an object ourselves and own it. We create attachment value for our homes when we maintain and improve them, use sentimental decorations, and enjoy time there with our friends and family. We create attachment value for objects when we anthropomorphize them—including naming our cars and pets. Most importantly, we create attachment value to things when we connect them to people for whom we have goodwill, care, regard, and trust.

In the movie *Cast Away*,<sup>15</sup> the main character, Chuck Noland (played by Tom Hanks), is stranded on a deserted island. Before he was stranded, Noland's fiancée gave him a pocket watch. On the island, the watch's value is unrelated to its physical function of keeping time (because it no longer works). Instead, it has attachment value because it reminds Noland of a valued relationship and the socio-emotional goods exchanged with his fiancée. Of course, just as there are relational goods, there can also be relational bads produced in relationships of ill will, with the intent to cause harm through the exchange of goods and services.

### **Relational Goods from a Gospel Perspective**

Academic works have defined and described relational goods, whose value and meaning depend on their connections to people. These relational goods include socio-emotional and attachment-value goods.

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14. Robison and Ritchie, *Relationship Economics*, 85–95.

15. *Cast Away* is a 2000 film by Twentieth Century Fox about a FedEx employee who is stranded on a deserted island after his plane goes down over the South Pacific.

Gospel references describe relational goods whose value and meaning depend on their connection to God. These include mostly intangible spiritual goods and tangible sacred symbols.

**Spiritual Goods.** Spiritual goods satisfy our needs for validation and purpose, belonging to and knowing God (1 Cor. 12:7). We receive spiritual goods when we perceive that God cares about us and has internalized our well-being. We receive spiritual goods when we perceive that God has a purpose and plan for our lives. Finally, we receive spiritual goods when his revealed truth provides us direction for and understanding about our lives and about the lives of those whose well-being we have internalized.

Alma described spiritual goods as being delicious to the soul and enlightening to the mind (Alma 32:27, 28). Other prophets have described spiritual goods as feelings of light, peace, warmth, comfort, and feelings of concern for others. The Savior referred to spiritual goods as his peace, which is not to be found in the world: “My peace I give unto you: not as the world giveth, give I unto you. Let not your heart be troubled, neither let it be afraid” (John 14:27).

Spiritual goods are gifts from God, given to those who seek to strengthen their relationship with him by keeping his commandments, by making covenants with him to reflect his goodness in their lives, and by drawing on his priesthood to bless his children. King Benjamin taught, “I would desire that ye should consider on the blessed and happy state of those that keep the commandments of God. For behold, they are blessed in all things, both temporal and spiritual; and if they hold out faithful to the end they are received into heaven, that thereby they may dwell with God in a state of never-ending happiness” (Mosiah 2:41).

Sometimes spiritual goods originate with people’s actions that reflect God’s influence in their lives. Enlize do Rocio Ferreira da Silva described how one day she became ill, dehydrated, and too weak to care for her young son or call for help. Then her two visiting teachers arrived. They had felt prompted to visit her even though it was difficult to find her home. They recognized Enlize’s symptoms and ministered a remedy that had an immediate effect. They stayed for a while, washed the dishes, and watched over Enlize’s young son. Enlize recorded that these two visiting teachers “nurtured me spiritually with their example of kindness and promptness in listening to and heeding the voice of the Spirit.”<sup>16</sup>

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16. Enlize do Rocio Ferreira da Silva, “My Visiting Teachers Found Me,” *Ensign* 47 (March 2017): 77.

**Sacred Symbols.** Sacred symbols are mostly tangible things embedded with intangible spiritual goods. Sacred symbols act like a warehouse where we can return and experience spiritual goods. Sacred symbols include the sacrament, hymns, scriptures, sacred clothing, temples, and our homes.

Christian Karlsson wrote about finding his deceased grandfather's journal. His grandfather recorded in his journals the struggles he faced when investigating the Church. He also wrote about having to humble himself before he received answers to his questions. For Christian and his family, the journal became a sacred symbol of his family's faith.<sup>17</sup>

Finally, we are not surprised to find that a wide selection of sacred symbols is available at low prices from retailers—sometimes with free shipping. These include religious medals, pictures of religious figures, crosses, crescents, Stars of David, tee shirts screen-printed with various sacred symbols, and books about sacred topics. What makes the sale of sacred symbols possible is that the purchasers already have attachment value for these symbols, something that benefits retail sales.

**Preferences for Spiritual Goods.** Recent work in economics has addressed how preferences for goods may change.<sup>18</sup> The essential insight is that personal preferences correspond to an individual's frame of mind and the perceived motives of others. However, the academic literature describes preference changes as being involuntary (that is, people are "being acted upon" [2 Ne. 2:26]). In contrast to the academic literature's focus on involuntary changes in preferences, the scriptures attest to our ability to take intentional and voluntary efforts to change our preferences, and as we change our preferences, we change the value we place on spiritual goods and sacred symbols.

After learning from King Benjamin of their connection to God, the Nephites experienced a change in their hearts. They exclaimed, "Yea, we believe all the words which thou hast spoken unto us; and also, we know of their surety and truth, because of the Spirit of the Lord Omnipotent, which has wrought a mighty change in us, or in our hearts, that we have no more disposition to do evil, but to do good continually" (Mosiah 5:2).

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17. Christian Karlsson, "Portraits of Faith: Christian Karlsson," *Ensign* 48 (March 2018): 75.

18. Botond Köszegi and Matthew Rabin, "A Model of Reference-Dependent Preferences," *Quarterly Journal of Economics* 121, no. 4 (2006): 1133–65; David R. Just and Andrew S. Hanks, "The Hidden Cost of Regulation: Emotional Responses to Command and Control," *American Journal of Agricultural Economics* 97, no. 5 (2015): 1385–99.

## Commodities and Relational Goods: Substitutes or Complements?

**The Nature of Commodities.** In contrast to relational goods, scriptural and academic texts describe commodities similarly—goods valued primarily for the physical satisfaction they provide and for what they can secure in exchanges for other commodities. The scriptures employ the metaphor “bread” to represent commodities. This metaphor emphasizes the role of commodities in satisfying our physical needs (see Matt. 6:11).

**Substitutes and Complements.** Substitute goods perform similar tasks and meet similar needs by different means. For example, a person may travel between points A and B on a bicycle, in a bus, on a horse, or in a car. These conveyances are substitutes for each other because they all meet transportation needs even though they do not provide the service in the same manner.

Two goods are complementary if using more of good A requires that we use more of good B. If the price of one good falls and people buy more of it, they will usually buy more of the complementary good also, whether or not its price also falls. Similarly, if the price of one good rises and reduces its demand, the demand for the complementary good may be reduced as well. When we consume complementary goods together, they produce a greater benefit than could be achieved if we consumed them individually. For example, our physical bodies need both food and drink. Many foods can substitute for other food. Many drinks can substitute for other drinks. However, most if not all foods are poor substitutes for drink. Instead, food and drink complement each other. We enjoy a meal more when both food and drink are available.<sup>19</sup>

Those who try to substitute commodities for relational goods are often disappointed. To illustrate, some individuals when faced with the loss of relational goods (such as through the breakup of a family or the death of a loved one) attempt to use commodities as a substitute—sometimes leading to emotional eating or drug abuse. These attempted substitutions of commodities for relational goods provide only temporary distraction at best because commodities cannot substitute for relational goods.<sup>20</sup>

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19. Walter Nicholson, *Microeconomic Theory: Basic Principles and Extensions*, 12th ed. (Mason, Ohio: South-Western Educational Publishing, 2005), 191.

20. Mary F. Dallman, Norman C. Pecoraro, and Susanne E. La Fleur, “Chronic Stress and Comfort Foods: Self-medication and Abdominal Obesity,” *Brain, Behavior, and Immunity* 19, no. 4 (2005): 275–80, doi:10.1016/j.bbi.2004.11.004,

In what has come to be called the “Rat Park” study, Alexander and his colleagues<sup>21</sup> gave rats the opportunity to drink fluids from two dispensers, one containing a morphine solution and the other plain tap water. Though the study is not without controversy, the researchers found that rats in isolation became addicted to the morphine solution while rats in a social environment (a rat park) mostly preferred the water. This led to the claim that some addictions reflect the substitution of drugs for social activities. These findings have prompted some to treat addictive behavior with more opportunities for social exchange.

Instead of treating commodities and relational goods as substitutes, the Lord instructs that we should treat them as complements, recognizing both the commodity value of a good and its connection to God. The Lord commands: “[Consume] every herb in the season thereof, and every fruit in the season thereof; all these to be used with prudence and thanksgiving. Yea, flesh also of beasts and of the fowls of the air, I, the Lord, have ordained for the use of man with thanksgiving; nevertheless they are to be used sparingly” (D&C 89:11–12). God is giving direction on how to create attachment value for commodities by recognizing them as gifts from God. We should consume commodities with “prudence and thanksgiving” so their consumption strengthens us physically and builds our relationship with God (see also Eccl. 9:7).

### A Focus on Exchanges

Social life is a series of exchanges of tangible and intangible goods between at least two persons that produce both social and economic outcomes.<sup>22</sup> To understand the difference between exchanges in the world and exchanges in Zion, we consider next (1) the nature of commodity exchanges and money in the world, (2) exchanges of relational goods among a Zion people, and (3) failed attempts to exchange money for relational goods.

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PMID 15944067; C. Peter Herman, “The Social Facilitation of Eating: A Review,” *Appetite* 86 (2015): 61–73.

21. Bruce K. Alexander, Robert B. Coombs, and Patricia F. Hadaway, “The Effect of Housing and Gender on Morphine Self-administration in Rats,” *Psychopharmacology* 58, no. 2 (1978): 175–79.

22. Peter M. Blau, *Exchange and Power in Social Life* (New York: Wiley, 1964); Richard M. Emerson, “Social Exchange Theory,” *Annual Review of Sociology* 2 (1976): 335–62; George C. Homans, “Social Behavior as Exchange,” *American Journal of Sociology* 63, no. 6 (1958): 597–606.

**Commodity Exchanges and Money.** People in the world mainly exchange commodities for money. To understand the importance of money in commodity exchanges, imagine a world without it. In such a world, a barter economy, people exchange commodities for other commodities. The problem with a barter economy is that for commodity exchanges to take place, they require a lot of time and energy to connect two persons who want each other's commodities and can agree on satisfactory terms and levels of exchange. What usually happens in a barter economy is that the number of goods actually produced and exchanged becomes limited to mostly agricultural products, natural resources, land, and animals. Furthermore, in a barter economy, people consume most of what they produce and trade little with others, reducing opportunities for specialization that Adam Smith described as the engine of productivity.

Smith, the father of modern economics and the author of *The Wealth of Nations* (1776), observed, for example, that pin makers working alone could barely produce one pin a day. However, when ten pin makers worked together and each one specialized in only one part of the pin production process, together they could produce 48,000 pins a day. Smith's example highlights a universally accepted economic truth: the ability to specialize increases productivity. But there is a catch: specialization requires exchanging what one produces for what one no longer produces but still needs and wants.<sup>23</sup> Smith asserted that allowing firms and individuals to freely engage in buying and selling on markets could channel individual selfish desires into a more broadly shared prosperity through mutually beneficial commodity exchanges.

An important economic question is how to facilitate exchanges of commodities. One answer is money or another medium of exchange. Money reduces the required number of transactions to two: exchanging what one person owns and is valued by others for money and exchanging one's money for what one desires and is owned by others. Furthermore, the exchange of money for commodities allows for anonymous exchanges between buyers and sellers, extending opportunities for specialization and trade across and around the world.<sup>24</sup> There are at

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23. Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*, 2d ed., vol. 1 (London: 1778), 5–15, [https://books.google.com/books?id=8VmkaJLyalMC&printsec=frontcover&source=gbs\\_ge\\_summary\\_r&cad=0#v=onepage&q&f=false](https://books.google.com/books?id=8VmkaJLyalMC&printsec=frontcover&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false).

24. N. Gregory Mankiw, *Principles of Microeconomics*, 7th ed. (Mason, Ohio: South-Western Cengage Learning, 2015): 50–51, 55.

least two kinds of money—commodity money that has value because of its physical properties (for example, gold)—and attachment-value money whose value depends on people believing that other people will accept it as a medium of exchange (for example, paper currency).

**Exchanges of Relational Goods among a Zion People.** A necessary condition for exchanging relational goods is relationships of goodwill, caring, trust, and regard. This requirement precludes anonymous relational good exchanges—people must know each other. This requirement for exchanging relational goods may at first appear to force exchanges of relational goods into some kind of barter economy, which would be the case were it not for the role of a third party in their exchange.<sup>25</sup>

When Lindon approached his future father-in-law for permission to marry his daughter, his future father-in-law gave his consent and a suggestion. He recommended to Lindon that he buy engagement and wedding rings from his jeweler friend who would offer him preferential terms of trade. Lindon recognized the advantage of the relationship triad and visited his future father-in-law's jeweler friend. All occurred as predicted. The jeweler was pleased to offer Lindon preferential terms of trade in the form of a discount.

Families benefit from relationship triads. Parents exchange their labor in the world for money that they exchange for commodities. Then, they share their commodities with family members in exchange for relational goods. Sometimes these triad relationships take place across international borders. For example, foreign workers sometimes leave their homes to work in the United States to earn money, much of which is returned to their families in their home countries. Migrants from Latin America and the Caribbean sent over \$69 billion to their families in 2017. These remittances are a lifeline for the economies of many countries.<sup>26</sup>

The most important triad facilitating exchanges of relational goods is between men, women, and God. He first loved us, and as we sense his love, we respond by loving not only him in return but also all those he loves (1 Jn. 4:19–21). The writer of Proverbs taught that when we

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25. Jeongkoo Yoon, Shane R. Thye, and Edward J. Lawler, "Exchange and Cohesion in Dyads and Triads: A Test of Simmel's Hypothesis," *Social Science Research* 42 (November 2013): 1457–66.

26. Nurith Aizenman, "Mexicans in the U.S. Are Sending Home More Money Than Ever," NPR, February 10, 2017, <https://www.npr.org/sections/goatsandsoda/2017/02/10/514172676/mexicans-in-the-u-s-are-sending-home-more-money-than-ever>.

donate commodities embedded with relational goods to the poor and needy, the Lord joins in the exchange: “He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again” (Prov. 19:17). In other words, casting one’s “bread upon the waters” will receive divine compensation (Eccl. 11:1). According to Joseph Smith, if we are filled with God’s love, we seek to bless others in less familial relationships: “A man filled with the love of God, is not content with blessing his family alone, but ranges through the whole world anxious to bless the whole human race.”<sup>27</sup>

A poignant scene in Christ’s life emphasized the need to donate to the poor while depending on the Lord for our reward. A rich young man queried the Savior about the price of residency in Zion. The Lord directed him to sell all of his commodities and donate the proceeds to the poor. The young man turned away sorrowing, “for he had great possessions,” making the cost of living Zion principles too dear. Had he valued the Savior’s contributions to the exchange, he would have found the relational good reward he would have received from the exchange to be very generous (Matt. 19:21–22). The difficulty for the rich young man was that he had to change his heart and love God and others more than things to find the terms of exchange offered by the Lord sufficient compensation for what he had spent his entire life working to accumulate.

Exchanges of relational goods in Zion may include money and commodities embedded with socio-emotional and spiritual goods. This dual nature of attachment-value goods facilitates their exchange. To explain, consider a schedule of alternative combinations of two goods equally valued by consumers. Being able to exchange combinations of commodities and relational goods increases the likelihood of exchanges between buyers and sellers who enjoy relationships of caring, trust, and regard. Measuring the terms of trade in only commodities (for example, money) fails to capture the true nature of what is being exchanged.

To illustrate, suppose a consumer desires to purchase an airline ticket using a combination of money and airline miles. The customer can use several combinations of airline miles and money to purchase the ticket, increasing the likelihood that the consumer will have the means

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27. Joseph Smith to the Quorum of the Twelve Apostles, December 15, 1840, incorrectly dated October 19, 1840, in “History 1838–1856 Volume C-1 [2 November 1838–31 July 1842],” Joseph Smith Papers, <https://josephsmithpapers.org/paper-summary/history-1838-1856-volume-c-1-2-november-1838-31-july-1842/1#full-transcript>.

to purchase the ticket. Similarly, the engagement and wedding rings were purchased with a combination of money and socio-emotional exchanges.

Fifteen hundred farmland owner-operators in Illinois, Michigan, and Nebraska reported that they would sell their farmland to friends and family members at a price that was 5.57 percent and 6.78 percent, respectively, below the price offered to a stranger. These same owner-operators reported that in order to sell their land to unfriendly neighbors, they would require a minimum-sell price premium of 18.4 percent above the price offered to a stranger. Because of premiums and discounts that depend on relationships, farmland sellers reported that less than 2 percent of their sales were to unfriendly neighbors while up to 70 percent of land sales were to friendly neighbors and family.<sup>28</sup>

More generally, the advantage of exchanging commodities embedded with socio-emotional and spiritual goods among family members has resulted in a predominance of family businesses. According to the U.S. Census Bureau, about 90 percent of American businesses are family owned or controlled. Ranging in size from two-person partnerships to Fortune 500 firms, these businesses account for half of the nation's employment and half of the gross national product. Family businesses may have some advantages over other business entities in their focus on the long term, their commitment to quality (which is often associated with the family name), and their care and concern for employees.<sup>29</sup> Family businesses are also willing to tolerate a lower return for much longer periods.<sup>30</sup>

Finally, as members of The Church of Jesus Christ of Latter-day Saints, we evidence our relationship with God and others by accepting relational goods in our exchanges of goods and services with those in need. We feed the hungry, visit the sick and afflicted, pay tithes and

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28. M. E. Siles, L. Robison, B. Johnson, G. Lynne, and D. Beveridge, "Farmland Exchanges: Selection of Trading Partners, Terms of Trade, and Social Capital," *2000 Journal of the American Society of Farm Managers and Rural Appraisers* (2000): 72–82.

29. Aileron, "The Facts of Family Business," *Forbes*, July 31, 2013, <https://www.forbes.com/sites/aileron/2013/07/31/the-facts-of-family-business/#5299e76b9884>.

30. Javier Gimena, Timothy B. Folta, Arnold C. Cooper, and Carolyn Y. Woo, "Survival of the Fittest? Entrepreneurial Human Capital and the Persistence of Underperforming Firms," *Administrative Science Quarterly* 42 (1997): 750–83.

fast offerings, and help each other move—all in exchange for relational goods. In none of these cases do we ask for commodities in exchange for our efforts. However, those who serve without considering commodity rewards often speak of other rewards, such as feeling the love of God and feelings of love for those they serve.

**Failed Attempts to Exchange Relational Goods and Money.** The general guideline for doing business in the world without becoming worldly is not to buy or sell relational goods for money. Relational goods (socio-emotional, spiritual and attachment-value goods, and sacred symbols) should be exchanged only for other relational goods (although attachment-value goods may include commodities). The Savior’s instruction to “give not that which is holy unto the dogs, neither cast ye your pearls before swine, lest they trample them under their feet, and turn and rend you” (Matt. 7:6) can perhaps be applied to exchanging spiritual goods for commodities. Nephi condemned certain efforts to exchange sacred symbols for commodities, labeling the efforts as priestcrafts. “[The Lord] commandeth that there shall be no priestcrafts; for, behold, priestcrafts are that men preach and set themselves up for a light unto the world, that they may get gain and praise of the world; but they seek not the welfare of Zion” (2 Ne. 26:29). Consider several reasons why efforts to exchange relational goods for money may be unsuccessful.

The traditional economic view dictates that we can buy or sell anything in the world for enough money. However, to sell a relational good for money requires that we detach the relationship that created the relational good for the seller and transfer it to the buyer—which in most cases is not possible. The Beatles declared this truth in their hit song “Can’t Buy Me Love”: money can’t buy me love, nor most other relational goods.<sup>31</sup> To try to buy or sell relational goods for money is to commit a fraud. It is only possible to purchase a relational good if the buyer’s relationship to the good exists independent of the seller—which permits retailers to do brisk business selling relational goods for money.

The scriptures record a failed attempt to buy the power to bestow the Holy Ghost, a relational good, for money. Recently baptized Simon had not yet distinguished between commodities and relational goods. The scriptures record, “And when Simon saw that through laying on of the apostles’ hands the Holy Ghost was given, he offered them money,

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31. Beatles, “Can’t Buy Me Love,” *A Hard Day’s Night* (London: EMI Studios; Paris: Pathé Marconi Studios, George Martin, 1964).

Saying, Give me also this power, that on whomsoever I lay hands, he may receive the Holy Ghost. But Peter said unto him, Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money” (Acts 8:18–21).

Donating commodities without charitable feelings (socio-emotional goods) does not qualify as an exchange of relational goods. Moroni taught the importance of giving a gift for the right reason and because of a proper relationship. “For behold, if a man being evil giveth a gift, he doeth it grudgingly; wherefore it is counted unto him the same as if he had retained the gift; wherefore he is counted evil before God” (Moro. 7:8).

### Why We Should Not Sell Relational Goods for Money

**Commodification.** Marx introduced the concept of commodification, the conversion of a relational good into a commodity. He wrote: “The worker becomes a commodity that is all the cheaper the more commodities he creates. The depreciation of the human world progresses in direct proportion to the increase in the value of the world of things.”<sup>32</sup> An example of converting labor into a commodity, which Marx undoubtedly observed, was the widespread practice of employing children in mines and industrial centers.

Commodities satisfy physical needs. Relational goods satisfy higher needs for validation belonging, and knowing and treating relational goods as commodities that can be bought and sold for money corrupts and commodifies them and destroys their ability to serve the higher purpose for which they were intended.

Jesus became indignant when he saw merchants attempting to make a profit using the sacred confines of the temple and people’s desires to offer sacrifices to God. As a result, he drove them out and condemned their attempts to sell relational goods for money and commodify the temple, saying, “My house shall be called the house of prayer; but ye have made it a den of thieves” (Matt. 21:13).

**Selling Relational Goods for Money Destroys One’s Self-Respect and Goodwill.** Another reason for discouraging exchanges of money for relational goods is that such exchanges debase those who promote them. Indeed, the Savior taught that to trade one’s soul for the world of

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32. Karl Marx, *Karl Marx: Selected Writings* (New York: Oxford University Press, 2000), 78; see also Emma Griffin, “Child Labour,” British Library, May 15, 2014, <https://www.bl.uk/romantics-and-victorians/articles/child-labour>.

commodities is an unprofitable exchange: “For what shall it profit a man, if he shall gain the whole world, and lose his own soul?” (Mark 8:36). Yet history is full of men and women trading their souls, the ultimate relational good, for far less.

In what has become the standard reference for selling the sacred for money and destroying oneself in the exchange, Judas betrayed the Savior to the Sanhedrin and lost his soul for thirty pieces of silver: “And [he] said unto them, What will ye give me, and I will deliver him unto you? And they covenanted with him for thirty pieces of silver” (Matt. 26:15). He realized too late that by exchanging his connection to the Savior for money, he had lost his soul (Matt. 27:3–4).

Sir Thomas Moore was a principled advisor to King Henry VIII who refused to validate the king’s marriage to Anne Boleyn. In response, trumped-up charges were brought against him and led to him being beheaded. To succeed in this effort, the prosecution required the perjured testimony of Sir Thomas Moore’s nephew Richard Rich. In exchange for his testimony, Richard Rich was appointed to the position of solicitor general of Wales. In the movie *A Man for All Seasons* (based on the play of the same name by Robert Bolt), Moore responds to Richard, “Why Richard, it profits a man nothing to give his soul for the whole world—but for Wales?”<sup>33</sup>

A well-established marketing practice is to associate a commodity with high-profile and highly regarded persons. **In this effort, advertisers attempt to convert commodities into attachment-value goods capable of commanding a higher price. However, in the process of using social capital to charge a higher price for a commodity, they change the famous person’s relationships with others.** This negative effect of attempting to sell the benefits of one’s relationship to others for money is somewhat mitigated when promoters convince their customers that the commodity will improve their lives.

**Exchanging Commodities for Relational Goods.** Requiring those selling commodities to accept relational goods (and sometimes imitations of relational goods) may drive out legitimate businesses that buy and sell commodities. The Great Basin economy in the mid to late 1800s depended mostly on the exchange of relational goods combined with commodities. Relationships of caring that made exchanges of relational goods possible also allowed the Church to distribute resources more

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33. Fred Zimmerman, dir., Robert Bolt, screenplay, *A Man for All Seasons* (United Kingdom: Fred Zimmerman, 1966).

equally, to include new converts in the economy, and to hold people accountable for their stewardship of goods. However, the Saints were not long isolated from the larger economic world. The discovery of gold in California and wagon trains carrying manufactured goods passing through Salt Lake led the Saints to exchange their gold for commodities brought to Salt Lake.<sup>34</sup>

Brigham Young lamented that the Gentiles siphoned off gold belonging to the Saints. Meanwhile, Latter-day Saint consumers still expected Latter-day Saint merchants to accept relational goods for their commodities. Brigham Young complained,

If I had 100,000 dollars' worth of goods in that store [pointing to a non-Latter-day Saint establishment], owned by myself, or held by a "Mormon" company, in six months the goods would be gone, and we should not have 100 dollars to pay the debt. But let an infernal mobocrat come into our midst, though he brands Joseph Smith with the epithet of "false prophet," and all the "Mormons" a damned set of thieves, and would see all Israel in Tophet, you would give him the last picayune you could raise. . . . Suppose you owe that store across the road there 1500 dollars, would you try to pay it? Yes, you would lie awake at nights to think how to pay those merchants that do not belong to the kingdom of God; you would offer them horses, and wagons, and oxen, to liquidate that debt. . . . You trade with the Almighty worse than you do with the devil.<sup>35</sup>

What concerned Brigham Young was that the Saints were exchanging relational goods for commodities with LDS merchants, placing them at a disadvantage in the commodity markets in which they had to compete with gentile merchants.

Consider the following modern-day example. Lindon had a friend who was a skilled mechanic and engineer. Early on, Lindon's friend ran a small automobile repair business in a small southern Utah town. Because of his skills, many came to his shop; however, those with a friendly relationship with Lindon's friend sometimes expected to pay for their repairs using relational goods. After finding himself unable to earn a living despite having superior skills, Lindon's friend eventually left his car repair business and went to work for a large car company where he no longer engaged personally with customers.

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34. Leonard J. Arrington, *The Great Basin Kingdom: An Economic History of the Latter-day Saints, 1830–1900* (Urbana: University of Illinois Press, 2005), 64.

35. Arrington, *Great Basin Kingdom*, 84, brackets in original.

**Commodifying Relational Goods by Exchanging Them for Money Produces a Scarcity of Relational Goods.** The commodification of relational goods by attempting to purchase them for money leads to a famine of relational goods. Evidence of the relational good scarcity is the “rent a relationship” business. Tang Man-ting gives an example: “There’s a new kind of agency in Japan that helps clients to look for and rent relationships. Looking for a temporary husband, wife, girlfriend, parent or even guests to attend a fake wedding? These agencies can supply the warm bodies you need.”<sup>36</sup>

Mikael Sandel wrote about efforts to buy and sell relational goods for money. His examples included hiring mercenaries to fight wars, prison cell upgrades for felons, admittance to prestigious universities, visas to enter the United States, wombs of surrogate mothers in India, body parts from poor people in Bangladesh, advertising space on a single mother’s forehead, people waiting in line for you so you can attend congressional hearings, and life insurance policies on persons you think may die. In all these examples, some kind of relational good is commodified. The consequences of these exchanges, Sandel claims, will be increased inequality, corruption of motives, and a coarsening of our human nature—a modern famine of relational goods.<sup>37</sup>

### **Laying Up Treasures in Heaven**

In the Sermon on the Mount, the Savior warned against accumulating commodities instead of relational goods. He taught: “Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also” (Matt. 6:19–21). The Savior’s teachings also suggest that relational goods have an advantage over commodities—they cannot be stolen, nor do they wear out over time (unless we neglect them). So how do we lay up heavenly treasures of relational goods? Some suggestions follow.

**Include Relational Goods with Exchanges of Commodities.** By refusing to conduct transactions as though we lived in the world, we

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36. Tang Man-ting, “Relationships for Rent,” ejinsight, November 24, 2017, <http://www.ejinsight.com/20171124-relationships-for-rent/>.

37. Michael J. Sandel, *What Money Can’t Buy: The Moral Limits of Markets* (New York: Macmillan, 2012), 3–5.

keep ourselves from becoming part of the world. The Savior provided an important example of including a relational good in a commodity exchange when he engaged a Samaritan woman at her community's well. The transaction may well have been simply a worldly exchange—water for a commodity. Instead, the Lord gave relational goods freely to the woman at the well. He told her what no one else knew. He reflected his caring by pointing her in the direction of his kingdom, and she left the exchange with a profound love and regard for the Savior (see John 4:4–26).

As Peter and John were leaving the temple, a beggar who was lame from birth asked them for money. Peter said, “Silver and gold have I none; but such as I have I give thee: In the name of Jesus Christ of Nazareth rise up and walk.” Then the scriptures record that Peter took the beggar by the right hand and lifted him up, and immediately his feet and anklebones received strength. Then the beggar stood up and walked and leaped in what must have been a moment of extreme bliss and entered with Peter and John into the temple praising God (Acts 3:1–8).

Despite what appear to be increasing attempts to sell relational goods for money, sometimes our focus on each other shines through. The media blitz surrounding the consequences of Hurricane Harvey in southern Texas focused on the billions of dollars of property lost and destroyed. Then, the media started to take notice of the sacrifices people were making to rescue and restore those suffering from the disaster, as embodied in the now iconic photo of officer Daryl Hudeck carrying a mother and her young child through the flood waters. The revised perspective renewed our hope in the importance of relationships and caring for each other, including total strangers.<sup>38</sup>

**Decommodify Commodities.** “The earth is the Lord’s, and the fullness thereof” (Ps. 24:1). We acknowledge this fact and strengthen our relationship with God by converting our commodities into relational goods—a process called sanctification or, more generally, decommodification. Consider several examples of how we can convert our commodities into relational goods.

Our homes are physical structures and are designed to serve a mostly physical function. We can decommodify our homes by dedicating them

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38. Adam Geller, “Photo of Mother and Baby’s Rescue Becomes Snapshot of Storm,” *Orange County Register*, August 28, 2017, <https://www.ocregister.com/2017/08/28/photo-of-mother-and-babys-rescue-becomes-snapshot-of-storm/>.

as places to enjoy the influence of the Holy Ghost. We can also de-commodify them by exchanging relational goods with each other there and embedding them with socio-emotional goods. This applies not just to our homes. We also dedicate our temples, meetinghouses, and other church buildings—setting them apart for service in Christ’s kingdom. We set apart missionaries for serving the Lord and, in the process, assign them to work in the Lord’s kingdom, making them holy. Hannah dedicated her son to the service of the Lord, declaring, “Therefore also I have lent [dedicated] him to the Lord; as long as he liveth he shall be lent to the Lord” (1 Sam. 1:28).

In a gospel context, de-commodification can be compared to consecration—an act in which men and women voluntarily dedicate their time, talents, and material wealth for the purpose of establishing and building Zion. Moses commanded, “Consecrate yourselves to day to the Lord” (Ex. 32:29).

**Give Thanks.** At some point, we all receive a commodity embedded with relational goods. However, if we fail to return relational goods (not commodities) in exchange—then we have exploited another person—receiving a commodity embedded with relational goods but offering no relational good in exchange. One way we can return relational goods for what we receive is to give thanks. Sometimes that is the least we can do; at other times, it is the most we can do without commodifying the gift.

Many have written about the importance of gratitude. On one occasion, Jesus healed ten lepers. Only one returned to express his gratitude. To the one grateful leper, the Savior remarked, “Go thy way: thy faith hath made thee whole” (Luke 17:19). Failure to exchange the relational good of gratitude for one’s gift leaves the exchange of relational goods one-sided and almost a theft.

Expressing gratitude to God for our commodities de-commodifies them by associating them with God. The meals we consume are commodities and serve a worldly function of preserving us physically. We de-commodify them by giving God thanks for the food we consume. We also make them holy when we acknowledge that we have them by God’s grace. Indeed, so important is giving God thanks for what he has so generously provided that failing to do so is listed as one of our signal sins: “And in nothing doth man offend God, or against none is his wrath kindled, save those who confess not his hand in all things, and obey not his commandments” (D&C 59:21).

**Bridle Our Motives.** One important way to avoid becoming worldly is to recognize that relationships are more important than things. In

applying this truism, we realize that there is a limit to the number of commodities required to meet one's physical needs. Beyond that, we pursue the collection of commodities because we falsely believe that we can satisfy our socio-emotional and spiritual needs for validation, belonging, and knowing with more commodities.

Paul taught that we need to bridle our desire for money and what money can buy. "But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows" (1 Tim. 6:9–10).

An early biblical account demonstrates how motives can convert commodities into relational goods. Abel, motivated by his desire to strengthen his relationship with God, obeyed the command to offer sacrifices. In this exchange, Abel's motive conferred relational value on his sacrifice, changing it from a commodity into a relational or sacred good. Cain, on the other hand, also obeyed the command to offer a sacrifice to God but did so *without* the intent of strengthening his relationship to God. Because of his impure motive, God refused his sacrifice.

Joseph Smith at first considered obtaining the gold plates for material gain. Through subsequent tutoring, his motive for obtaining them changed; he desired to use them to teach others about God. With respect to a change in our hearts, Hugh Nibley wrote that if we wish to approach Zion, our economic efforts should be guided by our desires to use our resources "to do good—to clothe the naked, and to feed the hungry, and to liberate the captive, and administer relief to the sick and the afflicted" (Jacob 2:19). He complained that the Saints had forgotten that the lunch was free—that it was a gift from God and should be shared on the basis of need.<sup>39</sup>

**Change the Context and Framing of Our Choices.** We may value goods either for their commodity use or for their attachment value, or perhaps for some mix of the two. The social science literature suggests that how we value goods (either as commodities or as relational goods) will depend on our own emotional state of mind and the context in which we value the goods. A relational good may be viewed as such

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39. Hugh Nibley, "Work We Must, but the Lunch Is Free," in *Approaching Zion*, ed. Don E. Norton, The Collected Works of Hugh Nibley vol. 9 (Salt Lake City: Deseret Book; Provo, Utah: Foundation for Ancient Research and Mormon Studies, 1989), 202–51.

when some incident focuses our attention on the social capital that created it. For example, proposed government intervention in the use of children in farm labor led to an outpouring of emotional responses, signaling a fear that the policy could undermine important connections shared by families.<sup>40</sup>

According to Just and Hanks,<sup>41</sup> if a context is seen as either threatening or promoting a good's attachment value, the context could strengthen or weaken one's preference for the good. In the case of child farm labor, the threat arguably created a stronger attachment value. Individuals preparing their taxes may consider the exercise purely transactional and consider only the potential for costly penalties for failing to report some income or erroneously claiming some deductions. Alternatively, if prior to preparing their taxes, individuals are asked to sign an honor code statement, attesting to their tax returns' accuracy and honesty, now their self-image is on the line.<sup>42</sup> Indeed, the evidence suggests that such an honor statement helps encourage more honest reporting than when simply considering the potential for punishment.

The frame or context has some impact on whether we look for commodities embedded with socio-emotional or spiritual goods or not. When we fail to activate a celestial frame (one that considers our relation to God and family), the choices that we perceive as making us better off will be more selfish and material. We may feel burdened or antagonized by what would otherwise be virtuous acts. Thus, Laman and Lemuel murmured when returning to Jerusalem for the plates—even after being visited by an angel to encourage them in the attempt. Alternatively, Nephi was eager to fulfill the commandment of the Lord. Indeed, when we engage the celestial frame, there is little burden or sacrifice. Rather, we behave in a way that is commonly described as selfless because we value the socio-emotional goods generated by such actions. In this case, Nephi generated spiritual goods by willingly obeying God's command. The promise of the gospel is that we can obtain

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40. See Rachel Leven, "Obama Administration Scraps Child Labor Restrictions for Farms," *The Hill*, April 27, 2012, <https://thehill.com/business-a-lobbying/224169-obama-administration-scraps-child-labor-rules-for-farms>.

41. David R. Just and Andrew S. Hanks, "The Hidden Cost of Regulation: Emotional Responses to Command and Control," *American Journal of Agricultural Economics* 97, no. 5 (2015): 1385–99.

42. Nina Mazar, On Amir, and Dan Ariely, "The Dishonesty of Honest People: A Theory of Self-Concept Maintenance," *Journal of Marketing Research* 45, no. 6 (2008): 633–44.

greater happiness when finding ourselves in this celestial frame than when we are in a worldly frame.

How we change our preferences and adopt a celestial frame is a dense subject. Nephi taught his brothers that their father, Lehi, avoided the motives and filthiness of the world by focusing on the tree of life and other things (1 Ne. 15:27). Controlling the frame with which we evaluate our choices is difficult. Regular church attendance, studying the word of God, and regular visits from Church members can be exercises that activate this celestial frame. Moroni taught that to gain the proper motive we must ask for the gift of charity (Moro. 7:48). We read in *The Lectures on Faith*, “A religion that does not require the sacrifice of all things never has power sufficient to produce the faith necessary unto life and salvation.”<sup>43</sup> The Savior’s life was an example: he “went about doing good” (Acts 10:38).

### **Guidelines for Commodity and Money Exchanges**

**Deal Justly.** In many cases, we are required to exchange money for commodities. Hoping to entrap the Savior, the Pharisees posed a hostile question: “Is it lawful to give tribute unto Caesar, or not?” (Matt. 22:17). Jesus responded by asking for a Roman coin, a denarius, embedded with Caesar’s image. “And he saith unto them, Whose is this image and superscription? They say unto him, Caesar’s. Then saith he unto them, Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s” (Matt. 22:20–21). From this exchange we learn that worldly currency is not an acceptable medium of exchange in Christ’s kingdom unless the offering is decommodified—as in the case of paying tithing in the currency of one’s country. But money, the commodity, is acceptable for paying one’s taxes and purchasing commodities in the world.

Since we live and do our business in the world, we may ask, how do we buy and sell commodities for money without becoming part of the world? We must maintain our relationships with our ideal self, our conscience, and God by exchanging commodities for money on just terms. When queried about just commodity exchanges, John the Baptist responded to the publicans, “Exact no more than that which

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43. *The Lectures on Faith in Historical Perspective*, ed. Larry E. Dahl and Charles D. Tate Jr. (Provo, Utah: Religious Studies Center, Brigham Young University), 91–94, lecture 6, paragraph 7, <https://rsc.byu.edu/archived/lectures-faith-historical-perspective/lectures-faith-1990-edited-version/lecture-6>.

is appointed you.” And to the soldiers he taught, “Do violence to no man, neither accuse any falsely; and be content with your wages” (Luke 3:12–14).

But what does a just exchange entail? The Lord revealed to Joseph Smith to “trust in that Spirit which leadeth to do good—yea, to do justly, to walk humbly, to judge righteously” (D&C 11:12; see also Micah 6:8). Among other things, “to do justly” means keeping promises and complying with the terms of our exchange agreements. James, the brother of Jesus, taught, “Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth” (James 5:4).

Dealing justly also requires that we represent the terms of the exchange honestly and transparently. Moses taught, “Thou shalt not defraud thy neighbour, neither rob him: the wages of him that is hired shall not abide with thee all night until the morning” (Lev. 19:13).

These lessons about dealing justly teach us that just because we could charge more than the accepted commodity exchange rate through guile, force, or other advantages we have over others in the commodity exchange market, we should not do so. Otherwise, we depreciate our goodwill with our ideal self, others, and God. Such motivations led an honest businessperson to honor a handshake agreement even after the circumstances had changed dramatically at a cost of hundreds of millions of dollars.<sup>44</sup>

**Avoid Relational Bads.** Completeness requires that we acknowledge negative social capital and relational bads. Relational goods are produced in caring relationships. Relational bads are produced in relationships of antipathy, mistrust, and fear. When persons view others with antipathy, mistrust, and fear, they often desire to exclude them, to depreciate their worth, and in some cases to inflict physical harm upon them—because they received relational bads in the exchange. Shared antipathy, mistrust, and fear of others often leads people to unite in efforts to harm those they hate, producing relational bads. The perverse behavior produced by negative social capital is a willingness to harm oneself if by doing so, one can inflict greater harm on those one hates.

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44. Tad Walch, “Honesty Still the Best Policy,” *Deseret News*, December 31, 2005, <https://www.deseretnews.com/article/635172960/Honesty-still-the-best-policy.html>.

Laman, Lemuel, and the sons of Ishmael hated Nephi and were jealous of his being favored by the Lord to be a leader over them. Their antipathy, mistrust, and fear led them on occasion to produce relational bads, including attempts to take Nephi's life and the lives of his followers. The consequences of antipathetic relationships are people living "solitary, poor, nasty, brutish, and short" lives.<sup>45</sup>

Fortunately, love is stronger than hate. At a critical point in one battle, the Lamanites, inspired by their hatred for the Nephites, fought like dragons, and the Nephites were about to give way. Then Moroni inspired the Nephites to fight for a greater cause. He "inspired their hearts with . . . the thoughts of their lands, their liberty, yea, their freedom from bondage" and the safety of "their wives and children" (Alma 43:48, 45). "And they began to stand against the Lamanites with power; and in that selfsame hour that they cried unto the Lord for their freedom, the Lamanites began to flee before them" (Alma 43:50). Such is the power of love and relational goods versus hate and relational bads.

## Summary

We began by declaring our intent to review principles for doing business in the world without becoming worldly. To that end, we distinguished between commodities exchanged in the world and relational goods exchanged among a Zion people. We pointed out that what people love the most determines the types and quantities of goods they exchange and with whom. One important outcome is that by exchanging commodities embedded with socio-emotional goods, it is possible to exchange commodities with the poor and needy on preferential terms. In other words, when there is mutual caring, the wealthy share commodities with the poor and are willing to receive relational goods in return; the poor offer only what they have.

Finally, we pointed out that there are principles that can guide our efforts. The first principle warns against attempting to buy or sell relational goods for money. Attempts to exchange money for relational goods leads to undesirable outcomes, including the commodification of relational goods and the ruining of relationships. While we cannot avoid pure commodity exchanges altogether (such as when paying for gas at

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45. Thomas Hobbes, *Leviathan: Or the Matter, Forme, and Power of a Commonwealth Ecclesiasticall and Civill* (London: The Green Dragon in St. Paul's Churchyard, 1651), 78, <https://socialsciences.mcmaster.ca/econ/ugcm/3ll3/hobbes/Leviathan.pdf>.

a pump), we should avoid doing so when possible. If our lives consist of mostly commodity exchanges conducted in the world, we will conform to worldly attitudes and actions. Other principles for how to live in without becoming part of the world include converting one's commodities into relational goods, giving thanks, managing one's motives, changing one's frame or perspective to a celestial one, and dealing justly when conducting commodity exchanges.

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