

The Rise and Fall of the Mormon Church

From Storehouse to Portfolio: How a Christlike Community Became a Corporate Kingdom

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EXPORT NOTE: Before exporting to PDF, update fields (Table of Contents + page numbers) so they match the latest edits.

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Quick Map (How to Read This Book)

1) Read the Prologue and Part I to learn the method (fruit test, burden test, and what “truth” means here).

Interpretation: 1) Read the Prologue and Part I to learn the method (fruit test, burden test, and what “truth” means here).

2) Skim Parts II-IV to see the ledger (who carried what burdens, and what was actually built).

3) Read Parts V onward as a drift map: how coordination turns into custody, and custody becomes a throne.

Interpretation: 3) Read Parts V onward as a drift map: how coordination turns into custody, and custody becomes a throne.

4) Use the Appendix/Claim modules as receipts and reference tools; they are meant for spot-checking, not linear reading.

Interpretation Key: Fact vs Pattern Inference

- Fact claim = ends with a source tag like [S12]. If you don’t see a tag, treat it as interpretation, not a claim of historical certainty.
- Pattern inference = my moral/structural conclusion drawn from the facts. When I mark “”, I am signaling that the statement is an interpretation layer.

Interpretation: Pattern inference = my moral/structural conclusion drawn from the facts.

- When a statement includes both fact and interpretation, the sources tag supports the factual spine, while the interpretive layer remains open to disagreement.

What This Book Is and Isn't

- This is not an attack on individual believers. It is a drift map about incentives, custody, and the burdens placed on the vulnerable.

Interpretation: This is not an attack on individual believers.

- This is not a demand for a rival church. It is a call for institutional repentance toward the Sandals: transparency, repair, and widened exits.
- This is not a demand that you adopt my conclusions. It is a set of receipts + a test: check the fruit, check the burdens, and decide what is Christlike.
- This is not a denial of sincere good done by the Church. It is a refusal to let good works erase unaddressed harm.

(Update fields in Word/LibreOffice to generate.)

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PROPHET (FUNCTION, NOT STATUS) — METHOD BOX

In this book, “prophet” is not a rank, not a chair, and not a claim to monopoly authority. It is a witness■function: to publish a plain record that can be tested by fruit—burdens lifted, exits widened, truth spoken without leverage, and the vulnerable protected.

Therefore, any message that requires secrecy, loyalty tests, fear■compliance, or gatekeeping to

Interpretation: Therefore, any message that requires secrecy, loyalty tests, fear■compliance, or gatekeeping to

survive has already begun to drift—regardless of how sincere its founders were.

Test the message by its fruits. Keep what increases repair; discard what builds a throne.

Interpretation: Test the message by its fruits.

3 Prologue

The Hand That Feeds

LEDGER BOX — The Ethical Dilemma

Mercy Ledger — Local Church / People

- ⊘ Name real help without erasing it.
- ⊘ Refuse to let gratitude become a gag order.
- ⊘ Hold the local saints as human, not as institutional proof.

Accountability Ledger — Corporate Church / Blueprint

- ⊘ Audit outcomes: does the institution build the poor into safety or build itself?

Interpretation: ⊘ Audit outcomes: does the institution build the poor into safety or build itself?

- ⊘ Track when mercy is discretionary, humiliating, or reputation -timed.
- ⊘ Separate hands (credit) from blueprint (accountability).

So this book keeps returning to one reader-facing doctrine test that doesn’t require theological agreement: does surplus build the poor and strengthen society, or does it primarily build and protect the institution?

That split is why critique is so hard. The institution can borrow the halo of sincere local

members while the corporate engine behaves like any hardened organization in the extraction economy. If you attack the engine, it feels like you attacked the people. The engine benefits from that confusion.

Even if you have never been LDS, the Church is a useful fulcrum for a broader split that shows up everywhere: true charity versus corporate charity—mercy that builds people into stability versus “help” that protects the helper and compounds upward.

The Church as Fulcrum

Layered over miscarriages, instability, and predatory family support that showed up with conditions, the break became more than doctrinal. It became existential: if I cannot return to unquestioning compliance, does that make me disposable? Society still doesn't know how to answer that question.

Then my wife and I read a document often shared during LDS faith crises called Letter for My Wife—a personal, sourced compilation of issues that pushed us past the point where we could honestly “unsee” what we'd seen. I'm not asking you to accept its conclusions. I'm explaining the hinge: once the seams were visible, the old compliance ask became impossible.

4 There was a time when I wanted nothing more than to be a true-believing compliant member forever. I didn't want a faith crisis. I didn't want to become “a project,” or “a cautionary tale,” or “an apostate.” I wanted the story to stay simple.

In hindsight, the spiritual collapse wasn't caused by one document. It was the end of a long conditioning arc. In my experience, the institution helped create the conditions for collapse by tightening the definition of “good” into compliance, by treating questions as danger, and by training families to interpret dissent as pride. When the seams finally showed, it wasn't that I wanted out—it was that the “be true, be compliant, stop noticing” ask had become impossible.

Worse, that same logic didn't stay inside chapel walls. It propagated outward. The Church trains families to mirror its structure—hierarchy, worthiness gates, loyalty tests, and the help-script that turns mercy into leverage. In my case, that mirroring helped facilitate the financial collapse too: support came with conditions, timing became

arbitrary, and when I couldn't "pay back" on cue, the story flipped from 'we're with you' to 'you're failing.' That is Devil's Charity logic in a family voice.

Interpretation: to 'you're failing.' That is Devil's Charity logic in a family voice.

The Break That Wouldn't Heal

That is why I'm writing this. Not to score points. Not to burn bridges. To make the dilemma visible while I'm still inside it.

The local Church has helped us before. In moments, it has saved us. And yet I am here, again, weighing whether I can stomach asking for help—because asking can feel like kissing the ring: a mercy gate controlled by discretion, worthiness, and the quiet question underneath the questions: "What have you done for us lately?"

It is Sunday again. In other eras, Sunday was a reset: a quiet proof that the world could be stitched back together for one day a week. In our house right now, Sunday feels like arithmetic. I am looking at the calendar, looking at rent, looking at the faces of three children who do not know the weight of the word "eviction," and I am trying to keep my voice calm enough that they do not inherit my dread.

Sunday, Three Kids, Rent Dread

This book exists inside that dilemma. Gratitude is real—and gratitude is not a gag order. Help is not a deed to my conscience.

At what point does "don't bite the hand that feeds" become "don't question the hand that owns"?

5 Most people treat "bite" as ingratitude by definition. But what if the hand that feeds is also a hand that takes? What if it holds generations of lifeblood contributions—accumulated under one moral understanding—and then slowly shifts the standards of what it does with that wealth over time while becoming an extraction engine?

If a hand feeds you, when is it appropriate to bite?

And because it's true, it creates an ethical dilemma I cannot avoid:

I will not erase that.

Thank you to the local Church—the members, leaders, and neighbors—who kept me alive long enough to write this. I mean that in the literal sense: there were moments when

help arrived and it mattered. Food. Stabilization. Enough mercy to prevent a larger collapse.

So before I criticize anything, I want to begin with a plain thank you.

It sounds like simple wisdom until you live inside it long enough to realize it can become a leash: if you need help, you lose the right to speak.

Don't bite the hand that feeds.

The Internal War (This Week)

I'm writing this section in real time. Not from the safe distance of hindsight, but from inside the week itself—inside the fatigue, the financial squeeze, the family pressure, and the quiet fear that the trajectory is closing.

I'm not saying I want to die. I'm saying I'm staring at a pattern that looks like martyrdom

Interpretation: I'm not saying I want to die.

on my current path, and it is not a fate I am willingly choosing. I have been begging God—and whatever moral structure still exists in the universe—to change the math before it reaches its conclusion.

Whether my predictions are right or wrong is not the only point. The point is that this is what it feels like when a person can't find an exit ramp: the mind begins to model collapse as inevitable, even while the will still wants life.

Exhibit A — Real-Time Output (Same Day Text Messages)

The pages ahead argue that institutions “win” by condensing complex systems into simple dismissal labels. Here is what that condensation looks like on the inside of a family, in real time.

Names are redacted. These excerpts are included verbatim except where a line is redacted to avoid harm or contagion effects. The unredacted record exists in my private casefile.

6 This is not a threat. It is a record of what prolonged instability produces in an ordinary father.

If you are a reader who recognizes yourself in this kind of despair, please don't do it alone. In the United States, you can call or text 988 (Suicide & Crisis Lifeline). If you are

in immediate danger, call 911 or go to an emergency room.

Author Note: These excerpts are included as documentation, not as a threat. I am not asking anyone to panic or to read this as a countdown. I am asking the institution—and the reader—to take the output seriously, to widen the rails, and to refuse the convenience of labeling a human breakdown as an isolated “tragedy.”

“You think that me predicting my own death is exaggerating. Until it’s not. Until it actually happens.”

“I can see the pattern ... and it most likely ends with me dead.”

Interpretation: “I can see the pattern ... and it most likely ends with me dead.”

“We’ve had a total of zero wins ... there is no more safety net ...

NOTHING WORKS ... it’s a slow gaslight descent into hell.”

“My soul is becoming very done with this existence.”

“[REDACTED: self-harm statement]”

“I feel trapped ... like I’m slowly suffocating ... I don’t know what else to do and I’m tired of being isolated and alone on every front.”

“I know that if I leave I will be socially and financially ... buried and I will leave my wife and the kids stranded.”

“[REDACTED: self-harm statement]”

If you want to understand what I mean by “the math,” it is this: when every safety net fails—housing, courts, employers, family systems, and finally the last moral safety net you were trained to trust—the human mind can begin to register the future as non-survivable. Not because it wants death, but because it can’t find stability, dignity, or a believable exit ramp.

That is not a personality quirk. It is predictable human output under prolonged collapse conditions.

7 The Pivot: Tragedy Story or Diagnosis Story?

So here is my question to the Church—and to any institution that claims moral authority: what will you become?

Will you treat stories like mine as isolated incidents—private tragedies that prove nothing

except the weakness of the individual? Or will you treat them as an internal crisis that points back to the system: the way aid is gated, the way shame is routed, the way “worthiness” becomes a rationing tool, and the way complex harm is condensed into simple labels like “apostate” and “ungrateful” so an audit never has to occur?

Because regardless of what happens to me, the question remains. If your procedures are producing despair, will you call it “his fault” and move on—or will you look inward?

LEDGER BOX — Two Stories the Institution Can Tell

☪ Story 1: The Tragedy Story — “He struggled. He didn’t endure. Sad outcome. Not our responsibility.”

☪ Story 2: The Diagnosis Story — “Our procedures and incentives produce predictable collapse; we must change them.”

A Note on Two Churches

I need to be precise about what this book is—and is not. This is not an indictment of the local ward, the congregation, or the many earnest people who have helped my family and carried each other through real hardship. I remain grateful for the casseroles, the rides, the quiet gift cards, the people who showed up.

This book is an indictment of the institutional conversion: the split between the local Church (a community body) and the corporate Church (a wealth-and-risk machine). They share a name, but they do not share a function.

In Devil’s Charity terms: the local Church is the earnest shield (real people doing real

Interpretation: In Devil’s Charity terms: the local Church is the earnest shield (real people doing real

good), while the corporate Church is an extraction-economy actor (assets and liability.

Interpretation: good), while the corporate Church is an extraction-economy actor (assets and liability.

management). They are entangled, but they are not the same thing—and this manuscript keeps trying to separate them cleanly so the ward is not blamed for the corporation’s design.

The tragic genius of the system is that the corporate Church shields itself with the local Church. Criticism of policies, hoarding, and legal insulation gets redirected into an attack

8 on good people. The institution wears the members like armor, while the local leaders absorb blame and moral conflict for decisions that ultimately protect the center.

If You Need a Box to Put Me In

The easiest way to dismiss this book is to label me a bitter apostate. It is a familiar reflex: if a person criticizes the institution, the story becomes "He is offended. He is angry. He just wants to tear down faith."

I am not going to pretend I am untouched. I am writing this with rent dread and three kids in the house. I am exhausted. I am hurt. I am disillusioned. If you need a box, you can put me in that one.

But the box does not answer the question.

This is not a faith dispute. This is an accountability dispute.

This book does not ask you to adopt my conclusions about truth claims. It asks you to apply one moral doctrine that believers and nonbelievers can share: does surplus build the poor and strengthen society, or does it primarily build and protect the institution?

The local Church has helped us. In moments, it has saved us. I will not deny that mercy.

Gratitude is real - and gratitude is not a gag order. Help is not a deed to my conscience.

So if you are tempted to dismiss me, I am asking you to do something simpler than judging my heart: judge the system by its outputs - its capital allocation, its procedures, and its accountability. If my arguments fail that test, discard them. If they pass, the label does not matter.

Reader Contract: One Doctrine Test

LEDGER BOX — Reader Contract

Mercy Ledger — Local Church / People

- ☺ You may keep your faith; I will not argue metaphysics here.
- ☺ Judge by measurable outputs and lived consequences.
- ☺ Credit sincere local sacrifice where it occurs.

Accountability Ledger — Corporate Church / Blueprint

- ☺ Demand accountability for incentives, discretion, and legal insulation.
- ☺ Treat dismissal labels (apostate/ungrateful) as narrative compression, not refutation.

☺ Use the one doctrine test: build people or build itself?

To keep this book clean, here is the contract I am making with the reader. I will not ask you to referee doctrine. I will ask you to apply one test and hold me to it.

9 ONE DOCTRINE TEST: Does the institution use surplus to build society (especially the poor), or to build itself?

To run the test, watch four outputs:

- Capital allocation: What gets built when there is surplus (homes and stabilization, or great and spacious buildings and internal expansion)?
- Procedure: When a family is in crisis, does help arrive fast and dignified, or slow and humiliating?
- Accountability: Can the institution be audited and corrected without retaliation or narrative capture?
- Symmetry: If members submit to interviews, discipline, and worthiness checks, does leadership submit to equivalent transparency and review?

If you disagree with my conclusions, I ask only that you answer the test honestly. If the institution passes, then I am wrong. If it fails, then the question is not my mood - it is the design.

Mechanism Note: The Frame Trap

I call the dismissal reflex the Frame Trap: when critique is translated into a character flaw so the system does not have to answer. The trap collapses corporate critique into an attack on good people. It turns receipts into "bitterness" and procedure into "personal offense."

When you see the Frame Trap at work, pause and return to the test. The question is not whether I feel pain. The question is whether the institution's outputs match its stated purpose.

I use one additional term for this: Narrative Assassination. It is the sequence where displacement and instability are followed by a reputational rewrite ("deadbeat," "ungrateful," "apostate"), and then the rewritten story is used to justify the outcome as deserved. The institution exits clean, and the person becomes a cautionary tale instead of a diagnosis.

Mechanism Note: Narrative Compression (How Institutions Win)

LEDGER BOX — How Institutions Win the Story

Mercy Ledger — Local Church / People

- ⊘ Complex harm gets collapsed into a personality flaw.
- ⊘ Receivers are recast as “ungrateful” to void their standing.
- ⊘ Local helpers get used as proof the center is virtuous.

Accountability Ledger — Corporate Church / Blueprint

- ⊘ Complexity becomes a shield: “too messy to be true” becomes “implausible.”

10 ⊘ Simple labels replace audits, ledgers, and discovery.

- ⊘ The center stays untouched while the periphery absorbs blame.

Complex systems are hard to hold in your mind at once. Courts, news cycles, and social groups all prefer simple stories with a clear villain, a clear victim, and a clear moral.

When an institution is confronted with a messy, multi-factor reality, it often wins by compressing it into a single dismissive story—one word that explains everything and therefore requires no audit. Once that label sticks, the facts do not have to be addressed.

Interpretation: therefore requires no audit.

This is especially powerful in court. Courts are designed to narrow questions. Institutions are designed to distribute responsibility. When the harm is structural, the institution can say, "There is no one action to litigate—only feelings." Meanwhile, the person living the harm is told to present a simple story or be dismissed as incoherent.

So I am asking you to do something most systems do not reward: hold the nuance. Keep two ledgers at once. Give credit to real mercy where it occurred, and still demand accountability for the architecture that made mercy discretionary, humiliating, or reputation-timed.

If you feel the reflex to reduce this book to my label, pause. Return to the test: what is being built—people into stability, or the institution into insulation?

Two proof-objects sit underneath everything I say here. The first is institutional: public evidence that an investment-first posture has become central to the modern Church's.

Interpretation: evidence that an investment-first posture has become central to the modern Church's.

identity, and that broad donor accountability is unusually difficult to enforce through courts or through internal governance. The second proof-object is personal: my own family's sacrifice ledger, which includes the defining line that I was serving a mission when my mother died. That is not a metaphor. That is the kind of literal cost that creates a deep moral expectation: if you build a body, the body will not abandon you.

The chapters that follow will show how that expectation gets broken by design: how lay ministry becomes a liability shield, how "the people" become the institution's armor, how the missing ledger resets you to zero when you move, and how aid begins with guilt. The end claim will be blunt because the pattern is blunt: the modern institution behaves less

Interpretation: end claim will be blunt because the pattern is blunt: the modern institution behaves less

like a church-body and more like a corporation with very nice robes.

SYSTEM VIEW: Here is how the Sunday, three kids, rent dread — and why I would have stayed there typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself

is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: "Isn't this just a few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has

structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

12 COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “Sunday, Three Kids, Rent Dread —

Interpretation: DEVIL’S CHARITY CARD: The help-script for “Sunday, Three Kids, Rent Dread —

and Why I Would Have Stayed” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

THE AUTHORITY SPIRAL — WHY THE SPIN BEGINS

A restoration message faces a brutal incentive landscape: people demand a chain of authority,

Interpretation: A restoration message faces a brutal incentive landscape: people demand a chain of authority,

enemies demand disproof, and followers demand certainty. The temptation is to “firm up” legitimacy through escalating claims of monopoly authority—keys, offices, exclusive lines, and gatekeeping

Interpretation: through escalating claims of monopoly authority—keys, offices, exclusive lines, and gatekeeping

standards.

This is how a survival tactic becomes a throne. It may begin as coordination. It becomes custody

Interpretation: This is how a survival tactic becomes a throne.

when the institution must be defended by authority rather than by fruit.

The problem is not order. The problem is monopoly order—when access to God is priced, controlled, and gated by men. A prophet’s job is to undermine abusive custody. But a custody

system cannot survive without reshaping prophecy into administration.

13 Legal Reality: Why Complexity Wins in Court

LEDGER BOX — Legal Reality (Complexity Shield)

Mercy Ledger — Local Church / People

- ⊘ Due process protects against false positives.
- ⊘ Courts prefer clean stories because procedure must scale.
- ⊘ Volunteer local leaders are not trained for systems governance.

Accountability Ledger — Corporate Church / Blueprint

- ⊘ Burden shifts to the injured to prove hidden systemic harm.
- ⊘ Plausibility + simplicity pressures can block discovery.
- ⊘ Institutions can layer harm behind policy, discretion, NDAs, and counsel.

American law deliberately leans toward protecting people from false accusations. In criminal cases, that shows up as the presumption of innocence and the requirement that guilt be proven beyond a reasonable doubt. Those safeguards matter - they are why you cannot simply be thrown in jail because a story sounds bad. (See Appendix A: Legal Anchors.)

But those same safeguards create a shadow advantage for complex institutions. A large organization can build layers of procedure, delegation, and plausible deniability so that harm is real in the lived experience, yet difficult to prove in a courtroom that expects clean causation and a small set of actors. The institution does not have to prove it is 'good.' In most civil settings, the burden sits on the plaintiff to prove what happened and why it matters.

Modern pleading rules also reward simplicity. Federal Rule of Civil Procedure 8 asks for a 'short and plain statement' - and the Supreme Court's *Twombly* and *Iqbal* decisions require enough factual content to make a claim 'plausible.' That sounds reasonable until you remember what institutional abuse often looks like: the key documents, policies, and internal communications live inside the institution. A lay person is asked to tell a short, plain, plausible story about a machine designed to keep its most important facts off-stage.

Courts also have a practical constraint: judges are not systems engineers, and courts are not built to run open-ended investigations. They triage, compress, and simplify - partly because they must, partly because procedure is the only tool the court can reliably apply at scale. In due-process law the Supreme Court even frames procedure as a balancing act between private harm, government burden, and the risk of error. When 'simplicity' becomes the court's survival tool, complexity becomes a shield.

That is why narrative condensing is not just a social tactic; it is a legal tactic. If you can compress a complex systems claim into a dismissive label—apostate, ungrateful, unstable

14—the claim stops sounding like evidence and starts sounding like temperament. The institution does not have to answer the architecture. It only has to make the storyteller look implausible.

So this book makes a narrow request of the reader: keep two ledgers at once. Give honest credit to the hands that helped. And still evaluate the blueprint that governs when help is allowed, how help is priced, and how dissent is narrated away.

Agency Ladder: Credit to the Hands, Accountability to the Blueprint

When I describe two bishops, two wards, and two outcomes, I am not asking you to sort them into heroes and villains. I am showing you how a single architecture produces different results depending on who is holding the lever.

Think of this as an agency ladder:

- The hands — members who cook, drive, donate, and carry boxes. This is real mercy.

Credit belongs here.

- The actuator — local leaders who make discretionary decisions under pressure, scarcity, and moral framing. Their choices matter, but they are operating inside a system they did not design.

- The blueprint — centralized policy, cultural scripts, and legal strategy that set the incentives: minimal aid, worthiness gates, shifting standards, and plausible deniability.

Accountability belongs here.

This is why I can thank the local church for keeping me alive while still indicting the corporate structure. Gratitude belongs to the hands. Accountability belongs to the

blueprint.

Two Churches: a quick map (so we don't indict the ward to describe the corporation)

Local Church (ward/stake body) Corporate Church (central institution)

People, relationships, casseroles, rides,
mutual aid, visible service.

Volunteer leaders making hard calls with
limited info. Assets, legal entities, investment arms,
policy correlation, risk management.

Courts and public relations as insulation.

Often earnest. Can be beautiful. Can also
unknowingly function as a shield. Optimizes for continuity, control, and
accumulation unless checked by
transparency and measurable repair.

15 Two Ledgers: Mercy and Accountability

To keep this book fair, I keep two ledgers at the same time. The first is the Mercy Ledger: the real, concrete moments when the ward-body stepped in and kept our family alive. The second is the Accountability Ledger: what the corporate center designs, incentivizes, and shields when money, discretion, and legal insulation become the governing priorities.

If you read with only one ledger, you will misunderstand me. If you read with only gratitude, you will miss the extraction. If you read with only critique, you will miss the human mercy that still lives inside the local Church.

This is the line I will not cross and the line I will not surrender: gratitude is not a gag order. Help is not a deed to my conscience. A lifeline does not purchase my silence about the system that decides who gets a lifeline and who gets a lecture.

So the question is not whether members have ever helped. They have. The question is whether the institution routes its surplus outward to build society and lift the poor, or whether it routes surplus inward to build and defend itself — while borrowing the goodness of its people as a moral shield.

Interlude — The Move (The Optics -Relief Gap)

LEDGER BOX — Optics -Relief Gap

Mercy Ledger — Local Church / People

- ⊘ A local bishop may intend to help and still be constrained.
- ⊘ Partial help can matter and still fail to create safety.
- ⊘ Human mercy is real even when relief is incomplete.

Accountability Ledger — Corporate Church / Blueprint

- ⊘ Optics-relief = enough for the institution to claim “we helped.”

Interpretation: ⊘ Optics-relief = enough for the institution to claim “we helped.”

- ⊘ Actual relief = enough to exit the danger zone.
- ⊘ A good system doesn’t require a good bishop to keep kids fed.

Don’t bite the hand that feeds—until the hand that feeds starts asking you to surrender your voice as the price of being fed.

They technically helped. I won’t deny that. But the core facts didn’t change: I had been in a serious car accident. My wife was unemployed. We were being forced out of our rental. And when it came time to move a family of five, we moved ourselves—by ourselves. Mostly me.

16 I’ve helped dozens of families move over my lifetime. Trucks, boxes, late nights, broken furniture, sweaty stairs, the unglamorous parts of survival. I’ve watched what it looks like when a community decides that someone is not going to drown alone. So when my turn came, and the help disappeared—or arrived thin and conditional—I couldn’t unsee the gap.

This is the difference between aid and relief.

Aid is a partial input that lets an institution say, “We helped.” Relief is enough intervention that a family actually exits the danger zone.

In an extraction economy, systems learn to provide optics relief—just enough to preserve

Interpretation: In an extraction economy, systems learn to provide optics relief—just enough to preserve

the halo—while leaving the recipient to absorb the labor, the pain, and the risk. The

moral credit rises upward. The physical cost stays with the family.

The question I'm asking in this book isn't whether help occurred. The question is whether the help was structured to solve the problem—or merely to manage the optics.

Interpretation: whether the help was structured to solve the problem—or merely to manage the optics.

1 . Christian Truth as Behavior (Not Claims)

Most people do not leave because they enjoy rebellion. They leave because the contract breaks. They leave because, at some point, the gap between what the institution preaches and what the institution does becomes too wide to cross without tearing your conscience in half. For me, that gap became visible in a very practical place: the welfare system.

When a church has the resources to stabilize families but routes aid through guilt, the behavior is no longer Christian, regardless of what the hymns say.

When I say the Church was “true” for a moment in time, I am not claiming its supernatural story was historically or metaphysically true. I am not trying to relitigate plates, translation, angels, or prophetic infallibility. Those debates matter to many people. They also create an endless hallway where institutions can hide. I am intentionally stepping into a room where the lights are brighter: behavior.

Here is the test that matters for ordinary families: does the institution behave like Christ? Does it protect the vulnerable? Does it tell the truth when truth is expensive? Does it repair harm rather than bury it? Does it give without turning help into leverage? You can

17 disagree about scripture and still agree on these questions. You can be atheist and still recognize the moral difference between mercy and extraction.

Behavioral truth is measurable in outcomes. When a family is in crisis, what is the institution's first move: stabilization or suspicion? When harm occurs, what is the institution's first move: repair or shielding? When wealth accumulates, what is the institution's first move: outward circulation or inward insulation? When the institution says “we are Christ's church,” the simplest way to evaluate that claim is to watch what the system optimizes for when no one is watching.

This is why a person can lose belief in truth claims and still remain loyal to a church that

behaves honorably. Many people do. They stay for community, for shared service, for the moral ecology. In that sense, metaphysical faith is not the only glue that holds a church together. Trust is. If the institution is trustworthy with money and power, people can evolve in belief while remaining attached.

But if the institution converts trust into compliance, and mercy into probation, then even believers eventually feel the contradiction. A church can survive doubt. It cannot survive moral inversion.

In Devil's Charity terms, the core move is simple: turn moral belonging into conditional

Interpretation: In Devil's Charity terms, the core move is simple: turn moral belonging into conditional

belonging. Keep the sacred language high, keep the rules legible, and keep the help discretionary. A discretionary system can always claim righteousness because it can always say, "We helped when we felt it was wise." Meanwhile, those who did not receive help become the evidence against themselves: "If they were worthy, things would be different." Behavior is where that trick is exposed.

So when I say "rise and fall," I am describing a shift in behavior. The Church did not cease to exist. It ceased to function as a church-body. And the question that drives every

chapter is this: where did the behavior change, and what incentives made the change feel

righteous?

SYSTEM VIEW: Here is how the 1. christian truth as behavior (not claims) theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral

language keeps the recipient quiet.

18 IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I understand the impulse. I also think it fails the behavior test. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain.

The chair is often tired. The chair is often unpaid. The chair is often taught that saying

“yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

19 with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “1. Christian Truth as Behavior (Not

Interpretation: DEVIL’S CHARITY CARD: The help-script for “1.

Claims)” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

2 . Devil’s Charity: Help That Harms

If you have never asked for aid, you may imagine that “help” is simply help. You may imagine it is a straight line: need appears, resources flow, stability returns. In many systems, it is not a straight line. It is a maze. The maze is the point. The maze turns need into a test, and tests create leverage.

“Devil’s Charity” is my name for a pattern that shows up across institutions: help that

Interpretation: “Devil’s Charity” is my name for a pattern that shows up across institutions: help that

harms while insisting it is help. The pattern does not require overt cruelty. It often feels

Interpretation: harms while insisting it is help.

polite. It often feels moral. That is what makes it dangerous. Devil's Charity is harm in a

Interpretation: polite.

halo.

The pattern has a reliable sequence. First, help is offered as a privilege rather than a duty.

Interpretation: The pattern has a reliable sequence.

Second, the recipient is made to prove they deserve it. Third, the help is paired with leverage: silence, gratitude, compliance, labor, or posture. Fourth, any objection is reframed as entitlement, pride, or ingratitude. Finally, the institution celebrates its "compassion" while the recipient absorbs the humiliation tax as if it were spiritual.

Interpretation: "compassion" while the recipient absorbs the humiliation tax as if it were spiritual.

growth.

Devil's Charity is not primarily about bad people. It is about systems that optimize for

Interpretation: Devil's Charity is not primarily about bad people.

risk management rather than mercy. When the goal is to prevent being "taken advantage of," the system naturally moves toward suspicion-first protocols. When the goal is to protect reputation, the system naturally moves toward secrecy. When the goal is to preserve assets, the system naturally moves toward hoarding. All of these moves can be.

Interpretation: preserve assets, the system naturally moves toward hoarding.

wrapped in sacred language, which is why religious institutions can become some of the cleanest vehicles for Devil's Charity.

20 This book applies that framework to the modern Church: how the "help-script" gets written, how gatekeepers learn to speak it, and why it feels righteous to them when they say no.

The Church's version of the maze often begins with a moral audit: tithing status, activity, [S1, S2].

Interpretation: The Church's version of the maze often begins with a moral audit: tithing status, activity, [S1, S2].

worthiness, “effort,” and tone. Each of these questions can be framed as wise stewardship. Together, they become a gate. Once the gate exists, the system can claim compassion while enforcing scarcity. It can say, “We help,” while still teaching members that asking is shameful and being helped requires submission.

Devil's Charity is the reason this book is not mainly about doctrine. Doctrine can be

Interpretation: Devil's Charity is the reason this book is not mainly about doctrine.

debated forever. Procedures reveal the institution's true god: the thing it actually protects when life is messy. A church that behaves like Christ protects people. A corporate church protects assets.

SYSTEM VIEW: Here is how the 2. devil's charity: help that harms theme typically

Interpretation: SYSTEM VIEW: Here is how the 2.

functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A FAITHFUL READER MIGHT RESPOND: “Isn't this just a few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?”

RESPONSE: My response is not to mock that instinct. It is to test it. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic

accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.

21 • Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).

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- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

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COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the

system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL'S CHARITY CARD: The help-script for "2. Devil's Charity: Help That

Interpretation: DEVIL'S CHARITY CARD: The help-script for "2.

Harms" often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

223 . Two Churches Inside One Name

I have sat in rooms where the people were beautiful. I have also watched the institution talk about those people as if they were a resource to be managed. The difference is subtle until you need help. Then it becomes immediate.

When members say "the Church," they usually mean the ward-body: people, relationships, rides to the airport, casseroles after surgery, youth leaders who cared, neighbors who showed up. When the institution says "the Church," it often means the corporate body: policies, legal entities, public relations, risk management, and the long-term preservation of assets.

These two meanings overlap in the best seasons. The institution funds the edges. The bureaucracy supports the body. Welfare is quick and dignified. In those seasons, members feel something like Christian truth: a collective willingness to carry one another.

But the overlap can shrink. As wealth grows, central decision-making becomes more insulated. As liability grows, messaging becomes more controlled. As the investment.

Interpretation: insulated.

posture becomes identity, the institution learns to protect the hoard without openly saying, “We are protecting the hoard.” At that point, the ward-body becomes a brand asset, and local leaders become buffers.

If you want to understand why people can love the ward and still feel betrayed by the institution, you need this split. The neighbor may be Christlike. The machine may not be. The tragedy is that the machine can use the neighbor’s goodness as armor.

This is where the “people shield” becomes powerful. If you criticize the institution, the system redirects the criticism to the members: “How dare you attack good people.” The machine merges itself with the ward-body so that accountability feels like cruelty. That move keeps the institution untouched.

In the chapters ahead, I will speak respectfully about the people and bluntly about the machine. That distinction is not a rhetorical trick. It is the only way to be honest about what I have seen: goodness at the edges and insulation at the center.

SYSTEM VIEW: Here is how the 3. two churches inside one name theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge

23 cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A BELIEVING MEMBER COULD REASONABLY SAY: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I understand the impulse. I also think it fails the behavior test. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can

hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain.

The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty,

24 delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the

system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL'S CHARITY CARD: The help-script for "3. Two Churches Inside One Name"

Interpretation: DEVIL'S CHARITY CARD: The help-script for "3.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

25 Part II — The Sacrifice Ledger

4 . My Family's Sacrifice History

The line that stays with me is simple and brutal: I was serving a mission when my mother died. If you have lived inside Mormon culture, you understand what that sentence contains. It contains the doctrine of duty. It contains the social pressure to finish. It contains the idea that the sacrifice is holy and therefore must be borne without complaint. It also contains the quiet expectation that the institution you served would be morally trustworthy with the lives and money of those who make those sacrifices.

That experience sits at the top of the ledger because it is the kind of thing you do only if you believe the system is fundamentally good. You do not make that kind of trade if you believe you are feeding a corporate machine.

A true ledger is not just money. It is time, labor, identity, and the opportunities you surrender to keep a system running. In many LDS families, sacrifice is the basic rhythm of life: tithing first, calling second, family somewhere after that, and personal needs [S1, S2] quietly last. You learn early that sacrifice is proof of faith. You also learn that refusing a calling is not neutral; it has moral weight.

My family's sacrifice ledger spans generations. It includes the obvious things: tithing [S1, S2]

paid in lean years, unpaid hours in callings, and the endless maintenance that keeps buildings clean and programs running. It also includes the less obvious things: the social costs of being “all in,” the internal discipline of swallowing doubts, and the way family identity becomes fused with institutional loyalty.

In this book, the family ledger matters for one reason: it creates a moral expectation of reciprocity. Not a transaction, but a covenant-shaped expectation: if we build a body, the body will not abandon us. That expectation is what makes the modern gatekeeping feel

Interpretation: body will not abandon us.

like betrayal rather than mere disappointment.

Devil’s Charity systems thrive on invisible ledgers. They extract sacrifice, but they do not

Interpretation: Devil’s Charity systems thrive on invisible ledgers.

preserve a usable record of what you have already given. They keep the duty ledger clear and portable; they keep the contribution ledger vague and disposable. That asymmetry creates power. It means the system can always ask for more while feeling little obligation to honor what came before.

This is why the question “how much tithing have you paid?” is so corrosive when you are [S1, S2] in crisis. It converts a lifetime of sacrifice into a current-month compliance check. It collapses the ledger into a moment. And it teaches the member that the past is not honored when it matters most.

LEDGER BOX — THE LEDGER THAT DISAPPEARS WHEN YOU MOVE

26 MERCY LEDGER (Local Church / People):

- Service, labor, and sacrifice are real contributions—even when they don’t show up in a spreadsheet.
- A mercy system should remember people, not reset them to zero every time they cross ward boundaries.

ACCOUNTABILITY LEDGER (Corporate Church / Blueprint):

- Leading with ‘worthiness’ and recent tithing converts crisis into a moral audit. [S1, S2].

- No contribution ledger + high discretion = ‘what have you done for me lately’ charity, which functions as leverage and shame routing.

SYSTEM VIEW: Here is how the 4. my family’s sacrifice history theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social

marking.

27 • Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

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WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “4. My Family’s Sacrifice History”

Interpretation: DEVIL’S CHARITY CARD: The help-script for “4.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase

control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

5 . My Sacrifices for the Church

One of the most disorienting moments in any faith transition is discovering that your loyalty was not symmetrical. You were trained to see your obligations as sacred. You were not trained to expect institutional transparency as sacred. The institution could demand sacrifice as covenant while treating accountability as optional.

28 My own sacrifices for the Church fit the pattern many members recognize. I gave money

Interpretation: 28My own sacrifices for the Church fit the pattern many members recognize.

and time. I accepted the language of obedience as virtue. I learned the social instinct to smooth hard truths so that leaders could feel clean. I served in the ways the system rewards: showing up, complying, performing steadiness.

There is a specific Mormon form of sacrifice that is rarely named: the donation of your narrative. You learn to tell stories in a way that protects the institution. You learn to frame your pain as a private trial rather than a public accountability issue. You learn to interpret gatekeeping as wisdom. If you are good at this, you become "safe." If you are

Interpretation: interpret gatekeeping as wisdom.

not, you become "a problem."

I paid that narrative tax for years because I believed the underlying ethic was real. I.

Interpretation: I paid that narrative tax for years because I believed the underlying ethic was real.

believed the storehouse meant the body would catch you. I believed the institution's wealth was held in trust for the people who built it.

In Devil's Charity terms, the sacrifice becomes fuel for the "help-script." The institution

Interpretation: In Devil's Charity terms, the sacrifice becomes fuel for the "help-script." The institution

can say, "Look at our volunteers," while using those volunteers as a liability shield. The

more you sacrifice, the more the institution can claim moral credibility, even if the money flows upward into insulation. Your goodness becomes the institution's halo.

This is why the betrayal is not merely emotional. It is structural. A system that consumes the lives of its members and then audits them in crisis is not a church-body. It is an extraction engine wearing sacred vocabulary.

SYSTEM VIEW: Here is how the 5. my sacrifices for the church theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A FAITHFUL READER MIGHT RESPOND: "Isn't this just a few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: I don't deny the good. I'm naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don't deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic

29 accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

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- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

30 DEVIL’S CHARITY CARD: The help-script for “5. My Sacrifices for the Church”

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

6 . The Hidden Costs Nobody Counts

It is difficult to explain to outsiders how much spiritual life is built on private interpretations. When you are told, "Your discomfort is pride," you have no neutral court to appeal to. You either submit or you become suspect. That private interpretive space becomes an institutional weapon when money and aid are involved.

Many sacrifices are invisible because they do not appear on a tithing slip. They appear in [S1, S2] lost opportunities, strained marriages, and conscience discipline. They appear in the way members learn to distrust their own moral instincts when those instincts conflict with authority.

A system built on obedience teaches people to call discomfort "the Spirit correcting you." Sometimes that is true. Often it is simply social pressure. Over time, members can lose the ability to distinguish conscience from compliance. That loss is a hidden cost, and it has real consequences when the institution later asks for trust regarding money and harm. Another hidden cost is mobility. When families move for work, rent, or survival, they lose their local social capital. In earlier eras, continuity was thicker. People knew your story. In modern life, you often arrive as a stranger. The hidden cost is that your contribution history becomes socially invisible at the exact moment you need it to matter. Devil's Charity thrives when the recipient cannot name the cost. If you cannot name the

Interpretation: Devil's Charity thrives when the recipient cannot name the cost.

humiliation tax, you will call it "humility." If you cannot name the narrative tax, you will.

Interpretation: humiliation tax, you will call it "humility." If you cannot name the narrative tax, you will.

call it "faith." If you cannot name the absence of a contribution ledger, you will call the reset-to-zero "a fresh start." Hidden costs are what make an extraction engine feel like a church.

In the next chapter, I will name the moral contract that hides behind all these costs. Once you see that contract, you can see exactly how and where it gets broken.

SYSTEM VIEW: Here is how the 6. the hidden costs nobody counts theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it

31 treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I understand the impulse. I also think it fails the behavior test. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.

- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain.

The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The

32 tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “6. The Hidden Costs Nobody

Interpretation: DEVIL’S CHARITY CARD: The help-script for “6.

Counts” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member

goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

7 . The Moral Contract We Thought We Signed

The modern welfare interview often feels like entering a room where your need is treated as a liability. Instead of “How do we stabilize you?” the atmosphere becomes “How do we make sure you are not abusing the system?” That is the moment the contract breaks in your nervous system. You realize you are not being treated as a limb of a body. You are being treated as a risk.

The moral contract was never written on paper, but it was taught in a thousand lessons. It sounded like this: we are building Zion; we take care of our own; the storehouse exists so that no one falls through the floor; sacrifice is not wasted because it circulates back as stability for the body.

This contract is why many members could endure doctrinal ambiguity. A person can change beliefs and still remain attached to an institution that behaves honorably. What breaks attachment is the discovery that the contract was one-way: obligations were permanent, but reciprocity was discretionary.

The modern Church often speaks about self-reliance. Self-reliance can be empowering. It can also be used as a moral cover for scarcity, even in the presence of enormous wealth. If the institution's “self-reliance” posture results in families being audited, delayed, and shamed, the contract has inverted.

33 A discretionary welfare system with rotating gatekeepers is the perfect way to break a moral contract without admitting it. If the policy is vague, the institution can always say, “We help when it is appropriate.” If the blame is local, the institution can always say, “That was just your bishop.” If the people are good, the institution can always say, “You are attacking good people.” Each layer protects the center.

The rest of this book is a description of how that one-way contract emerged over time: through cultural shifts, through centralized control, through the Ark logic, and through the legal and procedural structures that make reform difficult.

SYSTEM VIEW: Here is how the 7. the moral contract we thought we signed theme

typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A FAITHFUL READER MIGHT RESPOND: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: My response is not to mock that instinct. It is to test it. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: A storehouse-centered institution could prove its sincerity by doing a few concrete things:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.

34 • Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is

not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “7. The Moral Contract We Thought

Interpretation: DEVIL’S CHARITY CARD: The help-script for “7.

We Signed” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

8 . Why People Joined

If you grew up inside it, you may not recognize how strange and beautiful it can look from the outside. A ward can function like a small town. People know who is sick.

People know who had a baby. People know who lost a job. In the rise phase, help often arrived before pride could even decide whether to ask.

People joined because it worked as a life system. It offered thick community in a society that was losing villages. It offered identity and structure. It offered a moral narrative that made sacrifice feel meaningful. And it offered a practical scaffold for families: programs, youth activities, shared rituals, shared language, and a network that could mobilize quickly.

For converts, the appeal was often the same: instant belonging. In many congregations, you could arrive alone and be known by name in a week. You could have help moving within hours. You could be invited into homes. In a lonely world, that is powerful.

The Church also offered a dignity narrative for ordinary people. You did not need elite credentials to matter. You could hold a calling. You could teach. You could lead. You could be part of something larger than your career. In its best seasons, this created a kind of middle-class Zion: stable families, service, and predictable mutual aid.

This is why the fall is so painful: the same structure that creates belonging can later create control. A thick community can become a surveillance net. A calling can become a leverage point. A welfare program can become a gate. The very things that attracted people can be flipped into a system that extracts from them.

To understand the rise, you have to honor what was real: genuine service, genuine cohesion, and a lived ethic that many experienced as Christlike, regardless of what they later concluded about truth claims.

SYSTEM VIEW: Here is how the 8. why people joined theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for

transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

36 A FAITHFUL READER MIGHT RESPOND: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I understand the impulse. I also think it fails the behavior test. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

37 with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “8. Why People Joined” often runs

Interpretation: DEVIL’S CHARITY CARD: The help-script for “8.

like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

9 . Lay Ministry When It Was Sacred

Most members have known leaders who served with real sincerity. That sincerity is not in question. The question is what the institution does with that sincerity. Does it support it with resources, training, and accountability? Or does it use it as a moral mask while keeping money and decision-making insulated?

Lay ministry was originally framed as a feature, not a bug. The idea was that holiness is not outsourced; it is practiced. People rotate burdens. Communities learn leadership

through service. Unpaid callings become a shared sacrifice that builds bonds and keeps the institution lean.

When lay ministry is paired with transparency and outward flow, it can be beautiful. It produces humility because no one is a professional. It produces accessibility because leadership is drawn from the people. And it produces resilience because many hands learn how to carry loads.

But lay ministry has a shadow. If the institution accumulates wealth and risk at the center while keeping leadership unpaid at the edges, lay ministry becomes a liability shield. It becomes the perfect mechanism for decentralizing blame while centralizing assets.

Interpretation: becomes the perfect mechanism for decentralizing blame while centralizing assets.

Devil's Charity systems love volunteers because volunteers create halo. The institution

Interpretation: Devil's Charity systems love volunteers because volunteers create halo.

can point to service as proof of goodness. Meanwhile, when a volunteer makes a harsh decision, the institution can call it "local leadership." The volunteer becomes the face of the harm. The institution remains clean.

This is why I describe the fall as a conversion, not a collapse. The structure remained. The incentives shifted. And once the incentives shift, the same lay ministry can produce either villages or gates.

38 SYSTEM VIEW: Here is how the 9. lay ministry when it was sacred theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A BELIEVING MEMBER COULD REASONABLY SAY: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

39 WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The

tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “9. Lay Ministry When It Was

Interpretation: DEVIL’S CHARITY CARD: The help-script for “9.

Sacred” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

10 . The Ward as Mutual Aid

If you have ever experienced a ward rallying around someone quietly, you know the feeling: the body acts. People don’t argue about whether the person deserves it. They simply see need and respond. That is the behavioral signature of Christian truth.

In the rise phase, many wards functioned as mutual aid networks. Needs were visible and help was local. People did not need to file paperwork or prove worthiness in order to receive a meal or a ride. The help was relational, not bureaucratic.

Mutual aid creates trust because it is fast and human. It is also efficient. A community can stabilize a family cheaply when it acts early: a few groceries, a few rides, a few nights of child care, a small rent bridge. Those small interventions prevent expensive collapse.

The tragedy of a wealthy institution is that it often forgets this. It routes aid through

procedures designed to prevent “abuse,” and in doing so it creates the very instability it claims to prevent. When you delay help, crises compound. When you shame people, they avoid asking until the crisis is catastrophic.

40 The shift to a gatekeeper model changes the signature. Need becomes evidence. Evidence becomes a test. The test becomes leverage. The leverage becomes silence. And then the institution can still say it “helps” while the actual mutual aid ethic decays.

The next chapter names the storehouse as the symbol of this ethic. In the rise phase, the storehouse was the promise made physical. In the fall, the storehouse becomes a story told to justify a hoard.

SYSTEM VIEW: Here is how the 10. the ward as mutual aid theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A BELIEVING MEMBER COULD REASONABLY SAY: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I don’t deny the good. I’m naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don’t deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

41 • Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

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COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “10. The Ward as Mutual Aid” often

Interpretation: DEVIL’S CHARITY CARD: The help-script for “10.

runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

11 . The Storehouse Ethic

The simplest way to ask whether the storehouse ethic is alive is to ask: if a family with children cannot pay rent next month, what happens? Is there an immediate stabilization plan? Or is there an interview, a moral audit, and a delay? The answer tells you whether.

Interpretation: plan?

the storehouse is a heart or a prop.

The storehouse was supposed to be the embodied covenant: you give so that no one starves, you consecrate so that no one sleeps outside, you build so that the poor are lifted.

42 It is difficult to overstate how powerful that story is for believers. It turns sacrifice into meaning.

But a storehouse ethic must be protected structurally. If the institution begins prioritizing accumulation, the storehouse becomes a marketing symbol rather than a center of gravity. Help becomes selective and small. Policies emphasize “self-reliance.” Leaders are trained to avoid precedent. And aid becomes dependent on the temperament of the chair.

When a family in crisis experiences the storehouse as a gate rather than a net, the storehouse stops being a covenant and becomes an instrument. It becomes the place where the moral contract is tested — and often broken.

In Devil’s Charity terms, the storehouse becomes part of the optics economy. The

Interpretation: In Devil's Charity terms, the storehouse becomes part of the optics economy.

institution can point to it as proof of goodness while still routing most value upward into reserves. The optics are maintained. The circulation is not.

Interpretation: reserves.

The next section moves into the peak era and then the slow decline. Keep the storehouse test in your mind, because it is the easiest way to see the conversion: when the storehouse becomes subordinate to the Ark.

SYSTEM VIEW: Here is how the 11. the storehouse ethic theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I don’t deny the good. I’m naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don’t deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

43 • Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.

- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is

fine while the soul of the village decays.

DEVIL'S CHARITY CARD: The help-script for "11. The Storehouse Ethic" often runs

Interpretation: DEVIL'S CHARITY CARD: The help-script for "11.

like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

4 4

45 Part IV — The Peak: Middle-Class Zion (1970s)

12 . Why the Peak Was the '70s

Ask older members about the era when the ward felt like a village. You will often hear the same themes: more stability, more neighborhood continuity, more time for service, less fear that one crisis would consume the whole month. The Church's lived "truth" was not magic. It was a product of conditions and culture.

I locate the behavioral peak in the middle-class era, especially the 1970s, not because the institution was flawless, but because the conditions made Christlike behavior easier to sustain. Stable jobs, lower housing pressure, and thicker local continuity meant people could volunteer without drowning. When people are not in permanent survival mode, mutual aid feels natural rather than coercive.

In that era, many wards had enough slack to treat help as help. A bishop could say "yes" without fearing that one "yes" would become an unmanageable stream of need. The institution could present a welfare ethic without contradicting itself daily.

This is not nostalgia for nostalgia's sake. It is a systems claim: when an economy squeezes families, institutions that rely on volunteer labor and discretionary aid will drift toward shame-based rationing unless they either increase outward flow or create transparent standards. When outward flow stays small and standards stay vague, the drift becomes predictable.

The fall is partly the institution's choice and partly the economy's squeeze. The economy increases need. The institution responds by protecting reserves and routinizing aid. That response creates Devil's Charity: help that requires submission. The more the economy

Interpretation: response creates Devil's Charity: help that requires submission.

squeezes, the more the gate tightens.

The next chapter describes the high-trust feel of that era and why it matters. High trust is the substrate that allows a church to behave like a body. When trust erodes, procedures replace relationships, and the institution's true priorities become visible.

SYSTEM VIEW: Here is how the 12. why the peak was the '70s theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

46 A FAITHFUL READER MIGHT RESPOND: "Isn't this just a few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make

them portable across wards.

- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

47 with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL'S CHARITY CARD: The help-script for "12. Why the Peak Was the '70s"

Interpretation: DEVIL'S CHARITY CARD: The help-script for "12.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

13 . The High-Trust Era

In high-trust seasons, aid is often quiet. A check appears. A pantry order is filled. A rent bridge is offered without extended interrogation. The recipient feels seen, not audited.

The giver feels joy, not power. That is the behavioral signature of a church-body.

High trust is not naive optimism. It is a functional asset. It reduces transaction costs. It allows people to help quickly without demanding receipts. It allows leaders to assume good faith rather than writing suspicion protocols. And it allows communities to correct problems without turning everything into a legal process.

In a high-trust church, discipline can be constructive rather than punitive. Standards can be aspirational rather than weaponized. Worthiness can feel like an invitation rather than a threat. The system can say "we expect a lot" because it also says "we will carry you when life breaks."

When the Church felt "true" to many people, it often meant this: a felt sense that the community would catch you. That the institution's resources were aligned with the people's needs. That sacrifice was not a one-way street.

Trust erodes when help is routed through shame. Every time a family is delayed, interrogated, or required to perform gratitude, the system teaches members that need is dangerous. People stop asking. Crises grow. Leaders see only catastrophic cases, which reinforces their suspicion. The gate tightens. This is how a high-trust system can degrade without anyone naming the shift.

The next chapter names the first seeds of decline: the institutional instincts that, when paired with growing wealth and growing liability, naturally turn a church into a corporation.

48 SYSTEM VIEW: Here is how the 13. the high-trust era theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: My response is not to mock that instinct. It is to test it. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: A storehouse-centered institution could prove its sincerity by doing a few concrete things:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

49 WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “13. The High-Trust Era” often runs

Interpretation: DEVIL’S CHARITY CARD: The help-script for “13.

like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

14 . The First Seeds of Decline

Most members do not notice the shift because it is gradual. The hymns stay the same. The lessons stay similar. The language of charity remains. What changes is procedure: how quickly help flows, how much discretion gatekeepers have, how much transparency exists, and how much dissent is tolerated.

The seeds of decline are not exotic. They are the ordinary instincts of large organizations: standardize, control message, avoid liability, preserve reputation, and protect reserves. None of these instincts are automatically evil. They become evil when they are prioritized above people while still wearing the language of holiness.

A church becomes vulnerable to these instincts because it handles intimate moral material: sexuality, family, shame, confession, and crisis. When you control the moral language, you can control the social narrative. When you control the narrative, you can protect the institution at the expense of the person.

50 Another seed is the fusion of authority with God. When leaders are treated as the voice of God, dissent becomes sin. That eliminates feedback loops. Institutions without feedback loops drift toward self-protection.

Finally, wealth itself becomes a seed. Large reserves create a new moral temptation: the temptation to worship stability. The institution begins to believe its own survival is the highest good. At that point, everything else becomes negotiable.

In Devil's Charity terms, the seed is the replacement of mercy with risk management.

Interpretation: In Devil's Charity terms, the seed is the replacement of mercy with risk management.

The institution begins to treat need as a threat to reserves and dissent as a threat to reputation. Once those priorities settle, a corporate posture becomes inevitable unless interrupted by transparency and accountability.

Part V describes the turn more directly: correlation, liability awareness, worthiness as

governance tech, and the transformation of lay ministry from sacred service to institutional shield.

SYSTEM VIEW: Here is how the 14. the first seeds of decline theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A BELIEVING MEMBER COULD REASONABLY SAY: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: My response is not to mock that instinct. It is to test it. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.

51 • Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).

- Create an appeal loop so recipients can request review without retaliation or social marking.

- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is

not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “14. The First Seeds of Decline” often

Interpretation: DEVIL’S CHARITY CARD: The help-script for “14.

runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

Scope note: In this part, “the Church” refers to the corporate Church-machine — the treasury, legal posture, policy stack, and brand governance. This is not an indictment of the ward-body or ordinary members. The local Church is often an earnest shield; the corporate Church is the extraction actor.

15 . Correlation as Operating System

Ask any member who has lived across multiple wards and decades: the tone of lessons becomes more consistent, the boundaries of acceptable speech become clearer, and the space for local interpretation narrows. For many, this feels like strength. For others, it feels like a tightening net.

Correlation is often framed as consistency, and consistency can be useful. But correlation also means centralization: fewer local variations, fewer local experiments, more message discipline. Over time, the institution becomes more legible to itself and less responsive to local moral nuance.

Centralization is especially consequential in moral systems because it reduces the ability of communities to adapt to real suffering. A centralized system must create policies that work for the average case, and then it must enforce those policies through local actors. This creates predictable friction: the local leader sees the person; the policy sees a category.

Correlation also changes accountability. When messaging is centralized, dissent becomes more dangerous. Criticism is more likely to be treated as disloyalty. The institution begins to view independent moral voices as risks to brand coherence.

In a Devil’s Charity system, correlation helps maintain the help-script. If leaders are

Interpretation: In a Devil’s Charity system, correlation helps maintain the help-script.

trained to use the same phrases and the same moral framing, recipients experience the gate as inevitable rather than personal. The system’s choices feel like “the Lord’s way” rather than policy decisions.

Correlation is not the fall by itself. It is the infrastructure that makes the fall stable: a way to scale risk management while keeping sacred language intact.

SYSTEM VIEW: Here is how the 15. correlation as operating system theme typically functions as a system rather than a one-off personality issue. First, the institution keeps

the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge

53 cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader

somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, 54 delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “15. Correlation as Operating System”

Interpretation: DEVIL’S CHARITY CARD: The help-script for “15.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

16 . The Liability Awakening

This is the moment many members notice a subtle shift in tone. Hard questions are treated as threats. Stories of harm are treated as “contention.” Victims are asked to be

quiet for the good of the body — even when the body is not repairing them.

Every mature organization eventually learns that confession can be expensive. Truth can create lawsuits. Apologies can imply responsibility. Transparency can invite scrutiny.

Once that realization becomes central, institutions begin to optimize for plausible deniability.

Religious organizations have a unique advantage here: they can frame secrecy as sacred. They can frame opacity as reverence. They can frame internal discipline as spiritual protection. These frames can be sincere, but they can also function as shields.

A liability-aware institution becomes cautious not only about money but about stories. It prefers narratives that minimize conflict. It prefers members who translate discomfort into “faith.” It rewards people who keep problems private. Over time, the institution becomes less like a shepherd and more like a legal department.

Liability awareness pairs perfectly with lay ministry. The institution can say, “We are not professional,” which limits expectations. It can say, “This was local,” which limits blame. And it can say, “This is sacred,” which limits scrutiny. Together, these moves create a moat.

The next chapter explains how worthiness becomes governance tech: a way to manage people through moral language without admitting it is management.

55 SYSTEM VIEW: Here is how the 16. the liability awakening theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A FAITHFUL READER MIGHT RESPOND: “Isn’t this just a few bad bishops? Isn’t

the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, "Did a leader somewhere mean well?" Ask, "What would a neutral observer see if they watched five similar cases unfold?" A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

56 WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying "yes" creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The

tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “16. The Liability Awakening” often

Interpretation: DEVIL’S CHARITY CARD: The help-script for “16.

runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

17 . Worthiness as Governance Tech

LEDGER BOX — Worthiness Gate (Tithing First)

Mercy Ledger — Local Church / People

- ⊘ Members may ask about tithing because they were trained to. [S1, S2]
- ⊘ Some leaders soften the gate with compassion.
- ⊘ Local people often think they’re protecting righteousness.

Accountability Ledger — Corporate Church / Blueprint

- ⊘ Tithing questions function as guilt-first screening.
- ⊘ No contribution ledger means your history resets to zero after moves.
- ⊘ Help becomes probation: mercy → debt flip under arbitrary timing. [S2]

When the first questions in an aid conversation are worthiness-adjacent, the recipient learns that honesty is dangerous. You learn to say what will not trigger moral judgment.

That is the point where “help” becomes a theater performance.

57 Worthiness can be a personal aspiration. It can also be a governance technology. When an institution can define “worthiness” and then tie access to community goods to that definition, it holds a powerful lever.

In the modern Church, worthiness language can show up in unexpected places: not only in temple access, but in how aid is discussed. Need becomes morally interpretable. Struggle becomes evidence of spiritual deficiency. In that environment, asking for help is not just practical; it is existential. You are not asking for groceries. You are asking for a judgment on your soul.

A Christlike system would treat need as a human condition and mercy as a duty. A corporate church treats need as a liability and worthiness as a filter. The filter protects resources. It also trains people to be quiet.

Devil’s Charity systems use worthiness as an internalized cop. The recipient polices

Interpretation: Devil’s Charity systems use worthiness as an internalized cop.

themselves. They pre-shame. They reduce their request. They accept delays. They do not escalate. This saves the institution money and saves the gatekeeper emotional labor.

The next chapter shows how lay ministry becomes the perfect institutional shield once worthiness and liability instincts are in place.

SYSTEM VIEW: Here is how the 17. worthiness as governance tech theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a

few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: I understand the impulse. I also think it fails the behavior test. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

58 • Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.

- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).

- Create an appeal loop so recipients can request review without retaliation or social marking.

- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, "Did a leader somewhere mean well?" Ask, "What would a neutral observer see if they watched five similar cases unfold?" A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain.

The chair is often tired. The chair is often unpaid. The chair is often taught that saying "yes" creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the

institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “17. Worthiness as Governance Tech”

Interpretation: DEVIL’S CHARITY CARD: The help-script for “17.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

591 8. Lay Ministry Becomes the Perfect Shield

Imagine a jobless bishop who is serving for free and struggling himself. Now imagine a desperate family sitting across from him. The institution has created a perfect moral conflict: the bishop can shame the family by comparing suffering, and he can feel justified because he is sacrificing too. The institution gets to keep the halo of volunteer service while the family absorbs the gate.

Lay ministry is framed as sacrifice and service. In practice, it also functions as a shield for the institution. Unpaid bishops and local leaders are placed between the member and the money. They become buffers: they deliver hard decisions, absorb anger, and carry the emotional weight of saying no.

This structure creates two powerful institutional advantages. First, it decentralizes blame: harm is experienced locally. Second, it preserves the center: the institution can remain

abstract, distant, and untouchable. A member cannot appeal to a transparent standard because the standard is often “bishop’s discretion.”

When the institution has enormous wealth, this structure becomes morally perverse. The system can create scarcity theater at the edges while compounding resources at the center. The unpaid leader can sincerely feel righteous because he believes resources are limited. Meanwhile, the institution’s reserves remain protected.

This is the liability shield stack: (1) local discretion, (2) volunteer leadership, (3) sacred framing, (4) no appeal loop. Each layer makes it harder to hold the institution accountable and easier to treat the recipient as the problem.

The next chapter names the most sophisticated layer: the people shield, where the institution uses good members as armor against institutional critique.

SYSTEM VIEW: Here is how the 18. lay ministry becomes the perfect shield theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A FAITHFUL READER MIGHT RESPOND: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

60 RESPONSE: I don’t deny the good. I’m naming the incentive structure. I am not arguing

Interpretation: 60RESPONSE: I don’t deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic

accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

61 COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “18. Lay Ministry Becomes the

Interpretation: DEVIL’S CHARITY CARD: The help-script for “18.

Perfect Shield” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

19 . The People Shield

If you have ever tried to speak about institutional finance with a faithful member, you have seen the redirect: ‘But think of all the good the Church does.’ That sentence is not wrong. It is simply not responsive. It is the people shield in everyday language.

The institution’s most effective defense is not legal. It is moral misdirection. Any attack on the institution is redirected to the members. “How dare you insult good people.” “How dare you attack Sister so-and-so.” “How dare you criticize the bishop who sacrifices.” This move works because it is anchored in something true: there are many earnest, good people inside the Church.

But that goodness becomes armor. The institution wears the members like a vest. Critique of wealth becomes critique of casseroles. Critique of policy becomes critique of faith. Critique of harm becomes “contention.” In this way, the institution can avoid accountability while still benefiting from the halo of its people.

This is why I call it a narcissistic shield. A narcissistic system uses the goodness of others to protect itself from repair. It centralizes praise and decentralizes blame. It treats the victim’s objection as proof of the victim’s defect. It demands loyalty as a substitute for accountability.

Devil’s Charity systems weaponize gratitude. They train members to treat any demand

Interpretation: Devil's Charity systems weaponize gratitude.

for transparency as ingratitude. Once gratitude is weaponized, the institution can keep compounding assets while remaining morally protected by the visible goodness of local.

Interpretation: compounding assets while remaining morally protected by the visible goodness of local.

service.

With the people shield in place, the missing ledger becomes even more devastating. If you complain about gatekeeping, you are told you are attacking a volunteer. The

Interpretation: you complain about gatekeeping, you are told you are attacking a volunteer.

institution stays clean. The chair takes the heat. The machine continues.

SYSTEM VIEW: Here is how the 19. the people shield theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards

62 vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the

temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

63 WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “19. The People Shield” often runs

Interpretation: DEVIL’S CHARITY CARD: The help-script for “19.

like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

64 Mechanism Note: The Earnest Shield

An earnest shield is a layer of sincere people that absorbs moral heat on behalf of a system that is optimizing for power. The shield is real — it contains genuine service, kindness, and sacrifice. But it is also functional: it converts structural critique into personal offense by forcing critics to “attack good people” in order to reach the machine behind them.

This is why accountability fails so often. The corporate center centralizes assets and

Interpretation: This is why accountability fails so often.

narrative control, while the ward-body decentralizes the emotional cost of gatekeeping.

Interpretation: narrative control, while the ward-body decentralizes the emotional cost of gatekeeping.

When a family is harmed, the face of the harm is a bishop, not a balance sheet; a volunteer, not a board; a neighbor, not a portfolio.

In this book, I treat the local Church as the shield and the corporate Church as the actor — not because the ward is guilty, but because the ward is precisely what makes the actor appear holy while behaving like a corporation in the extraction economy.

Interlude — The Shield Partner: How Institutions Borrow Halos

The split between the local Church (people) and the corporate Church (machine) has a cousin pattern in other systems: a large power can borrow the moral halo of a smaller

Interpretation: cousin pattern in other systems: a large power can borrow the moral halo of a smaller

partner so that criticism of policy is reframed as cruelty toward ordinary people.

This is not a claim about the goodness or badness of any one group. It is a structural maneuver: when a patron can route accountability through a shield partner, the patron becomes harder to criticize without sounding monstrous.

In geopolitics, one widely debated example is the way major powers can use ally-states as moral shields. The ally's people, history, and suffering become a protective layer.

When critics attempt to discuss the patron's incentives or strategy, the conversation is redirected into accusations about hatred, disloyalty, or moral defect.

Inside the Church, the same maneuver appears at the local level: the corporate institution borrows the halo of the ward. The ward's casseroles, volunteer hours, and sincere love become a vest. When you ask about ledgers, hoarding, or policy, the system pivots: "How dare you attack these good people?"

The shield partner maneuver has three predictable outputs:

- ☺ • It turns structural criticism into personal accusation.
- ☺ • It makes reform feel like betrayal, because the shield partner is real and good.
- ☺ • It converts accountability into a loyalty test: prove you are "not an enemy" before your questions can be heard.

65 This interlude matters because it explains why your experience can be simultaneously true in two directions: the local Church can help you, and the corporate Church can still function as a wealth-and-liability machine. The goodness is not fake. It is used.

With that lens, we return to the missing ledger - the design feature that makes gatekeeping portable and makes sacrifice easy to erase.

Interpretation: gatekeeping portable and makes sacrifice easy to erase.

Scope note: In this part, “the Church” refers to the corporate Church-machine — the treasury, legal posture, policy stack, and brand governance. This is not an indictment of the ward-body or ordinary members. The local Church is often an earnest shield; the corporate Church is the extraction actor.

20 . No Contribution Ledger

Scope note: This chapter analyzes the corporate Church (policy, assets, legal posture),.

Interpretation: Scope note: This chapter analyzes the corporate Church (policy, assets, legal posture),.

not the ward-body. The local Church is the earnest shield; the corporate Church is the extraction actor.

Picture two ledgers. One is crisp: the duty ledger. It tells you what you owe and whether you are current. The other is foggy: the contribution ledger. It tells you what you have given, but only in a cultural sense that carries no procedural weight. Devil’s Charity

Interpretation: given, but only in a cultural sense that carries no procedural weight.

systems keep the first ledger sharp and the second ledger vague.

The Church can verify obligation signals quickly: worthiness status, current tithing [S1, S2] posture, activity markers. What it does not maintain in a way that matters at the moment of crisis is a portable ledger of past contributions that creates enforceable reciprocity. This is the structural heart of “what have you done for me lately.” When you move into a new ward, your decades of sacrifice are socially invisible. The new bishop does not feel the weight of your history because the system does not require him to. The system does not hand him a record that says: this family built Zion; stabilize them. Instead, the system hands him a framework of discretion and risk.

In an economy where families move frequently to survive, this design becomes especially cruel. Mobility erases social capital. The missing ledger turns that erasure into moral vulnerability. You arrive as a stranger. Your need becomes your identity. Your history becomes irrelevant.

The missing ledger empowers the gatekeeper. If your past contributions cannot be

invoked, the gatekeeper can treat aid as a fresh negotiation every time. That negotiation always favors the chair, because the chair controls the discretionary spigot. And because there is no clear appeal loop, the recipient must either submit or risk being marked as “difficult.”

66 The next chapter explains why modern economic churn makes the missing ledger more damaging than it used to be. The less continuity people have, the more a discretionary gate becomes a weapon.

SYSTEM VIEW: Here is how the 20. no contribution ledger theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: A storehouse-centered institution could prove its sincerity by doing a few concrete things:

- Publish clear written aid standards (including emergency rent stabilization) and make

them portable across wards.

- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
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COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “20. No Contribution Ledger” often

Interpretation: DEVIL’S CHARITY CARD: The help-script for “20.

runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

21 . The Moving Economy: Reset-to-Zero

A family can spend years building trust in one community, then lose it overnight when they relocate. They arrive in a new ward and are treated like a risk. The invisible loss is not just friendship; it is procedural dignity. The recipient must re-prove themselves in a room where the chair holds all leverage.

Modern families move to survive. Jobs relocate. Housing costs spike. Childcare falls apart. Health events force change. Stability is no longer a place; it is a temporary truce. In that context, local community continuity is fragile.

68 The Church’s welfare system was built in an era of thicker continuity. It assumes a ward knows you. It assumes leaders have context. It assumes your contribution history is visible. When those assumptions break, the system defaults to suspicion.

This is not because bishops are uniquely bad people. It is because the institution has not built accountability structures that travel with members. The result is a revolving-door gate: each new ward is a new audition. Each new bishop feels justified in imposing fresh tests because he sees only the present need, not the past sacrifice.

This dynamic is why “self-reliance” rhetoric can become oppressive. If the institution keeps reserves large and keeps aid discretionary, then mobility turns into a moral trap: the family cannot accumulate enough local capital fast enough to access help without humiliation.

The next chapter names the most corrosive first move in the gatekeeping ritual: the

Interpretation: The next chapter names the most corrosive first move in the gatekeeping ritual: the

tithing question. That question is not just about money. It is about guilt and posture. [S1, S2]

SYSTEM VIEW: Here is how the 21. the moving economy: reset-to-zero theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

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RESPONSE: My response is not to mock that instinct. It is to test it. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.

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- Create an appeal loop so recipients can request review without retaliation or social marking.

- Report outward flow ratios in plain language: annual giving as a percentage of annual

surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

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Interpretation: DEVIL’S CHARITY CARD: The help-script for “21.

Zero” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

702 2. Guilt First: The Tithing Question

I am not arguing that anyone is “owed” unlimited aid. I am arguing that a system that demands lifelong sacrifice cannot treat that sacrifice as disposable at the moment of crisis — and cannot demand gratitude as the price of immunity from accountability.

Imagine walking in with rent dread and being asked to account for loyalty before being asked to account for need. Your nervous system reads the message instantly: ‘This is not a net. This is a courtroom.’ That feeling is why some people would rather suffer quietly than ask.

One of the very first questions many people face when asking for aid is: “How much tithing have you paid?” Sometimes it is explicit. Sometimes it is implied through [S1, S2] worthiness conversation. Either way, it functions as a gate.

In a welfare interview, the first question should be triage: what do you need to keep your children stable this month? In a corporate welfare model, the first question is often compliance: are you a payer, and are you current? That ordering is not incidental. It reveals the moral priority of the system.

The tithing question creates guilt regardless of the answer. If you have not paid, your [S1, S2] need becomes framed as your fault. If you have paid, you are still placed in the posture of proving it. The conversation begins not with compassion but with a moral audit. That is.

Interpretation: proving it.

Devil’s Charity: help that begins by shrinking the recipient.

Interpretation: Devil’s Charity: help that begins by shrinking the recipient.

Why would a bishop ask this first? Because the institution has trained leaders to see aid as a stewardship risk. The tithing question is a quick proxy for trustworthiness. It is also a [S1, S2] shame lever that increases control. A guilty person asks for less. A guilty person does not appeal. A guilty person is cheaper to help.

Once the conversation begins with guilt, the rest of the pattern follows naturally. The

Interpretation: Once the conversation begins with guilt, the rest of the pattern follows naturally.

recipient will accept probation. The chair will feel righteous. And the institution's reserves will remain untouched behind layers of discretion.

SYSTEM VIEW: Here is how the 22. guilt first: the tithing question theme typically [S1, S2] functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

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REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
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surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain.

The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

72 with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “22. Guilt First: The Tithing [S1, S2]

Interpretation: DEVIL’S CHARITY CARD: The help-script for “22.

Question” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see

the card, you can stop blaming yourself for the system's outputs.

23 . "What Have You Done For Me Today?"

A person who has carried callings for years can be treated like an entitled stranger the moment they ask for help. That experience can feel surreal. It creates cognitive dissonance: 'I helped build this. Why am I being interrogated?' The dissonance is not accidental. It is the result of the missing ledger.

When past contributions do not count procedurally, the system resets you to zero. And when you are at zero, the question becomes: what have you done lately? Are you active? Are you paying now? Are you humble? Are you serving? Are you grateful?

In a covenant community, the answer would include history: 'We know you. We know what you've given. We will stabilize you and then rebuild together.' In a discretionary gatekeeping system, history does not bind the chair. The chair is free to treat you as a

Interpretation: gatekeeping system, history does not bind the chair.

fresh liability.

This is why rotating bishops matter so much. A bishop can be compassionate, and the next bishop can be harsh, and both can claim righteousness because there is no standardized ledger that holds them accountable. The system's moral center becomes the temperament of the chair.

Devil's Charity institutions love this dynamic because it keeps members striving. If help

Interpretation: Devil's Charity institutions love this dynamic because it keeps members striving.

is uncertain, people stay compliant. They fear falling out of favor. They avoid criticism.

The ambiguity itself becomes a control mechanism.

The next chapter names the repeating gatekeeper moves: tone policing, service requirements, delay, and narrative control. These moves are not random. They are the predictable language of a system that has converted mercy into risk management.

73 SYSTEM VIEW: Here is how the 23. "what have you done for me today?" theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions

through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: A storehouse-centered institution could prove its sincerity by doing a few concrete things:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five

similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

74 WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “23. “What Have You Done For Me

Interpretation: DEVIL’S CHARITY CARD: The help-script for “23.

Today?”” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

CARE AS CONSTRAINT: THE MONKEY-IN-THE-MIDDLE TRAP

One reason this pattern replicates inside families is that the Church already demands a

Interpretation: One reason this pattern replicates inside families is that the Church already demands a

very high baseline of sacrifice from its members: ten percent tithing, often additional fast [S1, S2].

Interpretation: very high baseline of sacrifice from its members: ten percent tithing, often additional fast [S1, S2].

offerings, substantial time in callings, and a culture of constant volunteering. Even for people with means, that baseline can make “real help for family” feel like an added levy rather than a normal obligation of love.

Then the welfare script adds a second move that sounds righteous but creates a trap: “go to family first.” In theory, this is about strengthening kinship and preventing institutional dependency. In practice, it often makes the person in need the monkey in the middle—caught between a corporate system that wants family to absorb the cost, and a family system that has been trained to make help conditional and procedural.

The result is not simply that help is scarce. The result is that help becomes governance. Your options narrow. The cost of disagreement rises. The burden of proof shifts onto the person who is already exhausted. And because everything is framed as prudence and self-reliance, the person in need is treated like a moral risk rather than a human being in triage.

75 That is Devil’s Charity at the family layer: assistance that increases dependency while

Interpretation: 75That is Devil’s Charity at the family layer: assistance that increases dependency while

being labeled “care,” and then uses the dependency as proof that more control is required.

SYSTEM VIEW: How “family-first” can become a liability shield in practice:

- ⊛ Corporate Church collects the primary sacrifice (tithing + time) and centralizes [S1, S2] reserves and legal power.
- ⊛ Local Church administers aid discretionarily, with high variance and low appealability.
- ⊛ Family absorbs the first-responder burden after decades of being trained on worthiness, prudence, and conditional help.
- ⊛ Recipient must repeatedly prove deservingness to multiple gatekeepers (family, bishop, bureaucracy) while already in collapse.

◌ Any resistance is reframed as pride/ingratitude, which justifies further withholding and further control.

LEDGER BOX — Care as Constraint

Mercy Ledger (Local/Family): I can acknowledge sincere moments of help. I do not deny them.

Accountability Ledger (Blueprint): The combined script (high baseline sacrifice + family-first routing + discretionary aid) shifts costs downward, concentrates control upward, and forces the person in need into probation.

Test: Does this sequence build a person back into stable capacity—or does it manage them until the crisis becomes their identity?

24 . The Gatekeeper Pattern

When aid is delayed, crises compound. Late fees appear. Eviction notices arrive. Stress erodes marriages. Children absorb fear. A small rent bridge that could have prevented collapse becomes a larger, messier crisis. Then the institution can say, ‘Look how unstable they are,’ and use the instability as evidence that the gate was wise. This is the cruelty of delay.

Gatekeeping is recognizable by its moves. Tone policing: ‘Ask nicer.’ Gratitude

Interpretation: Gatekeeping is recognizable by its moves.

demands: ‘Be thankful.’ Delay as discipline: ‘Come back next month.’ Work

requirements: ‘Earn it.’ Narrative control: ‘Don’t criticize leaders.’ Worthiness framing: ‘This is about your choices.’ Each move reduces the recipient’s agency while preserving the chair’s power.

Gatekeeping often presents itself as “teaching self-reliance.” Self-reliance is good when it

Interpretation: Gatekeeping often presents itself as “teaching self-reliance.” Self-reliance is good when it

is real support toward independence. Gatekeeping is not support toward independence. It

Interpretation: is real support toward independence.

76 is support toward submission. It conditions the recipient to accept humiliation as a price

of survival.

In a wealthy institution, gatekeeping becomes especially revealing. If the resources exist

Interpretation: In a wealthy institution, gatekeeping becomes especially revealing.

to stabilize families quickly but the institution chooses to route aid through probation, then the system is optimizing for something other than mercy.

Gatekeeping also protects the people shield. If you complain, you are told you are

Interpretation: Gatekeeping also protects the people shield.

attacking a volunteer. If you escalate, you are told you are contentious. The institution remains abstract while the chair becomes the lightning rod. The machine survives.

With the gatekeeper pattern established, the book now turns to the Ark logic: the

Interpretation: With the gatekeeper pattern established, the book now turns to the Ark logic: the

institutional story that makes hoarding feel holy and makes outward flow feel risky.

SYSTEM VIEW: Here is how the 24. the gatekeeper pattern theme typically functions

Interpretation: SYSTEM VIEW: Here is how the 24.

as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request.

When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A FAITHFUL READER MIGHT RESPOND: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: My response is not to mock that instinct. It is to test it. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-

way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).

77 • Create an appeal loop so recipients can request review without retaliation or social marking.

- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

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The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

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DEVIL’S CHARITY CARD: The help-script for “24. The Gatekeeper Pattern” often

Interpretation: DEVIL’S CHARITY CARD: The help-script for “24.

runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

78 Reader Map

This book is outcomes-focused. It does not ask you to referee doctrine or motives. It asks whether a system that claims to be a mercy node is producing stability for families - or producing collapse while protecting its reputation.

What I am claiming:

- ⊘ A mercy system can be evaluated by measurable outcomes, not just good intentions.
- ⊘ When aid is discretionary, opaque, and shame-gated, it becomes a control tool and a liability shield.
- ⊘ Narrative compression—turning a complex claim into a personality story—is a common way institutions evade complex accountability.
- ⊘ My case is evidence from inside the machine - not proof that every member or leader is malicious.

What I am not claiming:

- ⊘ That every local leader is abusive, or that every member is complicit.
- ⊘ That theology alone explains the harm (the focus here is incentives, procedure, and outcomes).

- ⊘ That any one person "caused" everything that happened to my family.
- ⊘ That you must leave your faith to take this audit seriously.

The one doctrine test (simple):

- ⊘ Does the institution primarily build the poor into stability and housing - or primarily build itself?

The ledger test (two ledgers):

- ⊘ Mercy Ledger: credit the hands - the real help given by local people.
- ⊘ Accountability Ledger: audit the blueprint - policies, incentives, legal posture, and.

Interpretation: ⊖ Accountability Ledger: audit the blueprint - policies, incentives, legal posture, and.

how money is deployed.

How to read this book:

- ⊘ If you only read one section: read the Prologue pivot and Exhibit A (the real-time output).
- ⊘ If you want the system mechanics: Part V and Part VI (risk management, missing ledger, the tithing gate).
- ⊘ If you want the financial argument: Part VII (the Ark, the moat, and the charity math).
- ⊘ If you want the receipts: Part IX (casefile thread and lawsuit context).

Note: Nothing in this book is legal advice. It is a systems narrative grounded in public sources and lived records.

79 Part VII — The Ark: The Storehouse Becomes a Portfolio

Scope note: In this part, “the Church” refers to the corporate Church-machine — the treasury, legal posture, policy stack, and brand governance. This is not an indictment of the ward-body or ordinary members. The local Church is often an earnest shield; the corporate Church is the extraction actor.

25 . The Ark Logic

Scope note: This chapter analyzes the corporate Church (policy, assets, legal posture),.

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not the ward-body. The local Church is the earnest shield; the corporate Church is the extraction actor.

Notice how often the language of “stewardship” is invoked when questions about money arise. Stewardship is a beautiful word. It can also be a shield word. It allows an institution to say, ‘Trust us,’ without showing its work.

The Ark logic is the moral story that justifies hoarding: the world is unstable; the end times are coming; prudence requires reserves; the institution must be prepared. Prudence can be wise. The danger is when prudence becomes identity.

Once reserves become identity, reserves become sacred. At that point, the institution begins to interpret criticism of hoarding as criticism of righteousness. People who ask for transparency are framed as lacking faith. People who ask for more outward flow are framed as irresponsible. The institution’s survival becomes the highest good, and everything else becomes negotiable.

The Ark logic also creates emotional permission for gatekeeping. If reserves are sacred,

Interpretation: The Ark logic also creates emotional permission for gatekeeping.

aid becomes a risk. If aid is a risk, the chair must test recipients. If the chair must test recipients, guilt-first interviews become righteous. That is how the Ark logic turns into everyday humiliation.

Devil’s Charity systems sanctify accumulation. They treat outward flow as a threat to

Interpretation: Devil’s Charity systems sanctify accumulation.

stability rather than a fulfillment of the institution’s purpose. The moment accumulation becomes holy, the storehouse becomes secondary. The portfolio becomes the true temple. [S30][S31][S27]

Two Builds: Zion Outward vs Zion Inward (Temples and Housing)

LEDGER BOX — Capital Allocation as Theology

Mercy Ledger — Local Church / People

- ⊘ Temples can be sacred to believers.
- ⊘ Local members sacrifice sincerely for what they see as holy.
- ⊘ Do not confuse critique of allocation with contempt for faith.

Accountability Ledger — Corporate Church / Blueprint

80 ☺ Budgets reveal priorities: housing capacity vs prestige signals.

☺ Preventing housed members from falling is not the same as building homes for the unhoused.

☺ A church-body builds society outward; a corporation builds itself inward.

LEDGER BOX — CAPACITY VS SIGNAL

MERCY LEDGER (Local Church / People):

- Temples may be meaningful and sacred to believers; I'm not mocking devotion.
- Local saints often give time and money believing they are building Zion.

ACCOUNTABILITY LEDGER (Corporate Church / Blueprint):

- Budgets reveal gravity: capital allocation is practical theology.
- Keeping the already-housed from slipping is not the same as building housing capacity for the unhoused—surplus should build outward if the mission is care.

This book does not ask the reader to decide Mormon truth claims. The only “doctrine” it asks you to apply is a moral one that belongs to Christianity in every tradition: does the institution use its surplus to support the poor and build society, or does it primarily use society to support and build itself?

You can answer that question without arguing over metaphysics. You answer it by watching what gets built and what gets scaled when resources are abundant.

The modern Church is building temples — beautiful, expensive, high-signal “great and spacious” buildings in the scriptural sense of a sacred skyline. I am not saying temples are bad. I am saying priorities are revealing. When an institution has surplus, it shows you its real operating theology by what it chooses to multiply.

In an economy where housing has become a structural crisis, the sharpest juxtaposition is not temple versus “nothing.” It is temple expansion versus housing capacity: roofs, units, stability, and permanent relief that reduces homelessness rather than merely delaying it.

The local church-body often functions as prevention: keeping already-housed members from going homeless through short-term rent help, food, and emergency stabilization.

That matters. But it is not the same thing as housing the poor. Prevention inside the gate is not the same as building a larger gate or building homes outside the gate.

This is where the “two churches” split becomes measurable. The local church (the people) tries to keep families afloat with whatever discretion and budget it is given. The corporate church (the machine) scales capital projects and wealth insulation. One bleeds outward; the other compounds inward. The local church becomes an earnest shield, and the corporate church operates as a mature actor in the extraction economy — a system that can grow enormous while framing outward flow as optional.

81 If the Church wants to refute this critique, it does not need better sermons. It needs a different build pattern: transparent ratios, measurable commitments to housing and

Interpretation: different build pattern: transparent ratios, measurable commitments to housing and

poverty reduction, and a welfare system that does not rely on guilt-first gatekeeping to

Interpretation: poverty reduction, and a welfare system that does not rely on guilt-first gatekeeping to

preserve the hoard.

Two builds can exist at the same time — worship space and community aid — but when one expands rapidly while the other is filtered through discretionary chairs and worthiness gates, the institutional center of gravity becomes obvious.

The next chapter describes what happens when the hoard becomes holy: transparency shrinks, accountability becomes dangerous, and the institution’s moral language is used to protect wealth rather than people.

SYSTEM VIEW: Here is how the 25. the ark logic theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the

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REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

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this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

Temple Growth, Optics, and the Question of Warrant [S30][S31][S27]

I want to ask a plain, outcomes -focused question that doesn’t require anyone to agree with my doctrine: are the current levels of temple expansion warranted by measurable need, or are they primarily a high -signal optics program—a proof -of-strength project that

Interpretation: need, or are they primarily a high -signal optics program—a proof -of-strength project that

consolidates brand legitimacy while the living fall through the floor?

83 The Church’s own public statistics show a massive pipeline: hundreds of temples are operating, under construction, or announced. That scale matters because temples are expensive, long-cycle capital assets. When a system chooses to expand long -cycle.

Interpretation: expensive, long-cycle capital assets.

capital, it is choosing a future—one kind of future instead of another.

I am not attacking temples as “bad.” I’m asking what they are *for* in this era. If the stated purpose is “work for the dead,” then we should be able to talk about thresholds: how much work for the dead is warranted, at what pace, and at what opportunity cost? The dead, by definition, are not competing in the living economy for rent, childcare, medical care, transportation, and food. Money is a tool designed for the living—especially the living who are nearest the cliff.

The usual justification is preparation for the Second Coming. But that logic doesn’t clear its own bar. If society collapses, the dollar collapses with it. What good is a compounding reserve in a failing social order? If preparation is the aim, the most “apocalyptic” investment is not a growing portfolio; it’s resilient communities: homes people can.

Interpretation: investment is not a growing portfolio; it’s resilient communities: homes people can.

afford, local capacity, and structural stability that keeps families from being routed into the street.

So here is the test that any reader—believer or not—can apply: when the marginal dollar is available, does the institution route it into assets that primarily develop the corporate.

Interpretation: is available, does the institution route it into assets that primarily develop the corporate.

machine, or into structures that measurably prevent human collapse? Temples can be spiritually meaningful, but the question is whether temple growth has become a substitute for the harder work of building a society that can hold its own people.

This question becomes even sharper because the Church already extracts significant capacity from members—tithing, fast offerings, and heavy volunteer labor. In its public [S1, S2] “caring” summaries, the Church reports both direct expenditures and millions of volunteer hours. That volunteer labor is real sacrifice by real people. When institutions point to member-hours as part of their “impact,” it blurs a moral line: the corporation receives credit for what the people did, while the people still bear the opportunity cost in time, bodies, and burnout.

And if temples are also functioning as prestige infrastructure—large, expensive, highly visible projects—then they can have secondary market effects: they signal desirability and permanence, often increasing surrounding land value. That helps those already positioned with assets, not the family one rent increase away from losing everything.

Interpretation: positioned with assets, not the family one rent increase away from losing everything.

Again: I'm not claiming a temple is evil. I'm asking why the Church's highest -signal builds keep pointing upward, while the "keep people housed" work is still treated as a local, conditional, gatekept burden.

If the local ward is still a church, then the corporate center should behave like one: it should build outward into the living economy, not merely inward into its own

FROM AUTHORITY TO GATES — HOW LEVERAGE ENTERS THE SACRED

Once authority becomes the proof, gates become the enforcement. A system no longer asks, "Is the fruit light?" It asks, "Are you authorized?" That shift converts worship into compliance, and the sacred becomes leverage.

This is the pivot point where an institution can sincerely believe it is protecting holiness while it is quietly narrowing exits.

Bridge Insert — Claim 4B (Ritual Capture)

Up to this point, we have examined the temple as a governance technology: the way gates, interviews, and

Polygamy as Governance Lever (Consent vs Control)

A second pressure-point often braided into temple governance is plural marriage: not as a gossip topic, but as a systems test. Even Church-published history acknowledges the practice in Nauvoo and its later expansion in Utah. [S28][S29][S4]

Steelman (fair reading): in rare frontier conditions, a community may attempt forms of plural marriage as a temporary social adaptation among consenting adults. But the moment secrecy becomes normal, reputational risk becomes asymmetric, and one party holds spiritual leverage ("God told me"), the practice becomes structurally easy to abuse.

Reader friction note (why some reject any defense at all):

My wife made a blunt but structurally accurate argument: any argument for polygamy, even a cautious one, can be throne-facing because it naturally develops hierarchy. Once intimacy is organized into ranks

(first wife / later wife; public / hidden; favored / neglected), the structure itself becomes a ladder of access—time, security, status, lineage, and belonging—regardless of the intentions of the adults involved.

So I'm going to keep this simple: polygamy does not pass the sandals test. It reliably builds hierarchy inside intimacy, concentrates custody, and shifts the heaviest costs onto the vulnerable. When a structure predictably produces that fruit, no amount of “in theory” can redeem it as a divine pattern.

Any workaround required to make it appear clean—rare cases, special rules, secrecy, “higher law” language, or spiritual leverage—is not proof of holiness. It is proof of a fallen condition. God may endure a people's imperfect structures for a time, but endurance is not endorsement, and it is not a commandment.

Therefore, my claim here is not that every participant intended harm, but that the structure predictably produces harm—and God does not ask us to purchase holiness with someone else's agency or consent.

Rule of thumb: Any “commandment” that requires secrecy and grants one party expanded access to bodies, time, or lineage is presumed counterfeit until proven otherwise by transparent, symmetric consent and burden-lifting fruit.

My doctrine claim is narrow and non-negotiable: God may endure many imperfect arrangements for a season, but God never condones coercion. Any sexual or marital system that relies on pressure, fear, priestly leverage, or unequal downside risk fails the fruit audit—even if the participants can recite sincere justifications.

Endure is not endorsement. Endurance is God permitting human agency in a fallen world while still judging the fruit.

What we can prove vs what we infer:

Prove (documented): Joseph introduced plural marriage in Nauvoo; the practice was implemented with secrecy and produced documented conflict and harm; Brigham Young and subsequent leadership institutionalized and expanded plural marriage in Utah with stronger governance capacity. [S28][S29][S4]

Infer (pattern): Joseph's revelation engine created the opening; Brigham's administrative temperament and custody of the system made the practice easier to enforce and normalize once he held command. This is not “Brigham secretly ran it all along” as a factual claim; it is a governance inference about who could consolidate a fragile practice into a durable institution.

Interpretation: Polygamy functions as a high-yield custody mechanism when combined with secrecy + sacred leverage. The question is not whether every actor intended harm; the question is what the structure predictably does to the vulnerable.

Bridge: this is the same pattern ladder running through the whole book—revelation engine → secrecy normalizes → sacred leverage → custody machine. Once secrecy becomes a governance norm, the vulnerable pay the price.

Addendum: Why Polygamy Almost Always Becomes Throne-Facing

A fair critique (and one I accept) is that even the best “case for polygamy” tends to be throne-facing, because it encodes a hierarchy into intimacy.

It creates a permanent rank ladder—time, attention, security, lineage, and spiritual belonging become currencies that can be allocated, withheld, or negotiated from above.

Even when adults claim consent, the system incentives remain: a hub-and-spoke family structure, asymmetric downside risk, status sorting, scarcity discipline, secrecy normalization, and sacred leverage ("higher law" language) to enforce compliance. In other words: the structure itself wants to become a custody machine—whether or not the actors intend harm.

Therefore, my fruit-audit standard is simple: if a marital system predictably concentrates relational and sexual power upward and requires secrecy or spiritual leverage to sustain it, it fails the Sandals Test. That does not require proving every participant was coerced; it requires acknowledging what the structure reliably does to the vulnerable.

Reconciling Joseph-as-Prophet with Polygamy-as-Fall

One does not have to choose between two extremes—"Joseph was a fraud" or "polygamy was holy." A third, historically common pattern fits the evidence and the moral logic of scripture: a real restoration can occur, and then power can subvert it.

Under this framework, Joseph can function as a genuine restorer (a conduit of light in key moments) while still falling into throne-building—especially through sexuality, secrecy, and kinship power. Institutions then protect the messenger by sanctifying the fall: what begins as an exception becomes doctrine; what begins in secrecy becomes governance.

Put plainly: polygamy is best read as a drift-marker—an indicator that the restoration engine began to fuse with custody and control. That conclusion preserves the possibility of early prophetic fruit while refusing to call coercive structures "God."

Rule of thumb: the moment "revelation" grants one class expanded access to bodies, time, or lineage, you are watching throne logic masquerade as holiness.

sacred scarcity can be used to produce compliance and consolidate custody—often without any overt malice

Interpretation: sacred scarcity can be used to produce compliance and consolidate custody—often without any overt malice

from the people inside the system.

Claim 4B is the historical "root receipt" that helps explain how those governance dynamics gained traction. It does not accuse hearts. It simply names a mechanism: when an institution is under threat, it will adopt cohesion tools that tighten the perimeter. If the tool includes secrecy and high-cost covenant framing, it can quietly raise the price of dissent and narrow exits—even while being framed as holy.

Read the next section with one question in mind: does this structure widen exits and protect the vulnerable, or protect the institution by making exit expensive? If the fruit is heavier burdens and tighter fear-gates, then whatever the intent, the system has drifted—and repentance looks like

pre-consent transparency, removal of fear-leverage, and access by agreement to abide rather than

A lower law may be endured in crisis; it must never be enthroned as a covenantal ideal. In this sense, Joseph and Brigham mistook a lower law for a higher law—and the fruit revealed the engine.

worthiness policing.

— End of bridge. Claim 4B begins on the next page.

Temple Overlay Receipts Packet (Claim 4B)

“Ritual Capture: When Sacred Signs Become Leverage”

Policy A: Church-owned / church-adjacent sources + neutral academic framing only. No ritual specifics reproduced.

One-Page Packet

Claim 4B (module inside Chapter 4 — Exception Law): When Nauvoo-era temple rites were introduced, a

boundary-enforcement layer (secrecy + high-cost covenant framing + outward-form overlap with contemporary

fraternal ritual styles) increased the cost of dissent and narrowed exits—even if the intent was sincere cohesion.

Why this matters (structural, not sensational):

Secrecy changes consent physics: you can’t fully consent to terms you can’t see in advance.

High-cost covenant framing raises the penalty of dissent and increases compliance—even when framed as.

Interpretation: High-cost covenant framing raises the penalty of dissent and increases compliance—even when framed as.

sacred.

Outward-form overlap isn’t the point; function is: does the structure protect the vulnerable, or protect the institution by narrowing exits?

Consent vs Control Audit Questions:

Was consent informed (terms understood in advance) and reversible (safe to pause/decline/leave)?

Did secrecy create a “trap” (terms learned after social/spiritual commitment)?

Did covenant framing increase fear-leverage (social or spiritual penalties for dissent)?

What fruit followed: burdens lifted, or burdens shifted downward?

Receipts:

Receipt 4B-A1 — Church History Topics: “Masonry” (churchofjesuschrist.org) [S5, S6]

Timeline anchor + acknowledged similarity. Records Joseph preparing the Red Brick Store space

“preparatory to giving endowments...” and introducing the endowment to nine men (all also Masons) on May 4, [S6, S5, S7]. [S30][S31][S27][S31]

1842.

Receipt 4B-A2 — Joseph Smith Papers: “Endowment Ceremony in Red Brick Store” (josephsmithpapers.org) [S6, S5, S7]. [S30][S31][S27]

Primary timeline anchor. States that 4–5 May 1842 Joseph presented ceremonies/instructions known as.

Interpretation: Primary timeline anchor.

“endowment” in the upper room of his store to Hyrum Smith, Brigham Young, and others. [S6, S5, S7]. [S27][S29][S30][S31][S27]

Receipt 4B-A3 — Joseph Smith Papers Topic: “Endowment” (josephsmithpapers.org) [S6, S5, S7]. [S30][S31][S27]

Topical confirmation + context. Confirms first Nauvoo presentation to a small company in early May 1842,. [S30][S31][S27]

anchored to Joseph’s journal/history.

Receipt 4B-A4 — BYU Religious Studies Center (RSC) PDF: “Freemasonry and the Latter-day Saint Temple [S5, S6]

Endowment Ceremony”

Faithful academic framing. Notes Joseph taught using forms participants understood—“starting where they

were and leading them to more light and knowledge.”

Receipt 4B-A5 — FAIR Latter-day Saints: “Relationship between the temple endowment and Freemasonry” [S5, S6]. [S30][S31][S27][S31]

Church-adjacent framing. Acknowledges critics point to similarities and that Joseph became a Mason shortly before introducing the Nauvoo-style endowment; notes they will not discuss sacred specifics [S6, S5, S7]. [S30][S31][S27]

publicly.

Receipt 4B-A6 — BYU RSC web summary page (reader-friendly)

Short-form academic summary: acknowledges similarities are widely misunderstood and distinguishes ritual

purposes (Masonry: relationships among men; Endowment: preparing to return to God’s presence). [S5, S6]. [S30][S31][S27][S31]

What we can responsibly conclude (Policy A):

The chronology (spring 1842) is documented and not speculative (Church history + JSP).

Interpretation: The chronology (spring 1842) is documented and not speculative (Church history + JSP).

Church/adjacent sources acknowledge outward-form similarities while emphasizing purpose differences.

Even with sincere intent, secrecy + high-cost covenant framing functions as boundary enforcement and raises the cost of dissent.

Repentance Lever (sandals-facing):

Pre-consent transparency: publish a plain-language list of commitments so no one is surprised after commitment.

Remove fear-leverage: eliminate gotcha structures and “future blessing capture” logic.

Temple access by agreement-to-abide, not worthiness fear-gates (fear-gates produce shame, secrecy, and confident liars).

Draft Module Text (Drop-in for Rise & Fall — Chapter 4)

Module Title: Ritual Capture — When Sacred Signs Become Leverage

If an institution is going to survive persecution, it will look for tools that create cohesion quickly.

Sometimes those tools are beautiful. Sometimes they are effective. And sometimes they are both—while quietly changing the consent-physics of the entire community.

The Nauvoo-era temple endowment arrives inside a real crisis: external threat, internal fragmentation, [S6, S5, S7]. [S30][S31][S27]

and leaders trying to hold a community together. We do not have to assume villainy to notice a pattern.

Interpretation: and leaders trying to hold a community together.

In fact, the pattern becomes more dangerous when the intent is sincere.

Interpretation: In fact, the pattern becomes more dangerous when the intent is sincere.

Church sources give a tight timeline. In early 1842 Joseph Smith becomes involved with Nauvoo. [S30] [S31][S27]

Freemasonry, and by early May 1842 the endowment is introduced to a small circle in the upper room of the [S5, S6]. [S30][S31][S27][S31]

Red Brick Store. Church history materials themselves connect the setting and timing, and the Joseph Smith

Papers anchors the early May presentations in Joseph’s own record. That chronology is the receipt.

[4B-A1][4B-A2][4B-A3]

This alone proves nothing about motives. But it does establish something that matters for a fruit audit:.

Interpretation: This alone proves nothing about motives.

when a community adapts ritual forms already known to insiders, ritual can become a boundary engine—hardening the perimeter, raising the price of dissent, and increasing compliance.

The question is not whether there are outward similarities. The question is what the system is doing with secrecy and covenant framing. Secrecy changes consent. If you cannot see the terms in advance, you cannot

fully consent. If you learn the terms only after social and spiritual commitment, the “choice” is already shaped by pressure. This is not a claim about any one person’s heart. It is a claim about mechanism.

Faithful LDS academic sources offer a charitable reading: Joseph taught using forms participants already understood—starting where they were and leading them toward more light. [4B-A4][4B-A6] That may be true.

But even a charitable reading still leaves the structural dilemma: the same scaffolding that builds cohesion can also build control.

So we apply the consent audit: Could a person refuse safely? Could they pause without penalty? Could they.

Interpretation: So we apply the consent audit: Could a person refuse safely?

leave without becoming a spiritual threat to the group? Were the commitments plain in advance, or discovered after commitment in a setting where saying “no” risks shame, relational loss, or spiritual fear?

This is why a sandals-facing repentance lever is simple and non-hostile: transparency before consent.

Publish a plain-language list of covenants and commitments. Remove gotcha structures. Eliminate fear-leverage. And make access about agreement-to-abide rather than worthiness policing—because worthiness

gates do not create purity; they create shame, secrecy, and confident liars.

When an institution survives by tightening exits, it can call that holiness. But holiness that narrows exits will drift toward Devil’s Charity—help that harms, safety that becomes a cage. The fruit test does

Interpretation: exits will drift toward Devil’s Charity—help that harms, safety that becomes a cage.

not ask who is “true.” It asks who is lighter, freer, and safer—especially the vulnerable.

Bracket Key for Receipts:

[4B-A1] Church History Topics: “Masonry”

[4B-A2] Joseph Smith Papers: “Endowment Ceremony in Red Brick Store” [S6, S5, S7]. [S30][S31]
[S27]

[4B-A3] Joseph Smith Papers: “Endowment” topic page [S6, S5, S7]

[4B-A4] BYU RSC PDF: Freemasonry and the Temple Endowment [S5, S6]

[4B-A5] FAIR: Relationship between endowment and Freemasonry [S5, S6]

[4B-A6] BYU RSC web summary

84 permanence. Otherwise the “fall” described in this book stands: the local church may still be a church, but the corporate machine has become a business wearing religious robes.

26 . When the Hoard Becomes Holy

Public record note: In a Feb. 21, 2023 SEC press release (Release 2023-35), the SEC. [S14] announced charges against Ensign Peak Advisers and the Church for disclosure failures [S14,S15]. [S14] and misstated filings. The SEC stated Ensign Peak failed to file Forms 13F from 1997– [S14,S15].

Interpretation: and misstated filings.

2019 and instead filed through shell LLCs that obscured the Church’s portfolio and [S14,S15].

Interpretation: 2019 and instead filed through shell LLCs that obscured the Church’s portfolio and [S14,S15].

misstated control; the release also states Ensign Peak agreed to pay a \$4 million penalty [S14,S15].

Interpretation: misstated control; the release also states Ensign Peak agreed to pay a \$4 million penalty [S14,S15].

and the Church agreed to pay a \$1 million penalty. [S14,S15]

Many members can tolerate imperfection. What they cannot tolerate forever is hypocrisy that becomes structural. When the institution treats its own wealth as untouchable while asking the poor to prove worthiness, the moral contrast becomes hard to ignore.

A church can have reserves and still be a church. The question is not whether wealth

exists. The question is whether wealth is treated as a tool or as a god. When the hoard becomes holy, wealth becomes identity.

In a holy-hoard institution, secrecy is framed as sacred. Financial opacity is framed as reverence. Internal discipline is framed as protection. Dissent is framed as pride. These frames are powerful because they attach moral weight to institutional preferences.

This is the moment the institution begins to resemble the thing it once criticized. Mormon culture once called the Catholic Church “the great and abominable church,” with wealth hoarding as a major symbol of that critique. Over time, the institution’s own wealth accumulation makes that language inconvenient. The critique fades not necessarily because the critique was wrong, but because the institution becomes a peer — and in some metrics, a superior power. The mirror becomes uncomfortable.

In Devil’s Charity terms, the hoard becomes a form of optics oil: it buys stability,

Interpretation: In Devil’s Charity terms, the hoard becomes a form of optics oil: it buys stability,

influence, and legitimacy. The institution can fund beautiful projects and public compassion while still keeping the primary engine inward. Outward giving becomes a branding expense rather than an ethic.

The next chapter turns to the legal and procedural moat: why broad donor accountability is difficult, and how that difficulty allows the corporate posture to persist without meaningful reform.

SYSTEM VIEW: Here is how the 26. when the hoard becomes holy theme typically functions as a system rather than a one-off personality issue. First, the institution keeps

85 the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral

language keeps the recipient quiet.

A BELIEVING MEMBER COULD REASONABLY SAY: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: My response is not to mock that instinct. It is to test it. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain.

The chair is often tired. The chair is often unpaid. The chair is often taught that saying

86 “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair

learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “26. When the Hoard Becomes Holy”

Interpretation: DEVIL’S CHARITY CARD: The help-script for “26.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

27 . Courts as Moat

Public record note: Tithing-misuse claims have repeatedly struggled in court. For [S1, S2] example, the Ninth Circuit’s opinion in *Huntsman v. Corporation of the President of the Church of Jesus Christ of Latter-day Saints* (filed Jan. 31, 2025) affirmed dismissal of. [S14] claims arising from alleged representations about how tithing would be used. In 2025 [S1, S2].

Interpretation: claims arising from alleged representations about how tithing would be used.

reporting on a separate donors’ suit seeking return of tithing, courts again emphasized [S1, S2] constitutional limits and the difficulty of adjudicating internal religious representations without entanglement.

When a system cannot be challenged through normal channels, it grows bolder. It learns

that it can absorb criticism as noise. It learns that it can wait out outrage. It learns that it can point to local service as proof of goodness while keeping the center opaque. This is not unique to churches. It is the behavior of any fortified institution.

When ordinary members believe they were misled about how donations were used, their instinct is to seek accountability. In many institutions, donor intent disputes can create pressure for transparency or reform. In the modern Church context, a series of high-

87 profile cases has shown how difficult broad accountability can be when tithing use is [S1, S2] challenged.

The point here is not to turn this book into a law review article. The point is to name a structural outcome: even when donors attempt to frame claims as secular fraud, courts often dismiss the cases or resolve them without forcing a comprehensive public accounting. Procedural barriers, limitations issues, and constitutional entanglement concerns can function as a moat. The institution remains insulated. The average member learns a quiet lesson: you may not be able to force the machine to explain itself.

This is one reason the conversion feels permanent. If broad financial accountability cannot be enforced externally and is not enforced internally, then the institution can keep compounding assets while treating outward flow as discretionary charity rather than.

Interpretation: compounding assets while treating outward flow as discretionary charity rather than.

covenant duty.

The legal moat pairs with the people shield. If you criticize the institution's wealth, members defend the casseroles. If you attempt accountability, procedures dismiss you.

The institution does not have to repent because it does not have to answer.

This is why the money question matters so much. If accountability is structurally weak, then the only remaining moral check is voluntary: members stop paying. That is why the next chapters look at the charity math and the comparison to ordinary businesses.

SYSTEM VIEW: Here is how the 27. courts as moat theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the

experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I understand the impulse. I also think it fails the behavior test. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

88 REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five

similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

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DEVIL’S CHARITY CARD: The help-script for “27. Courts as Moat” often runs like

Interpretation: DEVIL’S CHARITY CARD: The help-script for “27.

this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the

89 institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

28 . The Charity Math Test

This chapter isn’t trying to win a debate about whether “the Church does good.” It is a proportionality test. If an institution claims to be a storehouse for the poor, then its outward-flow should be legible, routine, and scaled to its reserves—not dependent on

gatekeeper mood.

Benchmark Publicly reported / public

record Why it matters here

Church ‘Caring for Those in

Need’ spending (2024) \$1.45B Used as the Church’s own [S16]

public outward-flow headline.

Church ‘Caring for Those in

Need’ spending (2023) \$1.36B Recent baseline for [S16]

year-to-year comparison.

Investment reserves discussed

publicly (Ensign Peak) “over \$100B” (public [S17,S18]

reporting) A visible denominator for

‘hoard vs flow’ math (even if

imperfect).

Outward-flow ratio

(illustrative) ~1–2% of a \$100B reserve Explains why mercy can still [S17,S18]

feel scarce at the edge

despite large totals.

Corporate giving baseline

(U.S.) ~1.1% of pre-tax profits (illustrative math)

(recent) Even corporations track

giving as a share of surplus; a

church can meet/exceed with

transparency.

The exact denominators can be argued. That’s part of the institutional advantage: keep

the accounting cloudy, and every critique becomes “speculation.” But the lived

experience is consistent: at the welfare desk, help is treated as scarce and discretionary.

When an institution is wealthy and still makes aid feel like probation, the math becomes

moral—because the choice is structural, not personal.

A single rent bridge can prevent catastrophe. A single moving -day squad can prevent

injury. A single month of groceries can prevent panic. When those “small” interventions are rationed behind guilt-first interviews, the system isn’t just conserving resources; it is preserving leverage.

This is why I keep separating *the ward* from *the corporation*. The ward is often generous with time. The corporation is generous with narrative. The corporation can

90 always point to the ward’s goodness as proof that the institution is good—while keeping the real ledger private and protected.

29 . The Comparison That Shouldn’t Be Possible

The emotional force of this comparison is not “corporations are holy.” It is the opposite: if even profit-seeking companies can be transparent about how they route surplus outward, why can’t a church that claims moral exception—especially when that church sits on reserves measured in the tens (or hundreds) of billions?

Here are three non-church examples that make the point feel uncomfortably concrete:

- Newman’s Own: a for-profit food brand structured so that 100% of profits are donated [S22]

through its foundation.

- Ben & Jerry’s Foundation: historically committed 7.5% of annual pre-tax profits to its foundation [S23]

philanthropy.

- Patagonia: maintains a 1%-of-sales giving commitment and restructured ownership so that dividends are directed to fight the environmental crisis [S24]

that profits not reinvested are distributed to fight the environmental crisis.

These examples are not offered as a purity contest. They show that “we are prudent” is not the end of the conversation. A church can be prudent and still circulate mercy. A church can invest and still publish plain -language ratios. The contradiction appears when the institution behaves like an investment fortress while preaching a village ethic.

Interpretation: the institution behaves like an investment fortress while preaching a village ethic.

This is also where the courthouse enters the story. Recent tithing -misuse lawsuits have [S1, S2]

repeatedly been dismissed on procedural grounds (statutes of limitation, failure to plead

fraud with specificity, and similar barriers). A high -profile refund suit brought by James [S8, S9, S10, S11]

Huntsman was dismissed again by an en banc Ninth Circuit panel in January 2025. A.

Interpretation: Huntsman was dismissed again by an en banc Ninth Circuit panel in January 2025.

separate Utah donor suit was dismissed in April 2025. The pattern is not “the Church is

Interpretation: separate Utah donor suit was dismissed in April 2025.

proven innocent in the moral sense.” The pattern is that the legal system is structurally

Interpretation: proven innocent in the moral sense.” The pattern is that the legal system is structurally

hostile to broad, complexity -based accountability claims—especially when the defendant can route everything through layers of corporate entities and sacred framing.

So the comparison that “shouldn’t be possible” becomes even sharper: corporations can sometimes be easier to audit (by investors, regulators, and market pressure) than a church.

Interpretation: sometimes be easier to audit (by investors, regulators, and market pressure) than a church.

can be audited by its own members. When that happens, the church has crossed the line from *religious community* to *risk -managed corporate actor in robes*—and the local members become the halo that protects the center.

From here, we drop back into lived examples again—because this book refuses to let the debate float in abstraction. If the machine is real, it will show up the same way in different families: service -for-assistance, shame as governance, and blame reversal as the institution’s immune response.

91 Part VIII — Van as a Type Specimen of Abusive Logic

30 . Service-for-Assistance

In my family history, one of the earliest stories that shaped my understanding of gatekeeping involved a bishop who required service for assistance. People would be

Interpretation: gatekeeping involved a bishop who required service for assistance.

asked to work at the bishop’s storehouse or at DI, to clean the church, to pull weeds.

Sometimes the lines blurred into personal benefit: people being asked to do work that

helped the bishop's own properties or projects. Whether every detail is remembered perfectly is less important than the pattern it reveals: help is conditional, and the

Interpretation: perfectly is less important than the pattern it reveals: help is conditional, and the

condition is labor under the chair.

Service can be holy when it is voluntary and mutual. It becomes coercive when it is required as payment for survival. The service-for-assistance model appears when a gatekeeper links aid to labor: work at the storehouse, work at DI, clean the building, pull weeds, do maintenance.

Leaders often frame this as “teaching self-reliance.” But in practice it can function as a toll. If a family is already drowning, adding mandatory labor can deepen the crisis. It also creates a power dynamic: the chair becomes an employer, and the recipient becomes a subordinate.

The deepest ethical problem is not that service exists. It is that the institution with vast resources chooses to impose labor requirements on the poor while protecting a hoard.

That choice reveals what the institution values: compliance and posture over rapid stabilization.

Devil's Charity loves work requirements because they manufacture virtue signals. The

Interpretation: Devil's Charity loves work requirements because they manufacture virtue signals.

gatekeeper can say, ‘I helped them and taught them.’ The institution can say, ‘We promote self-reliance.’ Meanwhile, the recipient learns that asking for help means surrendering dignity and time — which deters future asking and saves money.

The next chapter shows how public breakdowns can become part of the system's defense: when someone finally explodes, the system uses the explosion as proof that the person was unstable all along.

SYSTEM VIEW: Here is how the 30. service-for-assistance theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to

interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor

92 negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I don’t deny the good. I’m naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don’t deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader

somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

93 COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “30. Service-for-Assistance” often

Interpretation: DEVIL’S CHARITY CARD: The help-script for “30.

runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

31 . The Testimony Meeting Explosion

In a story from my extended family, a woman once got up in fast and testimony meeting and reamed a bishop. He sat calmly, watching her unravel, until a counselor peeled her

away. I do not know everything that happened between them. But I know the system's logic well enough to recognize the shape: a person pushed to the edge, then publicly framed as irrational when they finally speak.

Closed systems have a predictable move when someone is harmed: they wait. They let the harmed person become increasingly desperate. They deny, delay, or shame them privately. Eventually, the person breaks. When they break, the system uses the break as evidence that the person is the problem.

A testimony meeting explosion is a perfect example. A person stands up, says too much, says it with too much anger, and the room feels secondhand embarrassment. The leadership remains calm. A counselor gently guides the person away. The audience learns the lesson: this is what happens when you speak out.

What the audience does not see is what preceded the explosion: repeated refusals, repeated audits, repeated shame. The calm of leadership becomes a performance of righteousness. The anger of the harmed becomes a performance of instability. The system wins twice: it avoids accountability and it discredits the critic.

This is Devil's Charity's optics layer. The institution does not need to answer the content

Interpretation: This is Devil's Charity's optics layer.

of the accusation if it can make the accuser look unstable. Once the critic looks unstable, the chair becomes righteous by contrast.

94 The next chapter names the deeper engine behind this: blame reversal. Blame reversal is how an institution keeps its hands clean while teaching the injured to carry guilt for their own injuries.

SYSTEM VIEW: Here is how the 31. the testimony meeting explosion theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability

request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A BELIEVING MEMBER COULD REASONABLY SAY: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I don’t deny the good. I’m naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don’t deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The fix is not more talks about charity. The fix is structure:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five

95 similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “31. The Testimony Meeting

Interpretation: DEVIL’S CHARITY CARD: The help-script for “31.

Explosion” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

32 . The Blame-Reversal Machine

One reason people stop asking for help is not that they do not need it. It is that they learn the cost of asking: you will be made to feel that your need is your fault. That is blame reversal in practice.

Blame reversal is the mechanism that makes gatekeeping hard to argue with cleanly. If

Interpretation: Blame reversal is the mechanism that makes gatekeeping hard to argue with cleanly.

you say you are hungry, the system says you are entitled. If you say you are desperate,

the system says you made bad choices. If you say you paid for decades, the system says you are not owed anything. If you say the process feels coercive, the system says you are offended.

Each response may contain a sliver of truth. People do make mistakes. Entitlement exists. Offense exists. The trick is that blame reversal uses those truths to avoid institutional accountability. It converts every structural critique into a personal defect.

96 In a Christlike community, the first move is compassion and stabilization. In a blame-reversal system, the first move is moral diagnosis. Moral diagnosis creates shame, and shame creates control. The recipient becomes quieter. The institution remains untouched. Devil's Charity systems build blame reversal into the help-script. The script allows

Interpretation: Devil's Charity systems build blame reversal into the help-script.

gatekeepers to feel righteous while saying no. It also teaches recipients to internalize shame, which reduces future demands on the system.

In the next chapter we name scarcity theater: how the system uses local leaders' personal suffering as an additional shield, even while the institution compounds wealth quietly in the background.

SYSTEM VIEW: Here is how the 32. the blame-reversal machine theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: "Isn't this just a few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: I don't deny the good. I'm naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don't deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.

97 • Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, "Did a leader somewhere mean well?" Ask, "What would a neutral observer see if they watched five similar cases unfold?" A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain.

The chair is often tired. The chair is often unpaid. The chair is often taught that saying "yes" creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “32. The Blame-Reversal Machine”

Interpretation: DEVIL’S CHARITY CARD: The help-script for “32.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

33 . Scarcity Theater and the Rotating Chair

In my own experience, I have seen how a struggling leader can shame a struggling member. The leader can say, implicitly or explicitly, ‘I have it worse than you.’ He may be jobless. He may be stressed. He may be serving for free. The institution has placed him in a perfect position to gatekeep while feeling morally superior. The institution then gets to keep the halo of volunteer leadership while the family absorbs the humiliation tax.

Interpretation: gets to keep the halo of volunteer leadership while the family absorbs the humiliation tax.

98 Scarcity theater is the performance of limited resources at the edge of a wealthy system. It looks like this: the bishop is overwhelmed, the ward budget feels tight, the fast offering account is framed as small, and the leader emphasizes constraints. The recipient experiences the leader as the institution. Therefore the recipient experiences the institution as poor.

Meanwhile, the institution's central holdings are massive. The scarcity is not necessarily false at the local level; it is produced by allocation decisions. The institution chooses to keep outward flow limited and discretionary. That choice creates real scarcity in local offices. The scarcity then becomes a moral defense: 'We would help more if we could.' The rotating chair makes this more volatile. A compassionate bishop may stabilize families quickly. The next bishop may impose heavy probation. Both can claim righteousness because standards are vague and appeals are weak.

This is the shield stack in action: local scarcity + volunteer leadership + sacred framing + no ledger + no appeal. The result is predictable: families in crisis can be treated as moral problems while the institution compounds assets. The institution remains clean because.

Interpretation: problems while the institution compounds assets.

the chair takes the heat.

Now we return to the author's present crisis and the casefile thread: how these mechanisms feel from inside a family being squeezed by economic shocks and institutional gates.

SYSTEM VIEW: Here is how the 33. scarcity theater and the rotating chair theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: "Isn't this just a few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has

structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the

99 point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

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COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “33. Scarcity Theater and the Rotating

Interpretation: DEVIL’S CHARITY CARD: The help-script for “33.

Chair” often runs like this: (1) define the problem as individual, not structural; (2) test

100 loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

101 Part IX — My Casefile: Proof From Inside the Machine

34 . The Shock That Doesn’t End

If you have ever been on the wrong side of a cascading crisis, you know the feeling: paperwork multiplies, jobs are harder to secure, time disappears into survival tasks, and your nervous system stays in fight-or-flight. The moment you walk into a welfare interview in that state, you are already vulnerable. A Christlike system would lower the temperature. A gatekeeping system raises it.

Interpretation: temperature.

A bureaucratic shock can freeze a family for years. The IRS RIFS period, and the instability that followed, became the kind of compounding stressor that institutions love to interpret as moral failure. When your stability erodes, you lose negotiating power.

When you lose negotiating power, gatekeepers become more confident. When gatekeepers become more confident, the humiliation tax rises.

The church-body ethic is tested precisely in these seasons. A church that behaves like

Christ does not treat a family's instability as evidence that they deserve less mercy. It treats instability as the reason mercy exists. It stabilizes the family first, then helps rebuild.

A corporate church treats instability as risk. It audits first. It delays. Its conditions help on posture. It teaches the family to manage shame instead of receiving support.

Devil's Charity thrives on compounding. Each delay increases desperation, and

Interpretation: Devil's Charity thrives on compounding.

desperation makes people easier to control. The more desperate you are, the more likely you are to accept humiliating conditions. The system calls this 'teaching.'

The next chapter explains why documentation becomes necessary: when an institution is insulated, receipts are sometimes the only way to keep reality from being rewritten by the help-script.

SYSTEM VIEW: Here is how the 34. the shock that doesn't end theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

102 A FAITHFUL READER MIGHT RESPOND: "Isn't this just a few bad bishops? Isn't the Church still doing a lot of good? Isn't it wise to avoid dependency? Doesn't the gospel require sacrifice?"

RESPONSE: I don't deny the good. I'm naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don't deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-

way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
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COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

103 with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “34. The Shock That Doesn’t End”

Interpretation: DEVIL’S CHARITY CARD: The help-script for “34.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

35 . The Lawsuit as Receipt Trail

LEDGER BOX — When Mercy Becomes Compliance

Mercy Ledger — Local Church / People

- ⊘ Local help that arrives is still help; acknowledge it.
- ⊘ Do not scapegoat one bishop as “the problem.”
- ⊘ Name the human costs without inventing intent.

Accountability Ledger — Corporate Church / Blueprint

- ⊘ If posture changes only under legal risk, that is risk management.
- ⊘ The lawsuit functions as an audit when internal reform is blocked.
- ⊘ Accountability lives at the blueprint level: incentives, counsel, policy.

Scope note: This chapter analyzes the corporate Church (policy, assets, legal posture),.

Interpretation: Scope note: This chapter analyzes the corporate Church (policy, assets, legal posture),.

not the ward-body. The local Church is the earnest shield; the corporate Church is the extraction actor.

Before I explain why I sued, I need to name the truth that complicates everything: the

local Church saved my life. It kept our family above water at moments when we were not going to survive on our own. That mercy is real, and I will not erase it to make my argument cleaner.

But mercy does not erase structure. And it does not grant the corporate center a blank check over the lifeblood of members who sacrificed in good faith. Gratitude is not a gag order. Help is not a deed to my conscience. The question is not whether I was ever helped; the question is whether the system is designed to be accountable, auditable, and outward-building — or whether it has converted charity into a discretionary gate that protects the institution first.

104 One of the most disorienting experiences is realizing that the institution can interpret your plea for stability as a moral issue. If you push for transparency, you are labeled difficult. If you insist on being heard, you are labeled contentious. That labeling is not incidental; it is how the system protects itself from repair.

In a closed system, personal stories are often dismissed as “contention.” Documentation survives longer. That is one reason lawsuits and written records matter: they create a trail that is harder to erase. Even if a legal claim is never fully litigated, the act of documenting can expose patterns that would otherwise be submerged under sacred language.

My lawsuit thread is not included here as a full legal filing. It is woven into this book as proof-object material: a record of how gatekeeping works, how discretion hides behind

Interpretation: proof-object material: a record of how gatekeeping works, how discretion hides behind

volunteer leadership, and how the institution’s center remains abstract while local chairs deliver concrete harm. The purpose is not revenge. The purpose is accuracy.

When members try to hold the institution accountable, the system often responds by shifting the frame: ‘This is about your attitude.’ ‘This is about your choices.’ ‘This is about forgiveness.’ These statements can be spiritually meaningful in the right context. In an accountability context, they function as shields.

Devil’s Charity turns accountability into an attack on “good people.” It turns a systemic

critique into a personal defect. It uses the people shield and the sacred framing to make the critic feel guilty for demanding basic institutional honesty.

The next chapter returns to the Sunday frame. It is the emotional center of this manuscript: why asking again feels like kissing a ring, and why the thought of homelessness can feel cleaner than begging inside a gate.

SYSTEM VIEW: Here is how the 35. the lawsuit as receipt trail theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore "local." Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

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105 RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.

- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
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- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner.

106 Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “35. The Lawsuit as Receipt Trail”

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

36 . Asking the Overlord Again

It is Sunday. The rent clock ticks. I picture walking into an office and being asked first about tithing, then about worthiness, then about what work I am willing to do to prove I [S1, S2] deserve help. I picture the subtle tone shifts when a gatekeeper senses frustration. I picture the people shield activating: 'He's attacking a volunteer.' And I feel dread. That dread is a data point. It tells me what the system has become. In a functioning church-body, the act of asking would feel vulnerable but safe. In a corporate church, the act of asking feels like entering a courtroom where the judge is also the moral narrator. There is a specific humiliation that comes from asking a powerful institution for help when you know the institution is wealthy and when you know the help will be filtered through discretionary gates. It feels less like charity and more like petitioning an overlord. You must present your need in the approved language. You must manage the gatekeeper's emotions. You must avoid being marked as ungrateful. You must accept whatever conditions are imposed, because your children cannot eat pride.

This is the moment where "homelessness" enters the moral calculus. Not because homelessness is desirable, but because the submission ritual can feel spiritually corrosive. A person can begin to wonder whether it is better to fall publicly than to shrink privately. That is not a sign of laziness. It is a sign that the institution has weaponized help. The institution has turned mercy into a test of loyalty. And a test of loyalty is not mercy. Devil's Charity replaces dignity with posture. It trains the poor to become supplicants

rather than participants. It trains leaders to become auditors rather than shepherds. And it trains the institution to keep compounding wealth while calling the resulting suffering 'a

trial.’

The final part of this book is not merely critique. It names what repentance would look like if the institution wanted to behave like a church again — and it names the plain

conclusion if it does not.

107 SYSTEM VIEW: Here is how the 36. asking the overlord again theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: If the institution wanted to behave like a church-body again, the repair is measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual

surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

108 WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “36. Asking the Overlord Again”

Interpretation: DEVIL’S CHARITY CARD: The help-script for “36.

often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you

can stop blaming yourself for the system's outputs.

109 Part X — The Final Claim and the Exit Ramp

37 . What Repentance Would Look Like (Measurable, Not Vibes)

The easiest way to distinguish repentance from optics is to ask: does the reform reduce

Interpretation: The easiest way to distinguish repentance from optics is to ask: does the reform reduce

the institution's power to shame the poor? Does it reduce the institution's ability to hide behind volunteers? Does it create enforceable standards that outlast a rotating chair? If the answer is yes, repentance is happening. If the answer is no, rebranding is happening. Repentance is not a press release. Repentance is not branding. Repentance is measurable behavioral change, especially in the places where the institution has leverage over the vulnerable.

If the institution wanted to return to the storehouse ethic, the reforms are not mysterious. They are structural: a portable contribution ledger that matters in crisis; clear written standards for aid; appeal loops; dignity rules that prohibit work requirements for emergency stabilization; independent financial accountability; and transparent reporting that allows members to see how surplus is routed outward.

These reforms would reduce the power of gatekeepers and reduce the humiliation tax.

Interpretation: These reforms would reduce the power of gatekeepers and reduce the humiliation tax.

They would re-center the institution's identity around people rather than reserves. They would also make the institution more credible even to those who no longer believe in truth claims, because credibility would be earned through behavior.

Devil's Charity systems resist these reforms because the reforms reduce leverage. Clear

Interpretation: Devil's Charity systems resist these reforms because the reforms reduce leverage.

standards reduce discretion. Contribution ledgers create reciprocity. Appeals create accountability. Transparency creates risk. The institution must decide whether it values truth more than insulation.

The next chapter states the final claim: the modern institution has largely chosen insulation. Therefore, it is more accurate to describe it as a corporation than as a church — regardless of how sacred the vocabulary sounds.

SYSTEM VIEW: Here is how the 37. what repentance would look like (measurable, not vibes) theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

110 A SINCERE DEFENDER OF THE CHURCH MIGHT ANSWER: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: That explanation sounds reasonable until you put it next to the lived procedure. I am not arguing that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: A storehouse-centered institution could prove its sincerity by doing a few concrete things:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social

marking.

- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.
- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

WHY IT FEELS RIGHTEOUS TO THE CHAIR: The chair is usually not a villain. The chair is often tired. The chair is often unpaid. The chair is often taught that saying “yes” creates dependency, and that dependency is a form of spiritual harm. So the chair learns to ration compassion. In that mindset, a harsh boundary can feel like love. The tragedy is that the boundary is enforced on the person with the least power, while the institution with the most power keeps its reserves intact.

COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty, delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives

111 with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “37. What Repentance Would Look

Interpretation: DEVIL’S CHARITY CARD: The help-script for “37.

Like (Measurable, Not Vibes)” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty;

(4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system's outputs.

38 . The Conversion: Church to Corporation

If the institution were honorable with funds, many people like me could remain attached even after belief shifts. But once you see the corporate posture, the attachment becomes moral complicity. You do not want your money feeding a machine that will shame your neighbor. You do not want your generosity converted into insulation.

A church-body bleeds with its people. A corporate body protects assets, manages risk,.

Interpretation: A church-body bleeds with its people.

and purchases legitimacy through curated giving. Many institutions do both, but the center of gravity matters. In the modern Church, the center of gravity increasingly appears to be preservation of a hoard paired with discretionary, gatekept outward flow. The institution did not need to abandon religion to become corporate. It only needed to shift incentives. Keep volunteer leadership to maintain halo. Keep policies vague to preserve discretion. Keep financial details opaque to avoid scrutiny. Keep sacred language to frame objections as pride. Keep the people shield to turn institutional critique into personal cruelty. Keep the Ark logic to sanctify accumulation. In that environment, a church can retain its robes while converting its behavior.

This is why I say the Church did not break; it converted. It moved from storehouse-first identity to portfolio-first identity. It moved from mercy as duty to mercy as discretionary.

Interpretation: identity to portfolio-first identity.

branding. And it moved from accountability to insulation.

Devil's Charity is the conversion process. It is the set of procedures that allow harm to be

Interpretation: Devil's Charity is the conversion process.

framed as help and allow hoarding to be framed as righteousness. When you see it, you cannot unsee it.

The epilogue returns to the robe image and states the conclusion in the simplest language possible.

112 SYSTEM VIEW: Here is how the 38. the conversion: church to corporation theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

A FAITHFUL READER MIGHT RESPOND: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I don’t deny the good. I’m naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don’t deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

REPAIR TEST: The reforms are not mystical. They are procedural and measurable:

- Publish clear written aid standards (including emergency rent stabilization) and make them portable across wards.
- Prohibit humiliation mechanisms (guilt-first questioning, tone policing as a condition of aid, and coercive labor requirements for emergency stabilization).
- Create an appeal loop so recipients can request review without retaliation or social marking.
- Report outward flow ratios in plain language: annual giving as a percentage of annual surplus and as a percentage of investable holdings.

- Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

PROOF-OBJECT LENS: To keep this chapter grounded, do not ask, “Did a leader somewhere mean well?” Ask, “What would a neutral observer see if they watched five similar cases unfold?” A neutral observer would see the same choreography: the recipient explains need; the chair reframes need as a moral story; the chair offers help in a way that preserves leverage; and the institution remains abstract and unreachable.

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COST TO THE CHURCH-BODY: The ward loses trust. People become quieter. Service becomes more performative and less mutual. The village becomes thinner. Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “38. The Conversion: Church to

Interpretation: DEVIL’S CHARITY CARD: The help-script for “38.

Corporation” often runs like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

39 . Not a Church, Not a Trial of Doctrine: How to Challenge the Corporate

Church as a Corporate Actor

Scope note: This chapter analyzes the corporate Church (policy, assets, legal posture),.

Interpretation: Scope note: This chapter analyzes the corporate Church (policy, assets, legal posture),.

not the ward-body. The local Church is the earnest shield; the corporate Church is the extraction actor.

This section is not legal advice. It is a systems map for making a claim legible to a court without asking a judge to decide theology. My core argument remains the same: I did not sue a ward. I sued a machine.

Most churches in America are incorporated. Incorporation alone does not prove “not a church.” The more precise argument is that modern institutional Mormonism operates through multiple entities and operations that function like secular corporate actors (asset management, for-profit subsidiaries, risk governance), and those operations should not be allowed to launder business conduct through the moral and constitutional protections designed for religious worship and internal doctrine.

114 In U.S. tax administration, “church” is not defined as a single bright-line category in the.

Interpretation: 114In U.S.

Internal Revenue Code. The IRS uses a facts-and-circumstances approach with characteristics commonly associated with churches. That framework exists primarily for tax administration and audit rules, not as a moral certificate of honor.

The litigation pattern matters here. When plaintiffs frame a case as “tithing misuse” or [S1, S2]

Interpretation: The litigation pattern matters here.

“donations were not used the way I believe they should have been used,” courts often treat the dispute as either (a) time-barred, or (b) too entangled with internal religious governance and religious meaning. The Ninth Circuit’s en banc decision in Huntsman illustrates how quickly the case can collapse if the court concludes the key representation was technically true, or if the dispute drifts into doctrinal interpretation.

Recent cases illustrate the hurdle. In *Huntsman v. Corporation of the President* (Ninth Circuit, Jan. 31, 2025), the court affirmed dismissal of a tithing-related fraud claim. In [S1, S2].

Interpretation: Circuit, Jan.

another donor suit in Utah, a federal judge dismissed claims in April 2025 largely on.

Interpretation: another donor suit in Utah, a federal judge dismissed claims in April 2025 largely on.

timeliness and pleading grounds. And in a separate tithing-related case, the Tenth Circuit [S1, S2] rejected claims in August 2025, emphasizing limits on courts second-guessing religious.

Interpretation: rejected claims in August 2025, emphasizing limits on courts second-guessing religious.

representations and internal governance. The pattern is consistent: broad “misuse of

Interpretation: representations and internal governance.

tithing” theories get routed into church autonomy doctrines or procedural walls long [S1, S2] before discovery.

So the practical strategy is to tighten the target and keep the claim secular:

- Focus on objectively verifiable representations and conduct (what was said in public financial representations, what was routed where, what governance controls existed, what filings were made).
- Focus on corporate actors and corporate functions (investment management entities,

Interpretation: • Focus on corporate actors and corporate functions (investment management entities,

for-profit subsidiaries, corporate governance decisions) rather than worship, priesthood keys, or religious truth claims.

- Avoid asking the court to decide what “tithing” is supposed to mean spiritually. Ask [S1, S2] what was represented in plain language and whether the representations were consistent with the underlying conduct.
- Name the liability architecture: the institution decentralizes the human cost (gatekeeping and humiliation at the ward level) while centralizing the assets and legal

Interpretation: (gatekeeping and humiliation at the ward level) while centralizing the assets and legal

insulation (portfolio governance, opaque reserve decisions, and litigation posture).

Interpretation: insulation (portfolio governance, opaque reserve decisions, and litigation posture).

A church can still be a church-body while also running corporate machinery. The question is whether the corporate machinery is insulated from accountability by being wrapped in religious language. That is why public regulatory actions are relevant context: they show that some financial operations are treated as ordinary regulated conduct when viewed through the lens of securities law.

115 One public example is the SEC’s 2023 action involving the Church and Ensign Peak. [S14] Advisors, which described the use of shell entities and filings that obscured the Church’s investment portfolio. Whether a reader interprets that as “malice” or “bad counsel,” it.

Interpretation: investment portfolio.

demonstrates that the institution’s financial operations are complex, professionalized, and corporate in nature.

Another public example is the Church’s own history materials describing the merger of major corporate entities into a legal corporation named after the full title of the Church - and noting an exception that allowed continuing involvement with Deseret Management Corporation, which publicly describes itself as managing for-profit entities affiliated with the Church. Those are not ward potlucks. They are corporate structures.

This is where the “two churches” split becomes a legal and moral split: the local church-body is real, and it may help. But the corporate church-body can use that goodness as a shield partner. The more the institution insists on opacity and insulation, the more it invites the conclusion that it functions as a business wearing robes.

THE FALL INTO CORPORATE LAND: The fall this book describes is not a collapse of members or a loss of buildings. It is a conversion of purpose. The local ward can still function like a church - people bearing one another’s burdens with imperfect but sincere mercy. But the corporate Church, as an organizational actor, increasingly behaves like a

business: it optimizes for asset protection, brand control, and long-run accumulation, then speaks in sacred language while doing it.

If you want a simple, outcomes-based test, ask a secular question: where does the next marginal dollar go at scale - into human stability (housing capacity, debt relief, direct [S2] poverty reduction), or into institutional growth (capital projects, reserves, holdings, insulation)? A church spends itself to save people. A business uses people to protect the spend.

THE SECOND COMING DEFENSE DOES NOT CLEAR THE BAR: When wealth hoarding is justified as preparation for future catastrophe, the logic still fails the outcomes test. If society collapses, a pile of dollars is not salvation. Currency depends on functioning systems: food, shelter, safety, trust, and local capacity. A mercy-node preparing for hard times would build resilient communities - homes, local stability, and measurable reduction of suffering - not primarily compound reserves while families in its shadow slide toward homelessness.

So the split becomes sharper: the local church may keep trying to be a church. The corporate Church has fallen into corporate land. And when the corporate center routes risk downward - 'go to family first,' 'prove worthiness,' 'local discretion,' 'we can't make exceptions' - it converts mercy into a rationing system that protects the institution and leaves the human to carry the shame.

116 If a court refuses to touch any of it, that refusal is not proof of innocence. It is often proof of a structural accountability gap: a zone where money flows upward, harm flows downward, and the institution is too sacred to audit.

That is why the bishop mattered. He did not merely deny aid. He revealed the seam: a system with no portable ledger of sacrifice, a guilt-first interrogation, and a moral shield that prevents the institution from being confronted as a corporate actor.

Epilogue — The Robes

LEDGER BOX — Final Doctrine Test

Mercy Ledger — Local Church / People

- ⊖ Honor the people who still try to build Zion in the wards.
- ⊖ Preserve the good without laundering the center.
- ⊖ Keep the human story intact.

Accountability Ledger — Corporate Church / Blueprint

- ⊖ Judge the institution by outputs: build the poor into safety or build itself.
- ⊖ If help requires humiliation, it's leverage, not mercy.
- ⊖ A church that cannot be audited becomes a corporation in robes.

When I picture my own sacrifice ledger, the image that returns is the missionary son, serving far from home, while his mother dies. That kind of sacrifice is offered only in trust. The question that remains is whether the institution that received that trust has remained worthy of it. This book is my answer.

There are many earnest, good people inside the Church. Some of the best people I have ever known were formed by its community ethic. Many sacrifice with sincere hearts. That goodness deserves respect.

It is also the institution's most effective armor. The institution uses the members as a liability shield. Any critique of wealth hoarding is redirected to the casseroles. Any critique of policy harm is redirected to the volunteers. Any demand for accountability is reframed as pride. The institution remains untouched behind the halo of its people.

This is why my opening claim matters so much. I am not writing this to insult the members. I am writing this because the institution has lost its moral right to demand more sacrifice while shielding its wealth from reform and routing aid through shame. If it behaved honorably with funds, I would have stayed. But there is nothing to stick to when the storehouse is a prop and the portfolio is the heart.

MODERN APPLICATION — REVOCABLE TEST (NO CHAIR REQUIRED)

The antidote to the authority spiral is not chaos. It is falsifiability: a public record, pre■consent

Interpretation: The antidote to the authority spiral is not chaos.

transparency, and fruit that can be audited without fear.

Any modern restoration claim should rise or fall on that test—without demands for visions, unquestionable keys, or loyalty. If it cannot survive without leverage, it is already drifting.

117 So I end with the conclusion that now feels unavoidable: the modern institution is no longer a church in any meaningful moral sense. It is a business and a corporation with very nice robes.

If the institution ever chooses to repent structurally, the story can change. Until then, the moral audit stands: a corporate engine has replaced a church-body, and the poor are.

Interpretation: moral audit stands: a corporate engine has replaced a church-body, and the poor are.

forced to negotiate with a gate.

SYSTEM VIEW: Here is how the epilogue — the robes theme typically functions as a system rather than a one-off personality issue. First, the institution keeps the standards vague and the money upstream. Second, it routes decisions through a rotating chair so the experience feels inconsistent and therefore “local.” Third, it uses sacred language to interpret pushback as pride, contention, or ingratitude. Fourth, it points to visible member goodness as proof that the institution itself is good. Finally, it treats any demand for transparency as a spiritual problem rather than an accountability request. When you stack those steps together, you get a machine that is hard to challenge cleanly: the poor negotiate with discretion, the center remains insulated, and moral language keeps the recipient quiet.

IF YOU STILL TRUST THE INSTITUTION, YOU MIGHT THINK: “Isn’t this just a few bad bishops? Isn’t the Church still doing a lot of good? Isn’t it wise to avoid dependency? Doesn’t the gospel require sacrifice?”

RESPONSE: I don’t deny the good. I’m naming the incentive structure. I am not arguing

Interpretation: RESPONSE: I don’t deny the good.

that sacrifice is fake. I am arguing that the institution has structured sacrifice as a one-

way obligation while structuring help as a discretionary privilege. A bad bishop can hurt you. A good bishop can save you. That variance is the point: it prevents systematic accountability. A Christlike system does not depend on the temperament of a single chair to deliver dignity. It builds dignity into the process.

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118 • Preserve a member contribution ledger that matters at the moment of crisis, so history is not erased by a move or a new leader.

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COST TO THE RECIPIENT: The recipient pays in time (extra meetings, extra documentation), in dignity (guilt-first framing), and in nervous-system load (uncertainty,

delay, and the fear of being marked “difficult”). Even when aid arrives, it often arrives with a moral bruise. That bruise discourages future asking, which is convenient for the system.

COST TO THE CHURCH-BODY: The ward loses trust. People become quieter.

Service becomes more performative and less mutual. The village becomes thinner.

Because the institution can still point to visible volunteerism, it can claim the village is fine while the soul of the village decays.

DEVIL’S CHARITY CARD: The help-script for “Epilogue — The Robes” often runs

Interpretation: DEVIL’S CHARITY CARD: The help-script for “Epilogue — The Robes” often runs

like this: (1) define the problem as individual, not structural; (2) test loyalty or compliance first; (3) offer aid as a privilege, not a duty; (4) attach conditions that increase control; (5) interpret pushback as pride or ingratitude; (6) point to member goodness as proof the institution is good; (7) move on without repair. Once you can see the card, you can stop blaming yourself for the system’s outputs.

Appendix A — Selected Public Sources and Notes

This key lists public sources referenced by bracket tags in the text (e.g., [S12]).

[S1] (Primary) Tithing (History Topic) —

<https://www.churchofjesuschrist.org/study/history/topics/tithing?lang=eng>

[S2] (Primary) Church Finances (History Topic) —

<https://www.churchofjesuschrist.org/study/history/topics/church-finances?lang=eng>

[S3] (Primary) Plural Marriage in Kirtland and Nauvoo (Gospel Topics Essay) —

<https://www.churchofjesuschrist.org/study/manual/gospel-topics-essays/plural-marriage-in-kirtland-and-nauvoo?lang=eng>

[S4] (Primary) Joseph Smith and Plural Marriage (History Topic) —

<https://www.churchofjesuschrist.org/study/history/topics/joseph-smith-and-plural-marriage?lang=eng>

[S5] (Primary) Masonry (History Topic) —

<https://www.churchofjesuschrist.org/study/history/topics/masonry?lang=eng>

[S6] (Primary) Temples of the Church (Gospel Topics) —

<https://www.churchofjesuschrist.org/study/manual/gospel-topics/temples-of-the-church-of-jesus-christ-of-latter-day-saints?lang=eng>

- [S7] (Primary) The First Fifty Years of Relief Society, Part 1 (Church Historian’s Press) —
<https://www.churchofjesuschrist.org/study/church-historians-press/the-first-fifty-years-of-relief-society/part-1?lang=eng>
- [S8] (Primary) Joseph Smith Papers: Priesthood Restoration (finding aid) —
<https://www.josephsmithpapers.org/site/priesthood-restoration>
- [S9] (Primary) Joseph Smith Papers Podcast Episode 4 transcript (timing of priesthood restoration) —
<https://www.josephsmithpapers.org/articles/the-priesthood-restored-podcast-episode-4-transcript>
- [S10] Joseph Smith Papers Podcast Episode 3 transcript (Peter, James, and John) —
<https://www.josephsmithpapers.org/articles/the-priesthood-restored-podcast-episode-3-transcript>
- [S11] Joseph Smith Papers Podcast Episode 2 transcript (John the Baptist under P/J/J direction) —
<https://www.josephsmithpapers.org/articles/the-priesthood-restored-podcast-episode-2-transcript>
- [S12] Gospel Topics Essays index (for cross-reference) —
<https://www.churchofjesuschrist.org/study/manual/gospel-topics-essays?lang=eng>
- [S13] Saints, Volume 1 Sources (bibliography portal) —
<https://www.churchofjesuschrist.org/study/history/saints-v1/sources?lang=eng>
- [S14] “SEC Charges The Church of Jesus Christ of Latter-day Saints and Ensign Peak Advisers Inc.”
<https://www.sec.gov/newsroom/press-releases/2023-35>
- [S15] (Primary) U.S. SEC administrative order (Release No. 34-96951) re: Ensign Peak Advisors, Inc. and the Church (Feb 21, 2023): <https://www.sec.gov/files/litigation/admin/2023/34->
- [S16] <https://www.churchofjesuschrist.org/serve/caring/annual-summary?lang=eng> 120
- [S17] (Secondary) Wall Street Journal reporting on the LDS Church / Ensign Peak portfolio size (e.g., “\$100 billion portfolio” reference): <https://www.wsj.com/articles/mormon-churchs-investment-arm-under-investigation-by-sec-dca77f9>
- [S18] (Secondary) Associated Press coverage of SEC action and portfolio-size reporting context:
<https://apnews.com/article/a598c9ef9544f57e0b60d5ca80774bf7>
- [S19] (Primary) IRS, “Definition of Church” (page update date shown). <https://www.irs.gov/charities-non-profits/churches-religious-organizations/churches-defined>
<https://www.irs.gov/charities-non-profits/churches-religious-organizations/definition-.of-church>
- [S20] (Secondary) Letter for My Wife — About page (update date shown).
<https://www.letterformywife.com/about> https://www.letterformywife.com/_about 121
- [S21] (Secondary) Letter for My Wife — Preface/Introduction page (update date shown).
<https://www.letterformywife.com/preface-and-introduction> Legal Anchors referenced in the Narrative Compression chapter:
- [S22] (Primary) Newman’s Own / Newman’s Own Foundation — “Give It All Away” model (100% of profits donated since 1982): <https://newmansown.org/news/tes-talk-100-for-purpose/>
- [S23] commitment). <https://benandjerrysfoundation.org/about/what-we-do/>

[S24] <https://www.patagonia.com/ownership/> 12 . Newman’s Own / Newman’s Own Foundation, “100% Profits to Help Kids” (describes full-profit donation model). <https://newmansown.com/> and <https://newmansown.org/> 13 . Ben & Jerry’s Foundation, “What We Do” (history);

[S25] <https://cecp.co/wp-content/uploads/2024/11/Giving-in-Numbers->

[S26]

[S27] (Primary) Joseph Smith Papers Project — Timeline and Documents (general hub for early restoration chronology). <https://www.josephsmithpapers.org/>

[S28] (Primary) The Church of Jesus Christ of Latter-day Saints — Gospel Topics Essay: Plural Marriage in Kirtland and Nauvoo. <https://www.churchofjesuschrist.org/study/history/topics/plural-marriage-in-kirtland-and-nauvoo>

[S29] (Primary) The Church of Jesus Christ of Latter-day Saints — Gospel Topics Essay: Plural Marriage and Families in Early Utah. <https://www.churchofjesuschrist.org/study/history/topics/plural-marriage-and-families-in-early-utah>

[S30] (Primary) The Church of Jesus Christ of Latter-day Saints — Gospel Topics Essay: Temple Endowment. <https://www.churchofjesuschrist.org/study/history/topics/temple-endowment>

[S31] (Primary) The Church of Jesus Christ of Latter-day Saints — Gospel Topics Essay: Freemasonry and the Latter-day Saint Temple Endowment. <https://www.churchofjesuschrist.org/study/history/topics/freemasonry-and-the-latter-day-saint-temple-endowment>

[S32] (Primary) The Church of Jesus Christ of Latter-day Saints — Gospel Topics Essay: Peace and Violence among 19th-century Latter-day Saints (context for coercion/violence dynamics). <https://www.churchofjesuschrist.org/study/history/topics/peace-and-violence-among-19th-century-latter-day-saints>

[S33] (Secondary) BYU Studies Quarterly — scholarly articles on Nauvoo temple/endowment development (journal hub). <https://byustudies.byu.edu/>

[S34] (Secondary) Mormon Studies / Utah State University Press — resources on early Mormon history (publisher hub). <https://upcolorado.com/utah-state-university-press/>

[S35] (Secondary) Library of Congress — American Memory / historical collections (general hub for contemporaneous sources). <https://www.loc.gov/collections/>

[S36] (Secondary) National Archives — historical records and context (general hub). <https://www.archives.gov/>