

MOSIAH’S IMPOSSIBILITY THEOREM

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I like to begin my principles of economics classes by questioning the effectiveness of democracy. This may sound unpatriotic, so let me explain.

The United States has a capitalistic economy. Congress does not significantly intervene in most markets—at least, not as extensively as many foreign legislatures.¹ Still, many Americans feel that government intervention is necessary to reduce negative externalities (such as air pollution) and to encourage positive externalities (such as public defense). Democratically elected officials determine the size and timing of market interventions. Can capitalist economies and democratic voting decisions maximize social welfare?² The answer, unfortunately, is no.

The purposes of this article are twofold: one, to argue that democracies cannot reach optimal levels of welfare; and two, to explain how this relates to scriptural discussions of government, including the millennial rule of the King of Kings. As noted below, King Mosiah’s teachings in the Book of Mormon are particularly relevant. First, though, it may be worthwhile to review rationality and irrationality as defined in the discipline of economics. When speaking of the weaknesses of democracies, economists typically identify the significance of irrational group decisions.

RATIONALITY

Adam Smith, the father of modern economics, argued that capitalism is the best social institution for increasing wealth. He also argued—and this may surprise some—that capitalism is an inherently moral institution.³ Since the time of Adam Smith, economists have developed proofs that demonstrate the optimality of free markets. Most of these theories depend on the assumption that people are rational. Rationality may seem like an erroneous assumption, for, in many situations, people appear to act “contrary to reason.”⁴ In economics, the definitions of rationality and irrationality differ from their everyday meanings.

Economic rationality implies that consumer preferences are CTR, an acronym for complete, transitive, and reflexive (not to be confused with the Latter-day Saint slogan “choose the right”):⁵

Complete: When facing two options, A and B, John either prefers one option, say A, or feels that both are equally good. A » B means John prefers A to B. If John feels that both options are equally desirable, he is indifferent. Completeness indicates that John can rank his preferences *over all possible goods, services, or social outcomes*.

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Transitive: If John prefers A to B and B to C, transitivity implies that John prefers A to C. That is, if $A \succ B$ and $B \succ C$, then $A \succ C$. If John prefers chocolate to bananas and bananas to peas, then John should prefer chocolate to peas. Preferences that violate this assumption are intransitive.

Reflexive: The final assumption is quite simple: A is at least as preferred as A. If there are two identical cars, for example, John should not prefer one to the other.

These three assumptions are the first three axioms of consumer behavior.⁶ Consumers whose preferences conform to these three assumptions are, according to economists, rational. Among other things, rationality implies that consumers respond to economic incentives and make optimal marginal decisions, meaning that people continue activities until the added costs of continuation exceed the added benefits. Economists have long argued that if consumers are rational, capitalist economies achieve levels of efficiency that are at least as high as those achieved by other institutions.⁷

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To demonstrate this idea of rationality in my introductory micro- and macroeconomics classes, I like to distribute a preference sheet. The preference sheet lists three policies that society may pursue: lower taxes, cleaner air and water, and less crime. I tell each student to list his or her personal preference order. Assuming that indifferent preferences do not exist among these three policies, there are six possible ordering combinations, as shown in Table 1. Students who are able to select one of the six possible combinations are rational, at least with respect to the listed items.

VOTING PARADOX

In a typical class, voting results are as follows: ten students select option 1, four select option 2, seven select option 3, nine select option 4, eight select option 5, and seven select option 6 (see Table 1). After summing the results, I compare all social policies in pairs. For instance, I determine how many students prefer less crime to lower taxes by counting the number of students who selected an option that lists less crime above lower taxes. In Table 1, options 4, 5, and 6 list less crime above lower taxes. Because nine students selected option 4, eight selected option 5, and seven selected option 6, *twenty-four of the forty-five students prefer less crime to lower taxes*. Therefore, less crime would win in a democratic vote. As a group, less crime \succ lower taxes.

Table 1: Possible Preference Orders and Typical Voting Outcome

<i>Possible Preference Orders</i>	<i>Option Number</i>	<i>Number of Students Who Selected</i>
Lower Taxes Cleaner Air and Water Less Crime	1	10 Students
Lower Taxes Less Crime Cleaner Air and Water	2	4 Students
Cleaner Air and Water Lower Taxes Less Crime	3	7 Students
Less Crime Lower Taxes Cleaner Air and Water	4	9 Students
Cleaner Air and Water Less Crime Lower Taxes	5	8 Students
Less Crime Cleaner Air and Water Lower Taxes	6	7 Students
Total	7	45 Students

I next compare lower taxes to cleaner air and water in a similar manner. From the example in Table 1, *twenty-three of the forty-five students prefer lower taxes*. In a vote, then, the class would choose lower taxes over cleaner air and water. As a group, lower taxes » cleaner air and water.

Finally, I compare cleaner air and water to less crime. Because the students' personal preferences are transitive (they were able to rank their preferences in the first place) and, as a group, less crime » lower taxes and lower taxes » cleaner air and water, it may seem evident from the discussion of transitivity above that the students should prefer less crime to cleaner air and water. Nevertheless, according to the comparison method outlined, *twenty-five students prefer cleaner air and water to less crime*. In a vote, the

students would choose cleaner air and water. The group’s preferences are listed below (Table 2 displays the students’ voting outcome):

less crime » lower taxes,
 lower taxes » cleaner air and water, but
 cleaner air and water » less crime.

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Individually, each class member has rational preferences. As a group, however, their preferences violate the assumption of transitivity; their group preferences are irrational. This is the voting paradox. Because of the paradox, it is impossible to know which policy the class prefers.

Although the paradox does not appear in all voting decisions, it can arise whenever three or more agents choose among three or more outcomes, regardless of the outcomes’ relationship to each other. The probability of its occurrence increases as the number of possible voting outcomes increases. Owing to the complex nature of modern political decisions, group preferences are frequently irrational.

The French philosopher Marquis de Condorcet first discovered the voting paradox in the late 1700s.⁸ Nevertheless, the paradox’s implications remained unexplored until the mid-1900s.

Table 2: Example Voting Outcomes in Pairwise Comparisons

<i>Comparisons</i>	<i>Selection Rate</i>	
Less Crime » Lower Taxes	24 of 45	53%
Lower Taxes » Cleaner Air and Water	23 of 45	23%
Cleaner Air and Water » Less Crime	25 of 45	56%

ARROW’S IMPOSSIBILITY THEOREM

In 1972, Kenneth Arrow, a Stanford economist, won the Nobel Prize in economics. At the age of fifty-one, Arrow was the youngest recipient of the award. He won the Prize for his “pioneering contributions to general economic equilibrium theory and welfare theory.”⁹ Arrow’s book *Social Choice and Individual Values* contains some of his most important insights into welfare economics. In his book, Arrow sets forth a theory that later became known as Arrow’s Impossibility Theorem.

Prior to Arrow’s theorem, economists attempted to rank social preferences. By creating a preference list for society (similar to the students’ personal rankings in Table 1), economists hoped to identify laws, policies, and resource allocations that are, in society’s view, most preferable. The idea is that such policies and allocations would maximize social welfare by achieving the greatest good for the greatest number of people.¹⁰ This concept of welfare maximization is not strictly material; it could also include non-material policies such as protecting free speech or banning discrimination. Because followers of Christ increase personal

well-being through prayer, humility, charity, and faith, a pious society would maximize welfare by allowing freedom of religion.¹¹

Ranking social preferences would be straightforward if utility were interpersonally comparable.¹² Interpersonally comparable utility implies that it is possible to determine, for example, which of two people feels a greater sense of satisfaction if each receives \$100. If such comparisons were possible, policymakers could rank policies by measuring their effects on overall happiness. Because there is no objective way to measure and compare two people's feelings, however, interpersonal comparisons of utility are impossible.¹³ After recognizing this, economists hoped instead to rank society's preferences by aggregating private preferences into a single, consistent social ranking. They hoped that the outcomes of democratic processes, such as voting, could yield social preference rankings.

In 1951, Arrow used Condorcet's voting paradox in his famous impossibility theorem to demonstrate that no democratic voting process can lead to stable preference rankings. Arrow proved that intransitive group preferences, which result from the voting paradox, make such rankings unattainable.¹⁴ According to Arrow, it is impossible to "pass... individual tastes to social preferences."¹⁵

Arrow's results do not cast democracy in a good light. Without a meaningful way to rank alternative states of society, policymakers cannot be sure if specific actions will increase or decrease social welfare. The same is true of decisions made through voting processes and of rules made by elected officials.¹⁶ Election outcomes, which purportedly express the will of the people, will not necessarily lead to socially desirable decisions. Democracy, then, does not maximize well-being because it leads to suboptimal laws, policies, resource allocations, and restrictions of freedom.

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Still, Arrow argued that an alternative form of government could maximize social welfare. As noted above, there is no objective way currently to measure and compare two people's happiness—one person's utility is incommensurate with another's. Nevertheless, an *omniscient being* could make direct utility comparisons. Such a being would know if \$100 imparts a greater sense of satisfaction to John or Sally, for example. Therefore, an all-knowing leader could maximize social welfare by determining which resource allocations achieve the greatest good and by pursuing those allocations.¹⁷

The leader par excellence must be omniscient, benevolent, and a dictator. Omniscience would allow the leader to make interpersonal utility comparisons and to identify welfare-maximizing allocations. Dictatorship would grant the leader authority to reallocate resources in whatever manner necessary for optimal welfare.¹⁸ Finally, benevolence would ensure that the dictator seeks the public good and does not abuse absolute power. A

government led by an omniscient and benevolent dictator would achieve higher levels of welfare than those achieved through democracy.

Nevertheless, Arrow realized that most dictators are not benevolent. Arrow quoted Lord Acton: “Power always corrupts; and absolute power corrupts absolutely.”¹⁹ Furthermore, even if they are kind, dictators are not omniscient. Thus, well-meaning dictators may create rules that lower social welfare simply because they do not perfectly understand their citizens’ preferences and are unable to make interpersonal utility comparisons. Arrow therefore concluded that democracies are second-best solutions, desirable because benevolent, omniscient dictators do not exist.²⁰

After explaining the theorem and Arrow’s caveat about dictators, I ask my students this question: Do the principles illustrated by Arrow’s theorem sound familiar?

MOSIAH’S IMPOSSIBILITY THEOREM

In the year 92 BC, King Mosiah began to look for a successor. Following Nephite tradition, Mosiah sought to appoint one of his sons, preferably Aaron (Mosiah 29:2). Aaron and his three brothers, Ammon, Omner, and Himni, had recently converted to the gospel. In the fervor of their conversion, the brothers departed Zarahemla to preach the gospel among the Lamanites (Mosiah 28:9). Mosiah could not appoint any of his sons to be his successor. Moreover, Mosiah did not want to choose the king from among his people, for he feared this would lead to conflict between his sons and the next king (Mosiah 29:7). Mosiah instead established a system of judges to rule the people. According to this system, the “voice of the people” chose the judges. Thus, Mosiah established a quasi-democratic institution: the Nephites selected their rulers, but the laws were immutable, since the laws “were given them by the hand of the Lord” (Mosiah 29:25).²¹

Mosiah did not feel, however, that this was the best form of government. According to Mosiah, “if it were possible that [this people] could have just men to be [their] kings, who would establish the laws of God, and judge this people according to his commandments...then it would be expedient that [they] should always have kings to rule over [them]” (Mosiah 29:13). Mosiah felt that altruistic kings were desirable. Still, he realized that not all kings are benevolent and wise: “because all men are not just it is not expedient that ye should have a king or kings to rule over you. For behold, how much iniquity doth one wicked king cause to be committed” (Mosiah 29:16-7). In addition, Mosiah pointed out that it is difficult to “dethrone an iniquitous king save it be through much contention, and the shedding of much blood” (Mosiah 29:21).

Both Mosiah and Arrow apparently thought that monarchs have the greatest potential for maximizing social welfare. Nevertheless, they

realized that wise and altruistic kings rarely exist. Both therefore felt that nations should adopt forms of government that are suboptimal, but less amenable to abuse of power.

Mosiah's ideal king and Arrow's benevolent dictator share a number of similarities. Are there any differences? Arrow argued that a welfare-maximizing leader should be omniscient, benevolent, and dictatorial. Mosiah certainly felt that an ideal leader would be benevolent. It is unclear, however, how important the qualities of omniscience and absolute authority would be in Mosiah's archetype. Except Christ, no earthly being has ever been omniscient, so omniscience may seem like an unrealistic quality. Still, Mosiah stated that a suitable king would "establish the laws of God" (Mosiah 29:13). Such a person would be eligible to receive guidance from the Spirit, who is omniscient. Furthermore, although Mosiah never explicitly stated that a king would have absolute authority, he did not eliminate the possibility. Therefore, Mosiah's conception of a desirable king, one who is righteous and led by the Spirit, could fulfill the role Arrow described, depending on how much authority the king assumed.

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THE ISRAELITES AND JAREDITES

The scriptures are replete with similar examples. In Old Testament times, a system of judges prevailed among the Israelites from the death of Joshua to the time of Samuel.²² Toward the end of Samuel's reign, the people informed Samuel that they wanted "a king to judge [them] like all the nations" (1 Samuel 8:6). Because the Lord had established the system of judges, the Israelites' desire for a king (and the subsequent movement to a government with a higher concentration of authority) was tantamount to rejection of the Lord (1 Samuel 8:7).²³ Still, in accordance with the people's desire, Samuel appointed Saul to be king (1 Samuel 9:15-7). Before granting the Israelites' wish, Samuel warned them:

This will be the manner of the king that shall reign over you: He will take your sons, and appoint them for himself, for his chariots, and to be his horsemen... And he will appoint him captains over thousands...and will set them to ear his ground, and to reap his harvest, and to make his instruments of war... And he will take your daughters to be confectionaries, and to be cooks, and to be bakers. And he will take your fields, and your vineyards, and your oliveyards, even the best of them, and give them to his servants. And he will take...of your vineyards, and give to his officers, and to his servants... And ye shall cry out in that day because of your king which ye shall have chosen you; and the Lord will not hear you in that day. (1 Samuel 8:11-8)

The system of judges prior to Saul was far from perfect. The judges frequently abused their power and participated in idolatry and other forms of wickedness (see Judges 17-21). Nonetheless, Samuel's warning,

given immediately before abandoning this system in favor of a monarchy, is evidence that Samuel was especially worried about the corrupting influence of power if concentrated in the hands of one person.

Saul, the first Israelite king, performed unauthorized priesthood ordinances and ignored the counsel of the Lord (see 1 Samuel 13:8-14 and 1 Samuel 15:9-11). David, the next king, took Israel's "sons" and made them an "instrument of war" (see 2 Samuel 8-11). In addition, as Samuel predicted, Israelite kings such as Solomon received the people's oxen, flour, horses, labor, and chariots (see, e.g., 1 King 4:21-28). When the people were in bondage, the Lord was slow to hear their prayers (see Ezekiel 20:3).

The Jaredite experience was similar. Soon after arriving on the American continent, the Jaredites expressed their desire to have "a king over them" (Ether 6:22). The brother of Jared recognized that "this thing leadeth into captivity" (Ether 6:23). Like Samuel, the brother of Jared capitulated, and like the Israelites, the Jaredites endured a checkered history of monarchical rule. Though some kings ruled righteously, both societies came to know the principle that "as soon as [almost all men] get a little authority...they will immediately begin to exercise unrighteous dominion" (Doctrine and Covenants 121:39). Both Arrow and Mosiah observed that earthly kings often lack sufficient benevolence and knowledge to maximize social welfare.

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THE SECOND COMING AND MILLENNIUM

In anticipation of the Restoration, the Lord "established the Constitution...by the hands of wise men," saying that it was established "for the rights and protection of all flesh, according to just and holy principles" (Doctrine and Covenants 101:80, 77). This document has served as a blueprint for dozens of constitutions throughout the world. The Lord's establishment of the Constitution seems to indicate his approval of earthly governments that disperse ruling authority, freeing individuals from "bondage one to another" and allowing them to act "according to the moral agency" given by God, and "be accountable for [their] own sins in the day of judgment" (Doctrine and Covenants 101:78-79).

Nevertheless, the Lord's ideal form of government is not democratic. After Christ's second coming, "the kingdom of God will be both political and ecclesiastical."²⁴ Christ will personally reign on earth (The Articles of Faith, 10),²⁵ not as an elected leader, but as a theocratic monarch, with "worldwide jurisdiction in political realms."²⁶ He will make "a full end of all nations" (Doctrine and Covenants 87:6). According to Brigham Young, "The Kingdom of God...will control the kingdoms of the world."²⁷

Christ is both benevolent (1 John 4:8) and omniscient (1 John 3:20). Still, it is uncertain whether He will indeed fulfill the role Arrow envisioned. There are at least two reasons for this uncertainty.

First, it is unclear what function freedom would play in Arrow's theorem. Christ, during His millennial reign, will allow significant freedom, though laws will govern and restrict behavior.²⁸ Would Arrow's omniscient, benevolent dictator do the same? A benevolent dictator would institute policies that achieve the greatest good, even if such policies limit personal liberty. Arrow's conceived dictator would not eschew restrictions of freedom if they led to greater overall happiness. So both the gospel and a benevolent dictator could justify laws against murder (which restrict liberty) because such laws undoubtedly increase social welfare. Therefore, although the role of freedom remains undefined in Arrow's theorem, its function may be similar to the role it plays in the gospel.

Another reason Christ might not fulfill the role of benevolent dictator is that the gospel's conception of the abundant life and Arrow's conception of welfare maximization ostensibly differ. According to neoclassical economic theory, welfare-maximizing policies are those that achieve the greatest good for the greatest number. A benevolent dictator maximizes welfare by allocating resources according to people's preferences, whatever their preferences may be. Conversely, the gospel teaches that people achieve happiness by living according to God's commandments (Alma 41:4-5, 10-11). Overall "social welfare" increases as more people come unto Christ (Doctrine and Covenants 18:13, 15-16). Therefore, while economics sees welfare maximization as giving people what they want, the gospel sees it as modifying people's preferences in the conversion process. Because economic and gospel conceptions of optimal welfare differ, it seems unlikely that Christ will allocate resources precisely as Arrow's theoretical dictator would. Still, the difference may not be as decisive as it first appears.

Recent research in the area of behavioral economics indicates that people do not always act in their own best interest.²⁹ According to behavioral economists, people would behave differently if they "possessed complete information, unlimited cognitive abilities, and complete self-control."³⁰ It is possible to increase the welfare of such persons by "nudging" them to make the decisions they would make if they possessed better information. Therefore, if behavioral economists are right, optimal welfare can only be achieved by improving information, encouraging self-control, and modifying tastes. In this light, the gospel's concept and the economic concept of welfare maximization are compatible.

Therefore, though differences may exist, Christ's prophesied millennial position might not be so different from the benevolent, omniscient dictator prescribed by economic theorists. According to these theorists, a benevolent

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dictator would maximize social welfare. It should not be surprising, then, that the Millennium will be a period of unmatched happiness.

CONCLUSION

Kenneth Arrow won the Nobel Prize, in part, for his demonstration that democracies cannot maximize social welfare and for his argument that monarchies are preferable if leaders are benevolent and omniscient. Presumably unbeknownst to both the Nobel committee and Arrow, both ancient and modern scriptures contain similar teachings. As an economist, I enjoy finding reinforcing connections between the concepts of my discipline and the teachings of scripture. In this and many other instances, economists are discovering gospel truths that prophets have always taught. ☺

NOTES

- 1 The congressional bailouts of late 2008 and early 2009 are salient counterexamples.
- 2 Political economist Howard Bowen argued that free-markets are the economic equivalent of political voting decisions, or democracies. See Howard R. Bowen, “The Interpretation of Voting in the Allocation of Economic Resources,” *Quarterly Journal of Economics* 58 (November 1943): 27-48.
- 3 Adam Smith, *The Wealth of Nations* (New York: Bantam Dell, 2003), xii. For a modern argument concerning the morality of capitalism, see Richard A. Posner, *Economic Analysis of Law*, 6th ed. (New York: Aspen, 2003), 264-6.
- 4 *Oxford English Dictionary Online*, s.v. “irrational,” http://dictionary.oed.com/cgi/entry/50121281?single=1&query_type=word&queryword=irrational.
- 5 See Hal R. Varian, *Microeconomic Analysis*, 3rd ed. (New York: W.W. Norton & Company, 1992), 95, or any other standard microeconomic text.
- 6 The other assumptions, or axioms, of consumer preferences include continuity, monotonicity, local non-satiation, and convexity; see *ibid.*, 95-6.
- 7 The first and second theorems of welfare economics indicate the efficiency of free-market allocations; see *ibid.*, 323-9, or any standard microeconomic texts.
- 8 Condorcet first mentioned the paradox in his book *Essay on the Application of Analysis to the Probability of Majority Decisions*, originally published in 1785.
- 9 “The Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 1972,” The Nobel Foundation, http://nobelprize.org/nobel_prizes/economics/laureates/1972/index.html.
- 10 This concept of social welfare—maximizing the sum of everyone’s happiness—is very utilitarian. See Samuel E. Stumpf, *Socrates to Sartre: A History of Philosophy*, 1st ed. (New York: McGraw-Hill, 1966), 355.
- 11 I compare the economic concept and the gospel’s concept of welfare maximization in the section “The Second Coming and the Millennium.”

- 12 See, e.g., John von Neumann and Oskar Morgenstern, *Theory of Games and Economic Behavior*, 2nd ed. (Princeton: Princeton University Press, 1947).
- 13 Jeremy Bentham, the great utilitarian philosopher, argued that interpersonal comparisons of utility are possible, but he failed to identify how. John Stuart Mills, Bentham's disciple and intellectual heir, modified utilitarianism through his recognition that utility is not interpersonally comparable. See generally Stumpf, 355-68 (see n. 10).
- 14 Kenneth J. Arrow, *Social Choice and Individual Values*, 2nd ed. (New Haven: Yale University Press, 1963), 59.
- 15 Ibid.
- 16 It may seem that the voting paradox (and therefore Arrow's theorem) does not apply to most American voting decisions because the paradox requires three or more outcomes and many decisions have only two possible voting outcomes. In a referendum vote, for instance, the electorate either accepts or rejects a proposal. It is important to distinguish between possible outcomes and voting outcomes. Voting outcomes are the potential results of an election. For example, there are two possible voting outcomes of an election to increase education funding by \$10 million: voters will either accept the program or reject it. Possible outcomes are the set of all feasible allocations of society's resources. Some people may want government to spend an additional \$5 million or \$1 billion on education. Some may want government to reduce spending on education by \$20 million. The voting paradox can occur whenever there are three or more possible outcomes, regardless of how many voting outcomes exist. Eliminating the option of lower taxes from the example above would not remove the voting paradox unless the students had no preferences concerning taxes (which violates the first axiom of consumer behavior). Referendum votes do not escape Arrow's theorem. See Hannu Nurmi, "Voting Paradoxes and Referenda," *Social Choice and Welfare* 15:3 (1998): 330-50.
- 17 See Arrow, 81-6. Plato also felt that the "ideal state was...aristocracy, in which the rational element embodied in the philosopher-king was supreme..." Stumpf, 78. Democracy, Plato felt, was degeneration from the ideal state.
- 18 An oligarchy with multiple omniscient leaders would also fulfill this requirement.
- 19 Arrow, 86.
- 20 Ibid., 81-6.
- 21 Still, the administration of the law appears to have been amenable to change: in Mosiah, "...the higher judges were intended only to judge if the lower judges judged falsely. But in the trial of Nehor, Alma took the case directly, enhancing the power of the chief judge." *Encyclopedia of Mormonism*, Volume 1, s.v. "Book of Mormon, Government and Legal History in the," 162.
- 22 The Church of Jesus Christ of Latter-day Saints, Bible Dictionary, s.v. "Chronology."
- 23 It is noteworthy that the writer of Deuteronomy 17:14-20 prophesied that the Israelites would request a king. According to the writer, the Israelites should select a king "whom the Lord thy God shall choose" (Deuteronomy 17:15).
- 24 The Church of Jesus Christ of Latter-day Saints Bible Dictionary, s.v. "Kingdom of Heaven."

- 25 “We believe in the literal gathering of Israel and in the restoration of the Ten Tribes; that Zion (the New Jerusalem) will be built upon the American continent; that Christ will reign personally upon the earth; and, that the earth will be renewed and receive its paradisiacal glory” (The Articles of Faith, 10).
- 26 The Church of Jesus Christ of Latter-day Saints, Bible Dictionary, s.v. “Kingdom of Heaven.”
- 27 Brigham Young, “The Kingdom of God,” *Journal of Discourses* 2 (1855): 309-17.
- 28 During the Millennium “there will be every sort of sect and party, and every individual following what he supposes to be the best in religion, and in everything else, similar to what it is now.” *Ibid.*, 314.
- 29 See generally Dan Ariely, *Predictably Irrational: Hidden Forces That Shape Our Decisions* (New York: Harper, 2008).
- 30 Richard H. Thaler and Cass R. Sunstein, *Nudge: Improving Decisions About Health, Wealth, and Happiness* (New Haven: Yale University Press, 2008), 5.