In Salt Lake City, Utah, on a block known informally as Welfare Square, stands a 15-barreled silo filled with wheat: 19 million lbs., enough to feed a small city for six months. At the foot of the silo stands a man--a bishop with the Church of Jesus Christ of Latter-day Saints--trying to explain why the wheat must not be moved, sold or given away.

"It's a reserve," he is saying. "In case there is a time of need."

What sort of time of need?

"Oh, if things got bad enough so that the normal systems of distribution didn't work." Huh? "The point is, if those other systems broke down, the church would still be able to care for the poor and needy."

What he means, although he won't come out and say it, is that although the grain might be broken out in case of a truly bad recession, its root purpose is as a reserve to tide people over in the tough days just before the Second Coming.

"Of course," says the bishop, "we rotate it every once in a while."

For more than a century, the members of the Church of Jesus Christ of Latter-day Saints suffered because their vision of themselves and the universe was different from those of the people around them. Their
tormentors portrayed them as a nation within a nation, radical communalists who threatened the economic order and polygamists out to destroy the American family. Attacked in print, and physically by mobs, some 30,000 were forced to flee their dream city of Nauvoo, Ill., in 1846. Led by their assassinated founder's successor, they set out on a thousand-mile trek westward derided by nonbelievers as being as absurd as their faith.

This year their circumstances could not be more changed. Last Tuesday, 150 years to the week after their forefathers, 200 exultant and sunburned Latter-day Saints reached Salt Lake City, having re-enacted the grueling great trek. Their arrival at the spot where, according to legend, Brigham Young announced, "This is the right place" was cheered in person by a crowd of 50,000--and observed approvingly by millions. The copious and burnished national media attention merely ratified a long-standing truth: that although the Mormon faith remains unique, the land in which it was born has come to accept--no, to lionize--its adherents as paragons of the national spirit. It was in the 1950s, says historian Jan Shipps, that the Mormons went from being "vilified" to being "venerated," and their combination of family orientation, clean-cut optimism, honesty and pleasant aggressiveness seems increasingly in demand. Fifteen Mormon Senators and Representatives currently trek the halls of Congress. Mormon author and consultant Stephen R. Covey bottled parts of the ethos in The Seven Habits of Highly Effective People, which has been on best-seller lists for five years. The FBI and CIA, drawn by a seemingly incorruptible rectitude, have instituted Mormon-recruitment plans.

The Mormon Church is by far the most numerically successful creed born on American soil and one of the fastest growing anywhere. Its U.S. membership of 4.8 million is the seventh largest in the country, while its hefty 4.7% annual American growth rate is nearly doubled abroad, where there are already 4.9 million adherents. Gordon B. Hinckley, the church’s President--and its current Prophet--is engaged in massive foreign construction, spending billions to erect 350 church-size meetinghouses a year and adding 15 cathedral-size temples to the existing 50. University of Washington sociologist Rodney Stark projects that in about 83 years, worldwide Mormon membership should reach 260 million.

The church’s material triumphs rival even its evangelical advances. With unusual cooperation from the Latter-day Saints hierarchy (which provided some financial figures and a rare look at church businesses), TIME has been able to quantify the church’s extraordinary financial vibrancy. Its current assets total a minimum of $30 billion. If it were a corporation, its estimated $5.9 billion in annual gross income would place it midway through the FORTUNE 500, a little below Union Carbide and the Paine Webber Group but bigger than Nike and the Gap. And as long as corporate rankings are being bandied about, the church would make any list of the most admired: for straight dealing, company spirit, contributions to charity (even the non-Mormon kind) and a fiscal probity among its powerful leaders that would satisfy any shareholder group, if there were one.

Yet the Latter-day Saints remain sensitive about their "otherness"--more so, in fact, than most outsiders can imagine. Most church members laughed off Dennis Rodman's crack about "f______ Mormons" during the N.B.A. championships. But the subsequent quasi apology by Rodman's coach Phil Jackson that his player hadn't known they were "some kind of a cult or sect" deeply upset both hierarchy and membership.
Perhaps, however, they should learn to relax. Historian Leonard J. Arrington says the church, along with the values it represents, "has played a role, and continues to play a role, in the economic and social development of the West--and indeed, because of the spread of Mormons everywhere, of the nation as a whole." And in a country where religious unanimity is ever less important but material achievement remains the earthly manifestation of virtue, their creed may never face rejection again.

The top beef ranch in the world is not the King Ranch in Texas. It is the Deseret Cattle & Citrus Ranch outside Orlando, Fla. It covers 312,000 acres; its value as real estate alone is estimated at $858 million. It is owned entirely by the Mormons. The largest producer of nuts in America, AgReserves, Inc., in Salt Lake City, is Mormon-owned. So are the Bonneville International Corp., the country's 14th largest radio chain, and the Beneficial Life Insurance Co., with assets of $1.6 billion. There are richer churches than the one based in Salt Lake City: Roman Catholic holdings dwarf Mormon wealth. But the Catholic Church has 45 times as many members. There is no major church in the U.S. as active as the Latter-day Saints in economic life, nor, per capita, as successful at it.

The first divergence between Mormon economics and that of other denominations is the tithe. Most churches take in the greater part of their income through donations. Very few, however, impose a compulsory 10% income tax on their members. Tithes are collected locally, with much of the money passed on informally to local lay leaders at Sunday services. "By Monday," says Elbert Peck, editor of Sunstone, an independent Mormon magazine, the church authorities in Salt Lake City "know every cent that's been collected and have made sure the money is deposited in banks." There is a lot to deposit. Last year $5.2 billion in tithes flowed into Salt Lake City, $4.9 billion of which came from American Mormons. By contrast, the Evangelical Lutheran Church in America, with a comparable U.S. membership, receives $1.7 billion a year in contributions. So great is the tithe flow that scholars have suggested it constitutes practically the intermountain states' only local counterbalance in an economy otherwise dominated by capital from the East and West coasts.

The true Mormon difference, however, lies in what the LDS church does with that money. Most denominations spend on staff, charity and the building and maintenance of churches; leaders will invest a certain amount--in the case of the Evangelical Lutherans, $152 million--as a pension fund, usually through mutual funds or a conservative stock portfolio. The philosophy is minimalist, as Lutheran pastor Mark Moller-Gunderson explains: "Our stewardship is not such that we grow the church through business ventures."

The Mormons are stewards of a different stripe. Their charitable spending and temple building are prodigious. But where other churches spend most of what they receive in a given year, the Latter-day Saints employ vast amounts of money in investments that TIME estimates to be at least $6 billion strong. Even more unusual, most of this money is not in bonds or stock in other peoples' companies but is invested directly in church-owned, for-profit concerns, the largest of which are in agribusiness, media, insurance, travel and real estate. Deseret Management Corp., the company through which the church holds almost all its commercial assets, is one of the largest owners of farm- and ranchland in the country, including 49 for-profit parcels in addition to the Deseret Ranch. Besides the Bonneville International chain and Beneficial
Life, the church owns a 52% holding in ZCMI, Utah's largest department-store chain. (For a more complete list, see chart.) All told, TIME estimates that the Latter-day Saints farmland and financial investments total some $11 billion, and that the church's nontithe income from its investments exceeds $600 million.

The explanation for this policy of ecclesiastical entrepreneurism lies partly in the Mormons' early experience of ostracism. Brigham Young wrote 150 years ago that "the kingdom of God cannot rise independent of Gentile nations until we produce, manufacture, and make every article of use, convenience or necessity among our people." By the time the covered wagons and handcarts had concluded their westward roll, geographic isolation had reinforced social exclusion: the Mormons' camp on the Great Salt Lake was 800 miles from the nearest settlement. Says Senator Bob Bennett, whose grandfather was a President: "In Young's day the church was the only source of accumulated capital in the territory. If anything was built, it had to be built by the church because no one else had any money."

In the first century of corporate Mormonism, the church's leaders were partners, officers or directors in more than 900 Utah-area businesses. They owned woolen mills, cotton factories, 500 local co-ops, 150 stores and 200 miles of railroad. Moreover, when occasionally faced with competition, they insisted that church members patronize LDS-owned businesses. Eventually this became too much for the U.S. Congress. In 1887 it passed the Edmunds-Tucker Act, specifically to smash the Mormons' vertical monopolies.

But there is an additional aspect to the Mormons' spectacular industry and frugality. Their faith, like several varieties of American Protestantism, holds that Jesus will return to earth and begin a thousand-year rule, this glory preceded by a period of turmoil and chaos. During the dark years, church members understand that it is their destiny to sustain a light to help usher in the kingdom to come. In their preparations to do so, they shame even the most avid of secular survivalists. Church members are advised to keep one year's food and other supplies on hand at all times, and many do. The wheat-filled Welfare Square grain elevator fulfills the same principle. Of the millennium, President Hinckley says, "We hope we're preparing for it. We hope we'll be prepared when it comes."

But Hinckley qualifies that: "We don't spend a lot of time talking about or dreaming about the millennium to come; we've always been a practical people dealing with the issues of life. We're doing today's job in the best way we know how." From the beginning, the Saints' millennial strain was modulated by a delight in the economic nitty-gritty. Of some 112 revelations received by the first Prophet and President of the church, Joseph Smith, 88 explicitly address fiscal matters. And although the faithful believe the "End Times" could begin shortly, their actual date is (to humankind) indefinite, and certain key signs and portents have not yet manifested themselves. Rather than wild-eyed fervor, most church moneymen project a can-do optimism.

Or, in their higher echelons, a case-hardened if amiable professionalism. A primary reason for the church's business triumphs, says University of Washington sociologist Stark, is that it has no career clerics, only amateurs who have been plucked for service from successful endeavors in other fields. (In fact, there is no ordained clergy whatsoever: the term priest applies to all males over age 12 in good standing in the church, and "bishops," while supervising congregations, are part-time lay leaders.) Religious observers point out
that this creates a vacuum of theological talent in a church with a lot of unusual theology to explain. But the benefit, notes Stark, is that "people at the top of the Mormon church have immense experience in the world. These guys have been around the track. Why do they choose to invest directly? Because they are not helpless. They are a bunch of hard-nosed businessmen." Rodney Brady, who runs Deseret Management Corp., has a Harvard business doctorate, served as executive vice president of pharmaceutical giant Bergen Brunswig and from 1970 to '72 was Assistant Secretary of the U.S. Department of Health, Education and Welfare. Similar figures fill the church's upper management: Tony Burns, a "stake president" (the rough equivalent of an archbishop), is chairman of Miami-based Ryder Systems, the truck-rental empire.

And then there is Jon Huntsman. Currently a powerful "area authority," Huntsman may at some point make official church fiscal policy. But right now he is exemplary of the Mormon gift for not only making a buck but also spending it on others. An enthusiastic missionary as a young man, at age 42 he was asked to serve as "mission president" for a group of 220 young proselytizers in Washington. He took leave from his company and moved his wife and nine children with him. When his stint was up, they headed back to Utah, and Huntsman resumed building the $5 billion, 10,000-employee Huntsman Chemical Corp., which he owns outright. Ten years ago, Huntsman shifted his company's mission from pure profit to a three-part priority: pay off debt, be a responsible corporate citizen and relieve human suffering. Thus far, his company has donated $100 million of its profit to a cancer center at the University of Utah. It has also built a concrete plant in Armenia to house those rendered homeless by the 1988 earthquake, and it is active in smaller charities ranging from children's hospitals to food banks. Since the shift, says Huntsman, "we have a far greater spirit of accomplishment and motivation. Our unity and teamwork and corporate enthusiasm have never been higher." And he still puts in his 15 to 20 hours a week as a lay clergyman. He concludes, "I find it impossible to separate life and corporate involvement from my religious convictions."

And that, of course, begs the question: Just what, exactly, is the belief underlying those convictions, the rock upon which faith and empire are built?

Mormon theology recognizes the Christian Bible but adds three holy books of its own. It holds that shortly after his resurrection, Jesus Christ came to America to teach the indigenous people, who were actually a tribe of Israel, but that Christian churches in the Old World fell into apostasy. Then, starting in 1820, God restored his "latter-day" religion by dispatching the angel Moroni to reveal new Scriptures to a simple farm boy named Joseph Smith near Palmyra, N.Y. Although the original tablets, written in what is called Reformed Egyptian, were taken up again to heaven, Smith, who received visits from God the father, Jesus, John the Baptist and saints Peter, James and John, translated and published the Book of Mormon in 1830. He continued to receive divine Scripture and revelations. One of these was that Christ will return to reign on earth and have the headquarters of his kingdom in a Mormon temple in Jackson County, Mo. (Over time, the church has purchased 14,465 acres of land there.)

There is a long list of current Mormon practices foreign to Catholic or Protestant believers. The best known revolve around rituals of the temples, which are barred to outsiders. At "endowment" ceremonies, initiates receive the temple garments, which they must wear beneath their clothing for life. Marriages are "sealed," not only until death doth part, but for eternity. And believers conduct proxy baptisms for the dead: to
assure non-Mormon ancestors of an opportunity for salvation, current Mormons may be immersed on their behalf. The importance of baptizing one's progenitors has led the Mormons to amass the fullest genealogical record in the world, the microfilmed equivalent of 7 million books of 300 pages apiece.

Members of the church celebrate the Lord's Supper with water rather than wine or grape juice. They believe their President is a prophet who receives new revelations from God. These can supplant older revelations, as in the case of the church's historically most controversial doctrine: Smith himself received God's sanctioning of polygamy in 1831, but 49 years later, the church's President announced its recision. Similarly, an explicit policy barring black men from holding even the lowest church offices was overturned by a new revelation in 1978, opening the way to huge missionary activity in Africa and Brazil.

Mormons reject the label polytheistic pinned on them by other Christians; they believe that humans deal with only one God. Yet they allow for other deities presiding over other worlds. Smith stated that God was once a humanlike being who had a wife and in fact still has a body of "flesh and bones." Mormons also believe that men, in a process known as deification, may become God-like. Lorenzo Snow, an early President and Prophet, famously aphorized, "As man is now, God once was; as God now is, man may become." Mormonism excludes original sin, whose expiation most Christians understand as Christ's great gift to humankind in dying on the Cross.

All this has led to some withering denominational sniping. In 1995 the Presbyterian Church (U.S.A.) issued national guidelines stating that the Mormons were not "within the historic apostolic tradition of the Christian Church." A more sharply edged report by the Presbyterians' Utah subunit concluded that the Latter-day Saints "must be regarded as heretical." The Mormons have responded to such challenges by downplaying their differences with the mainstream. In 1982 an additional subtitle appeared on the covers of all editions of the Book of Mormon: "Another Testament of Jesus Christ." In 1995 the words Jesus Christ on the official letterhead of the Church of Jesus Christ of Latter-day Saints were enlarged until they were three times the size of the rest of the text. In Salt Lake City's Temple Square, the guides' patter, once full of proud references to Smith, is almost entirely Christological. "We talk about Christ a lot more than we used to," says magazine editor Peck, whose journal's outspokenness has earned him an edgy relationship with the church. "We want to show the converts we are Christians."

And not just the converts. In an interview with TIME, President Hinckley seemed intent on downplaying his faith's distinctiveness. The church's message, he explained, "is a message of Christ. Our church is Christ-centered. He's our leader. He's our head. His name is the name of our church." At first, Hinckley seemed to qualify the idea that men could become gods, suggesting that "it's of course an ideal. It's a hope for a wishful thing," but later affirmed that "yes, of course they can." (He added that women could too, "as companions to their husbands. They can't conceive a king without a queen.") On whether his church still holds that God the Father was once a man, he sounded uncertain, "I don't know that we teach it. I don't know that we emphasize it... I understand the philosophical background behind it, but I don't know a lot about it, and I don't think others know a lot about it."
It would be tempting to assign the Mormons’ success in business to some aspect of their theology. The absence of original sin might be seen as allowing them to move confidently and guiltlessly forward. But it seems more likely that both Mormonism’s attractiveness to converts and its fiscal triumphs owe more to what Hinckley terms "sociability," an intensity of common purpose (and, some would add, adherence to authority) uncommon in the non-Mormon business or religious worlds. There is no other major American denomination that officially assigns two congregation members in good standing, as Mormonism does, to visit every household in their flock monthly. Perhaps in consequence, no other denomination can so consistently parade the social virtues most Americans have come around to saying they admire. The Rev. Jeffrey Silliman, of the same Presbyterian group that made the heresy charge, admits that Mormons "have a high moral standard on chastity, fidelity, honesty and hard work, and that's appealing."

There are limits to Mormon sociability. In 1993 the church capped a harsh campaign of intellectual purification against dozens of feminists and dissidents with the excommunication of D. Michael Quinn, a leading historian whose painstaking work documented Smith’s involvement with the occult and church leaders' misrepresentation of some continued polygamy in the early 1900s. The current crackdown, some analysts believe, stems from fears of loss of control as the church becomes more international. Most think it will get worse if, as is likely, the church’s hard-line No. 3 man, Boyd Packer, someday becomes President. Some wonder how the strict Mormon sense of hierarchy, along with the church’s male-centered, white-dominated and abstemious nature, will play as the faith continues to spread past the naturally conservative mountain states.

Yet it is hard to argue with Mormon uniformity when a group takes care of its own so well. The church teaches that in hard times, a person’s first duty is to solve his or her own problems and then ask for help from the extended family. Failing that, however, a bishop may provide him or her with cash or coupons redeemable at the 100 bishops' storehouse depots, with their Deseret-brand bounty. The largesse is not infinite: the system also includes 97 employment centers, and Mormon welfare officials report that a recipient generally stays on the dole between 10 and 12 weeks, at an average total cash value of $300. Perhaps the most remarkable aspect of the system is its funding, which does not, as one might expect, come out of tithes. Rather, once a month, church members are asked to go without two meals and contribute their value to the welfare system. The fast money is maintained and administered locally, so that each community can care for its own disadvantaged members.

"Our whole objective," says Hinckley, "is to make bad men good and good men better, to improve people, to give them an understanding of their godly inheritance and of what they may become." And he intends to do it globally. In what will undoubtedly become the hallmark of his presidency, he is in the process of a grand expansion, the organizational follow-up to the massive missionary work the church has long engaged in overseas. To gather the necessary capital for it, Hinckley has decelerated the growth of Mormon domestic investments: although still on the increase, their pace is far below that of previous decades, and the church has extracted itself from such previously Mormon-heavy fields as banking, hospitals, private schools and sugar. The church authorities have removed the tithe from the authority of local administrators and pulled
every penny of it back to Salt Lake City for delegation by a more select and internationally minded group of managers.

No one thinks the push abroad, and the complementary balancing act domestically, will be easy. Says Bradley Bertoch, a venture capitalist (and nonpracticing Mormon) who specializes in attracting money to Utah: "The church needs to recruit adequate labor to drive its business growth beyond the borders of the U.S. But at the same time it has to make sure that it doesn't lose control of the home ground. It's the same problem of resource allocation in new markets faced by any multinational."

Will it succeed? Will the generations of young Mormon men who have so avidly evangelized beyond the borders of their country be followed by a fiscal juggernaut that will make the church as respected a presence in Brazil or the Philippines as it is in Utah, Colorado or, for that matter, America as a whole? Assessing the church's efforts at overseas expansion, author Joel Kotkin has written that "given the scale of the current religious revival combined with the formidable organizational resources of the church, the Mormons could well emerge as the next great global tribe, fulfilling, as they believe, the prophecies of ancient and modern prophets."

Hinckley puts it another way. "We're celebrating this year the 150th anniversary of the arrival of the Mormon pioneers," he says. "From that pioneer beginning, in this desert valley where a plow had never before broken the soil, to what you see today...this is a story of success." It would be unwise to bet against more of the same.

--Reported by S.C. Gwynne and Richard N. Ostling/Salt Lake City
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