This was an address given in Riverton, Utah to an audience consisting primarily of employees and volunteers of The Church of Jesus Christ of Latter-day Saints who work and serve in various roles pertaining to the creation of church-related software applications.

[This is an unofficial transcript, created by Todd Berbert for noncommercial use, and it includes a number of minor corrections to reflect, as best as I can interpret, the intended message of Clayton Christensen. Any misinterpretations or other mistakes are my own fault and will gladly be updated and corrected upon receipt of the appropriate information. The source for the original recording is http://broadcast.lds.org/ICS/techtalk/2013-04-05.html]
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Introduction

This is a scary topic because, you know, I spend a lot of my time talking about the life of people like you guys, trying to use technology to do remarkable things — and yet I’d like to try, if I can, to discuss what I’ve learned in my work to see how you can bless the church. I hope that I don’t disappoint you.

What I’d like to do is try to put together three streams of thought. One relates to why successful companies fail, and I’ve studied that problem for about 20 years and I’ve reached the strangest conclusion, as you’ll see, that what causes successful companies to fail is the management follows the principles that are taught at the Harvard Business School. It really is true that if you do everything right as we taught is right you’ll fail.

But then I’d like to also come up a level to discuss briefly why our nation is struggling to grow, and then I’d like to apply the same principles to how we serve in the church and especially the way you serve the members of the church. So, I’ve never given a talk like this or this talk before so I hope that you’ll be patient with me as I try to do this.

Trajectory 1: The Ability of Customers to Use Technology Improvements

So, what I first want to do is discuss, “What are the different types of technology that we might invest in?” I’m going to put on the vertical axis the performance of a product or a service over time.
Now in every market, including the church, there is a trajectory of improvement that customers are able to utilize. Now there’s always a distribution of customers around that mean, and so at the high end of every market there are very complicated people who have very complicated problems, and you can never satisfy them. At the bottom of the market there are simple people who have simple problems, and you can over-serve what they need with very little. But that’s the first element; there is a trajectory of improvement that customers are able to utilize.

**Trajectory 2: Sustaining Innovations That Make Good Products Better**

Now there’s a second trajectory of improvement that innovating companies provide as they keep introducing better and better products. The most important finding about this one is this trajectory of technological progress almost always outstrips the ability of customers to use the progress.

What it means is a new technology on the left-hand side that’s not good enough for what customers need at one point is likely to overshoot what they can use at a later point in time. And a couple of ways to visualize that; those who have a little gray hair might remember that in the 1980s when we were first learning how to use those personal computers to do typing and so on, do you remember how often you had to stop your fingers to let the Intel 286 chip catch up? Because the fastest microprocessor in the world couldn’t even keep pace with our fingers. But now on the right-hand side as Intel has introduced faster and faster chips they have shot way beyond what most customers and mainstream business applications can use. Another way you can view it is on the left-hand side the early attempts to teach classes on the web were really quite primitive, but my goodness, online learning has just gotten so much
better that a lot of people would prefer to have learning online instead of having to sit through a boring class from Clayton Christensen.

Now, some of the innovations that have helped companies move up that blue trajectory are just incremental improvements. Others are dramatic breakthrough improvements, and in telecommunications, for example, the transition from analog to digital and digital to optical were breakthroughs that cost billions of dollars to develop and deploy.

But it turned out that their purpose was the same as the incremental ones, in that what they are trying to do is sustain the technology along which they were competing, and what we found in our research is that, again, it doesn’t matter technologically how difficult it is, as long as the innovation allows the leaders in the industry to make better products that they can sell for better profits to their best customers they figure out how to get it done, and they’re the ones that lead.

So that’s the first type of technology that you’ll see, I think, will be important later on. These are sustaining technologies that make good products better.

**Disruptive Technology**

Now, there’s another technology that we call a disruptive technology, and let me describe what I’m trying to set up here.
You notice that I have 3 concentric circles, and what they’re meant to represent is, at the middle, those are customers in an industry that have the most money and the most skill. Then as you come to larger circles, those represent larger populations of people who have less money and less skill.

Now, almost always, industries start in the middle because the first products are so complicated and expensive that only the richest can have access to it. So if you go back in the history of computing, the first manifestation of technology in the middle was the mainframe computer; it filled the whole room, cost two million dollars, so only the largest corporations and the largest universities could have one. And then, people who make that product, try to keep making better and better of those kinds of products, and while that’s a good thing, they don’t make it available to people who are in these larger populations. Those innovations occurred by, I’m going to use the word “disruptive innovation.”
I wrote a piece in the New York Times where the editor said I had to call it “empowering innovation,” but a disruptive innovation transforms a product in the center that is so complicated and expensive into something that is so much more affordable and is simple that a larger population of people can have access to it.

Almost always, entrant companies lead the industry when these disruptive innovations begin. In other words, the people in the center have a very hard time making products that are affordable and accessible; their instinct is to make the good products better.

**Digital Equipment Corporation: Mainframes and Minicomputers**

Now, let me describe why this causes trouble with the leaders in the industry by reference to a company in the Boston area called Digital Equipment Corporation (DEC). Now again, if you’ve got a little gray hair you remember Digital Equipment. Through the 1970s and 80s Digital was probably the most widely admired company in the world, and whenever you read an explanation about why Digital Equipment was so successful it was always attributed to the brilliance of their management team. And then about 1988, Digital Equipment just fell off the cliff; it began to unravel very quickly.

When you then read explanations about why Digital Equipment stumbled so badly it always was attributed to the ineptitude of the management team. And it was the same company running the company on both sides of the hill. So, I framed the question at the beginning as, “How could smart people get so stupid so fast?” And that almost is the explanation that people accept when a successful company
stumbles, is somehow a management team had its act together at one point, but they were out of their league at another. But the reason why the “stupid” hypothesis, the “stupid manager” hypothesis, just didn’t make sense is that every one of the companies that made their type of computer, which we called minicomputers—a minicomputer was about the size of this pulpit— they all collapsed in unison, not just Digital Equipment but Data General, Prime, Wang, Nixdorf, Hewlett-Packard, Honeywell; and you’d expect these people to collude on price occasionally, but to collude to collapse was a stretch and there’s just got to be a more fundamental reason, and it turned out that this simple model of sustaining technologies and disruptive technologies helped me.

So, in the 1980s when Digital was just at the top of their game, there were people coming in to senior management every day with ideas to invest in their resources to develop the next-generation products. Some of these entailed making better minicomputers than they had ever made before. In fact, these computers would be so good that a minicomputer this size could start to eat into the market of mainframe computers.

When you looked at those business plans, they promised gross margins of 60%, where, as you see on the left, Digital Equipment could only make 45% on computers this size, and you could earn 60% on products that cost twice as much.
**Disruptive Innovation: Personal Computers**

Well, while the management was trying to decide if they should invest in those sustaining innovations, there were other people coming in every day, saying, “Ladies and gentlemen, you don’t get it. Just look out the window; everybody’s buying personal computers.” Well, management looked out the window and indeed they could see that everybody was buying personal computers. But they also saw a couple of troubling things: First, do you remember how crummy those early personal computers were? In fact, Apple sold the Apple 2 as a toy to children. What that meant is that the more carefully Digital listened to their customers they got no signal from their customers that the personal computer mattered because for the first ten years of the personal computer existence none of their customers could use a personal computer.

And then when they looked at the business plans it looked a lot worse because in the best years they could generate gross margins of 40%, they were headed to 20% quickly, and you could earn those paltry percentages on computers that sold for two-thousand bucks. So really, the choice management had to make was, “Guys, I wonder if we should make better products that we could sell for better profits to our best customers? On the other hand, maybe we ought to make our resources to make worse products that none of our customers would use that would ruin our profit margins. What should we do?” And it’s just a very difficult thing for smart people to do what doesn’t make sense. And this type of innovation, which makes it affordable and simple, that we call “disruptive innovations,” just doesn’t compute in the logic of people given the jobs that they have to do. And if we had many days we could just go over industry after industry, how this happened, and ultimately the disruptive innovations killed the people in the mainstream because they did everything right. So that’s the second thing I want to remember; the first type of innovations are sustaining innovations; the second type, disruptive innovations.

**From Slide Rules to Mainframes and Eventually to Smart Phones**

Now it turns out that this happens over and over again, and it needs to happen in order to make our economy keep going. So I wanted to just generalize in the process of computing; I want to bring it to hospitals and healthcare just so that you can decide who to vote for in the next election, and then I want to apply it to the church a little bit.

So, when I was in college I carried my slide rule everywhere. If I needed to compute I just hooked it up, did the estimation, and got on with life. But the advent of sophisticated technology, as you know, centralized the computer industry because the mainframes were so complicated and expensive.
And we were quite happy that you had this available to you, but that became despair when you showed up at the mainframe center and had to sit in a long line for them to run our cards through the card reader, only to find out that somewhere in that stack you had punched the wrong number. And boy, we just needed something that was smart and simple. And so the first manifestation of that simplicity was the minicomputer made by Digital Equipment. The early minicomputers were very limited in their ability, and so when the engineers who had these minicomputers had a complicated problem they had to take it to the mainframe where the experts solved the problem for us.
But then the engineers who had a minicomputer in their own department, my gosh, the minicomputer just got better and better and better, so that those engineers could do more and more remarkable things, and they needed the mainframe computer less and less. Then the next step was the personal computer, and that made the desktop down to a $2,000 price point, and they were so simple to use that even a poor fool like Clayton Christensen could have one.
And if you remember, those early personal computers were so simple we could just type on them and do simple spreadsheets, but, oh my goodness, that desktop computer got better and better and better, so that even Clay Christensen could start to compute in remarkable ways, not because I became smarter, but it could do more and enabled me to do remarkable things. And ultimately we just didn’t need mainframes and we didn’t need minicomputers, and then most of you in your lifetime learned that we don’t need desktop computers anymore because the laptop became more than good enough, and now we have the same thing happening with our smartphones.
And so computing came back from where it started with average, everyday normal people, but the distance between a slide rule and the capability of our smartphones isn’t a straight line; almost always making it affordable and accessible requires this process of centralization at the beginning and then decentralization at the end.
So, when I was a little boy, Dr. Child made house calls — 810 North, 14th West in Rose Park — but then sophisticated technology in health care has driven a centralization of the industry, and I just listed types of technologies and costs that centralized it.
So instead of the solution coming to the problem, we have to take the problem to the solution where experts solve the problem for us. So I thought many times -- I’ve been on the board of one of the big hospitals in Boston -- I wonder if we can get all of the Catholics in Boston to fast and pray with us over a weekend, would the hospitals become cheap, or could the doctors who practice their craft in these hospitals, will they take pay cuts? I don’t think so. I’m a faithful man, but I’m not quite sure that that would be answered in the way we asked. So what we have to do is instead of expecting the expensive ones to become cheap, we need bring technology so that we can take the simplest of the things that today we have to address in a hospital and drive it into an outpatient clinic so that we can use the simplest things there.

And then we have to keep driving said technology into that venue so that they can do more and more sophisticated things, and we have to take fewer and fewer of the cases to the hospital, which is a much higher-cost institution.
And in a similar way we need to bring technology to doctors’ offices and retail clinics, so you can do there the simplest of things that today you have to address in an outpatient clinic, and then we have to keep driving the technology into those venues of care so that they can do more and more sophisticated things, and ultimately bring technology to our homes so that we can do there things that today we have to take to an office or a clinic.
And again, rather than hoping that the doctors will take pay cuts, we need to bring technology to personal care practices so that they can do the simplest of the things that today they are obligated to refer on to a more expensive specialist.
And then we have to keep driving technology into that venue so that she can do more and more sophisticated things herself, and has to refer fewer and fewer things to the more complicated specialists. And in a similar way we need to bring technology to nurse practitioners and pharmacists, so that they can start doing more and more of the things that today a personal physician has to do, and ultimately bring technology to families so they can do things that today require the expertise of the professions.
And so, just a way of thinking about why our healthcare is costly, it’s because we have to, in the future, drive technology so that lower cost venues of care and lower cost caregivers can do more and more sophisticated things. That’s the mechanism by which health care becomes affordable and accessible.

**Vacuum Tubes to Transistors**

Now, I want to go for one more example in the electronics industry to make one or two additional points, and then what I want to assert is that the restoration of the gospel in our day was this kind of disruptive innovation. What had happened over the years is the churches had decided that you had to have professionals who could take care of everything that members of their church needed, and so you had to take the problem to the center where the experts solved the problem for them. And the whole idea that plain old ordinary people like you and I could do remarkable things was the essence of the restoration, and so I want to talk about that.

Anyway, back to electronics for a minute. Up through the 1970s most of the world’s consumer electronics were made with the technology called vacuum tubes. Vacuum tubes, for the uninitiated, were about the size of a child’s fist, and televisions were a little bit smaller than this podium, and inside the television there were probably 25 vacuum tubes. They were costly to assemble, and these things sucked up a lot of power and they emitted a lot of heat. Every one of the manufacturers of vacuum tube products — these are the giants of the industry like RCA, Zenith, Westinghouse, and so on — saw a new technology coming to them that was called a transistor, and they knew this transistor was going to be important someday, and so they each took a license to the transistor from Bell Laboratories and then they framed the transistor as a
technological problem because that tiny little transistor couldn’t handle the power required to be used in a big product like a television. As a group, as they took the license to this technology to their own labs, they spent over $3 billion in today’s money trying to make the transistor good enough to be used in these products.

Well, while they were working on it as a technological problem, out here, and I’ll call this “competing against non-consumption,” meaning these are disruptive products that made it affordable and accessible so that a whole new population can have it.

The first new application was a transistor hearing aid, and you couldn’t make a hearing aid with vacuum tubes. Then the next application was the pocket radio.
This emerged in 1955 by Sony, and prior to that you had a big radio on the credenza, and now this made it so affordable that even the low end of humanity — people who we call teenagers — could have one. It cost 2 bucks, fit right in your pocket, a horrible tinny sound, and my brother Elliott and I each had about a dollar to our names, and we put it together and jointly bought one of these Sony transistor radios. It turned out that we had to stand west to the Great Salt Lake to get reception, but we were thrilled with the crummy product because it was infinitely better than the other option, which was no radio at all.

Then, in 1959 Sony introduced the world’s first portable television, and in contrast to something that was this big, this little Sony television was very limited in its ability, but it was so much better than nothing that a whole new population of people got excited about a crummy product.
And so, out here in the farthest out circle, billions of people around the world had access to products that previously had been accessed only by the rich, and a booming new market emerged out there, even while RCA and Zenith, in the middle, felt no pain, because these are all new customers. But then by the late 1950s solid-state electronics got good enough that you could start to make bigger and bigger pieces of equipment with transistors, and through the early 1970s you just heard this big sucking sound as the customers in the green sucked out the customers from the traditional market that made these things with vacuum tubes, and every one of the vacuum tube companies vaporized. And it’s not that they didn’t see it coming, but the way they framed it is the new technology needs to be deployed in the market that existed rather than believing that by making it affordable and accessible a whole new population of people can start to play in the game.

Now two other points: The first one is that in this new market, the metric of performance changed, and I remember our wonderful mother had this RCA radio, and the way she measured quality was the fidelity of the sound, and when she listened to this crummy transistor radio it just made her want to go nuts because on her dimension the music that we were listening to just couldn’t compute in her mind.
But Elliott and I, the reason why we loved it was it was portable, and we could get away from our mother’s ears and listen to rock-and-roll outside of her thumb. So what was good for us was not good for them and vice-versa, and that’s always the case.

The second one is that the customers typically are enticed from the old into the new system. It’s rarely the case that the new technology invades the old system, and so this is the process by which things become affordable and accessible.

**Heaven’s Warehouse of Answers**

Now, probably none of you have thought about this as a story of the restoration, but let me just describe why I think it occurs, and that is in fact, that the Lord was, he actually was serious in section 1, verses 19-23, when He said that He would build the kingdom of God on the shoulders of the weak and the simple. And how this worked its way out was, I said this to one of my colleagues at our school who was an “active atheist,” he describes himself, as opposed to “passive atheist,” so we had lots of fun discussions about this, and he said, “I just don’t understand what you do in heaven.”

And I said, “Well, I’ve never been there myself, but let me just give you my sense of what goes on in a lot of heaven as it relates to the earth.” So I said, “In my own mind’s eye, I can imagine that if I went into heaven, what I would see is that God has created this massive warehouse, and inside of this warehouse on the shelves, they’re just packed with truths and insights and answers, and you might wonder, ‘Geez, why does He keep all of these insights and truths and answers in inventory? Why doesn’t he just give it all to..."
people on the earth?” And I said, “The reason why is, just imagine that God goes to the edge of heaven so that he can see the earth down there, and he doesn’t say, ‘Oh, look, there’s ol’ Clay Christensen, let’s see if we can send him answer number 34. Plok!’ If He did that, I wouldn’t even know that an answer had been thrown my way because we have to ask a question first, and if we ask a question it’s kind of like we put a tiny little piece of Velcro in our brains, and that’s a place where then, if you get an answer, it can stick, and it gives meaning to the answer if you ask a question. But if we don’t ask questions, oddly, God is a little bit constrained in that he can only give answers when we ask questions, and in fact if you look through the scriptures this is the way God revealed almost everything, is He needed somebody to ask a question and then He could give the answer.”

The Questions Stopped

So I told my friend that, “I think what happened in the history of Christianity is, some point around 300 years after Christ, the leaders of the early Christian church decided that they had received all the answers, and when they decided that they had received all the answers, then there was no need to ask any more questions. And when it obviated the need to ask questions then God couldn’t reveal more answers because questions had stopped. And essentially what the leaders of the early Christian church did is they walked around the Mediterranean and then up through Europe and other parts of the known world, and turned out the lights. And they really did turn out the lights. And for about 1,500 years God was not seen or heard because they decided, unilaterally, that God had given them all of the answers, and therefore there were no more questions.”

The Restoration of Questions

And then I told my friend that the silence of questions was broken in 1820 when a young boy named Joseph Smith had a simple question, which is “What church should he join?” And, my goodness, he asked a simple question, and God came down with His son Jesus and gave a simple answer; that is, that they’re all wrong, and he should join none of them. And then He left. A simple boy had a simple question, they gave a simple answer, and then they didn’t sit down and talk about it, they just left, and for the next three years, Joseph Smith didn’t hear anything from heaven, because apparently he didn’t ask any more questions. And then sometime in his seventeenth year, in my language, he started to worry about this a little bit, and so he prayed again, and he said, Excuse me, but it is not clear whether the ball is in my court or Your court, but if there is anything you want me to do would you let me know, and Plok, down comes Moroni, but they didn’t get on that loudspeaker system in the warehouse and announce to everybody, ‘Hey, you guys, we’ve got our man — his name is Joseph Smith. Let’s empty the warehouse on that poor sucker.’ But instead they just, step by step, question by question, as he asked questions they responded with answers, and in many ways the restoration of the gospel, the restoration was the restoration of questions. And that, then, elicited a stream of answers.

So then my friend, Willie, said, “This makes a little bit of sense, but why in the world would God give the answers to a boy, as opposed to somebody who had graduated with a doctorate from a divinity school?” And I said, “Willie, who has all the answers, and who has all the questions?” And he said, “Oh, the last thing in the world you’d want to have is a graduate from a divinity school who has all of the answers.” And I think that that’s basically true, why God always chose the restoration of the prophets as small, young people.
Worry 1: We Start to Believe that We Have Received All of the Answers

Now, one of the things that I worry about in the church — my wife sometimes says, “Clay, you’re the Jewish mother of Mormonism,” because Jewish mothers are always worried about everything regardless of how well it’s going — and I actually worry quite a bit in our church that in our desire to be obedient that little by little we come to believe that we have received all of the answers. And therefore, if you ask questions, you’re not judged as “obedient people.” And I think that’s scary. And just like the unilateral decision that they had all of the answers plunged them into the great apostasy, if we ever believe that we have all of the answers and therefore we shouldn’t ask questions, I have the same kind of worry for us because the Lord has said — I had a stroke and I lost my ability to speak — so this is the ninth Article of Faith, that we believe that there will be many great and important things pertaining to the kingdom of God that have yet to be revealed, and revealed to us as individuals. And so, we need to just always remember that we reverence questions, and there’s a real difference between questioning and questions. Questions are one that are sincerely in search of answers that help us grow the kingdom of God.

Worry 2: We Start to Rely on “Professionals,” “The Arm of the Flesh”

I worry too, that we rely upon the professionals in the middle rather than the people at the periphery, and I say this for the people who are volunteers as missionaries amongst us here and those who are listening from a distance.

A wonderful story in our area began in 1989 in Queens, in New York, and at the time there were about 300 people attending church in Queens, and in Queens there were two wards and two branches. Two of them were Spanish speaking, two were English, and it wasn’t growing. Those of you who’ve been to Queens know that this is a city filled with blue-collar people, and it was easy to baptize people but actually it was really hard for most people to get to the two churches that they had, so the leaders of the church in 1989, for whatever reason, got permission to carve Queens out of the New York stake and make Queens a district that reported to the mission president, who was Cree-L Kofford at the time. And once it reported to the mission president, there were no rules. He could do whatever he wanted. And so he cut those branches and wards into four times the number, so there are about 30, 25 to 30 active members, and now they had about 8 units, all branches, and it plunged the church in Queens into a state of despair and confusion and desperation. And that caused them to go to the periphery of the church and track down somebody and say, “You can’t believe it but they divided us; we only have 25 people coming to church — I know you smoke, but you’re the only guy who can be our Elders Quorum President, and as long as you don’t smoke at church, it’s just fine with us.” And within about two years, by pulling the people from the periphery into activity in the church, the number of people attending sacrament meeting in Queens doubled. And then the leaders cut the branches again, and plunged them into this state of anguish and frustration and desperation, and they had to go to the periphery of the church, and pull in people, and say, “You know, I know you haven’t been baptized yet, and I know you haven’t ever read the Book of Mormon, but we need somebody to teach Gospel Doctrine.” And within a couple of years the number of people in Queens doubled again, and so they chopped them in half again, and by seven years later, about 1996, the number of people attending church in Queens had gone from 300 to 2,100 in 26 branches and 3 mission districts. And if you measured the quality of these branches through the metric of the way people measured the quality of wards in the core, boy, these were confusing places. But if you measured the growth of the church by how many people are in the sacrament meetings taking the sacrament meeting, making the commitment that, “I know I’m not perfect, but man, I’m trying,” this was the strongest place in all of North America.
Well, then the leaders of the church turned over, and the next leaders of the church decided that we’re just too weak, and so they decided to stop cutting the branches in two anymore, and instead, in order to qualify to become a stake, they combined branches into wards where the measures were met, and so they created the Queens Stake about four years ago, and that’s a nice thing, but the growth of the church in Queens stopped cold because now they had people in the core who had experience; we could trust them, and by stopping dividing them it caused the church not to have to go to the periphery and pull in the weak and the simple because we have enough in the core of the church that are strong enough that we can rely on them so that the church appears to be strong in the way that strength is defined by people in the core.

**Building the Kingdom of God on the Shoulders of the Weak and Simple**

And I love the church, but I do think that sometimes we develop faith in the arm of the flesh, and the strength of our own minds and our own experiences and our own spirit, and we forget that when the Lord said that He would build the kingdom of God on the shoulders of the weak and the simple, that this was not just a temporary stopgap measure until sophisticated, experienced, seasoned leaders showed up on the scene, that this is a plan that He planned to follow from the beginning, and I worry that we depart from his plan. And in Isaiah chapter 55 the Lord warned us that His ways are not our ways, and His thoughts are not our thoughts, and this is one manifestation of that, I worry.

**Historical Quiz**

I thought maybe I could, in this realm, again, where should we look for innovations? So I thought I’d give you a historical quiz, all right?

**Who invented Sunday School in this church?** His name was Ballantyne, in 1849, about Second West and Second South; he woke up one Sunday morning and saw the kids in the neighborhood playing outside and said, “This isn’t Sunday,” so he decided that he would offer Sunday School in his home for whoever would come. And it was very successful, and Brigham Young heard about it and said, “You know, everybody in the church ought to do this,” and so he standardized on Sunday School.

**Who invented primary?** Aurelia Spencer Rogers, who lived in Farmington, and she saw the same thing. She had young girls, and she looked at the boys that the other families in her ward were raising, and said, “I wouldn’t let any of our girls marry any of these boys,” and so she took the law into her own hands and created what they call Primary, so that they were creating boys that were worthy to marry girls, and it worked, and Brigham Young heard about it and said, “What a great idea. Everybody do primary.”

**Who invented the index to the scriptures?** He was secretary in the Elders Quorum in Logan, Utah. His name was John A. Widtsoe, and he had just returned from getting his degree from Harvard, of all the strange places, and at that time they did Sunday priesthood meeting on Thursday evening, and it just bugged Elder Widtsoe — everybody’s going back trying to find out, “Where’s that verse that said this?” and nobody could find it. And so he came up with this idea — he got index cards, 3” by 5”, and when they found a verse that really described a particular doctrine or phenomena they made a card about that, noted the verse, and then they added to it a they read through the scriptures. And they found it so easy to study the scriptures together because they had this index system. John A. Widtsoe was so excited that he got on the train and came down and showed it to Joseph F. Smith and said, “I’m not kidding you, it really helps you study the scriptures.” And President Smith said, “Well, we should do this. What should we call it?” And John A. Widtsoe said, “Uh, let’s call it the index to the scriptures.” And so then they printed them with their sayings. [specifically, John A. Widtsoe wrote a concordance]
Who invented family home evening? President of the Richfield Stake in Sevier County in 1912, and Joseph F. Smith saw it was a great idea, said “We want everybody to do it”. [other sources indicate that the Granite Stake in Salt Lake City began the program in 1909, not the Richfield Stake]

Who invented institutes? You should know this. It’s this guy named Sessions, who was a professor at the University of Idaho in Moscow, and they just observed that the Mormon students would come and drop out of the church, and you’ve got to be able to teach the gospel in the context of academia, and so he set it up, and he decided they would call it the Institutes of Religion. It worked, and so Heber J. Grant said, “We should do this everywhere.”

Who invented the welfare program? Harold B. Lee, President of the Pioneer Stake in Salt Lake, to help members take care of one to another, and again, President Grant said, “Great idea, everybody do it.”

Who invented the missionary lessons? You remember we had 8 lessons? His name was Anderson; taught at BYU, but as a zone leader in the Northwest States mission he just saw that all of the missionaries weren’t putting their people ahead towards baptism, and so he wrote these 8 lessons, and his zone was so successful that the leaders of the church said, “What a great idea.” So they instituted this, and it was known as the Anderson Plan for many years. [some sources indicate the Anderson Plan had 14 lessons]

Be Actively Engaged in Solving Problems

I could keep going, but you’re bored. But do you see a pattern here? And literally, almost all of the programs and the institutions in the church were invented by plain old ordinary people like you and I. We don’t know how many of these things were tried and didn’t work, but the ones that seemed to work the brethren observed that this is a great idea; I’m certain that they then were inspired to ask everybody to do it, and so the way the process works in the church, and this is the way it works in almost every organization, is the people at the periphery who are running into all of the problems, and they then develop solutions to the problems, because seeing a problem is like having a question, and then when you solve it, there’s a place for it to stick, but what most members of the church see is they don’t see it bubbling up, they just see it when the brethren say “Everybody should do this” and we see it coming down from the top, so we have a sense that we should just wait when we have a problem until they develop a solution, and that’s not at all what the Lord told us in section 58 of the Doctrine and Covenants. He said that he wants all of us to be actively engaged in solving problems, and the ones he’s troubled about are people who don’t try to solve problems, and so I think it’s just wonderful that so many of you are volunteering your time and your energy and your talents to the effort you’re engaged in because if history is any guide you’re developing some of the most important insights as you try to solve problems at the core.

Now, remember how in the history of computing, as this cascade from the core to the periphery that Clay Christensen didn’t necessarily become a computer whiz, but the technology enabled me to do more and more sophisticated things, and I believe that what happens in the church is we rely on people who ostensibly have less skill than the professionals. The spirit of the Lord magnifies us so that we can do more and more sophisticated things, even though we may not be the professionals in the core.

The Job To Be Done

Okay, just one last idea, and this has come from research that we’ve made on innovation, and the question is, “How can I predict whether the product or service that I am trying to offer, I can predict whether the
customer’s going to buy what I’m making him?” And what’s emerged from this research is a concept called, “The job to be done.” So to illustrate it, here I am, Clay Christensen. I am 60 years old, unfortunately. I’m six-feet-eight, unfortunately. We sent our youngest daughter Katie off to college, unfortunately. And I have all kinds of other negative and a few positive attributes but I have a lot of them, but none of these characteristics or attributes have caused me to go out and buy the New York Times today. There might be a correlation between my characteristics and the propensity to buy the New York Times, but they don’t cause me to buy the product or service.

What causes us to buy a product or service is, you know, just stuff happens to us every day. Jobs arise in our life that we have to get done, and when we have a job to do we then try to reach out and find something that we could pull into our lives to get the job done. And the reason why this turns out to be quite important is that understanding the customer is the wrong unit of analysis. If you tried to understand Clay Christensen, forever you wouldn’t understand what causes me to buy the New York Times, but understanding the job the customer is trying to do, if you understand that, then you can predict whether the customer is going to buy what you want to sell him or whether they’ll ignore what you’re trying to sell them. So understanding the customer is just critical to success.

**Case Study: Improving Milkshakes to Increase the Sales and Profit**

So let me give you a stupid example. One of the big fast-food restaurant chains in America was trying to goose up the sales of their milkshakes — the most professional marketers in America. They were so good that when you walked into one of their restaurants and there up there was the menu, for every product they sold they had identified a demographic profile of the quintessential whatever. And so they had a profile of the quintessential milkshake customer. It turns out that Clay fit right in that mold, and so they invited me and other people like me into conference rooms, and they would ask us, “Could you help us, tell us how we can improve the milkshakes so you’ll buy more of them?”

We all had our own ideas, and so we told them how to improve it. They would then improve the milkshake on those dimensions of performance, and it had no impact on sales or profits whatsoever. So we decided we would try to teach them this other way of thinking about the market. That is, there’s got to be a product out there that people find themselves needing to get done, and it causes them to hire a milkshake to do the job. So my colleague and I stood in a McDonalds restaurant for 18 hours one day, and we just took very careful notes whenever somebody bought a milkshake; what time was it, what is he wearing (these are almost all males), was he alone, did he buy other food with it, did he eat it in the restaurant or get in the car and go off with it? It turned out that about half the milkshakes were sold before 8:30 in the morning. It was the only thing they bought, they were always alone, and they always got in the car and drove off with it.

So to figure out what the job was, we came the next day and positioned ourselves outside the restaurant so that we could confront these people as they were coming out with their milkshake and we’d ask them in language that they can understand, “I’ve got a big problem here. What job were you trying to do that caused you to come here to McDonalds at 6:30 in the morning and hire that milkshake?” And as they would struggle to answer we’d try to help them by saying, “Okay, now look, think about the last time you were in the same situation needing to get the same job done, but you didn’t come here to hire a milkshake -- what did you hire?”

And it turned out that they all had the same job to do in the morning. And that is, they had a long and boring drive to work, and they needed something to do while they were driving so that they wouldn’t fall
asleep. You know, one hand had to be on the wheel; “Geez, somebody gave me another hand and there isn’t anything in it, and I just need something to do while I’m driving. And I’m not hungry now, but I know I’ll be hungry at ten-o’clock, so I need something that will just go ‘thunk’ and stay there for the morning. So what do I hire when I have this job to do? Well, you know, last Friday I hired a banana to do the job. Take my word for it, never hire bananas. They’re gone in two minutes, you’re hungry by seventy; if you promise not to tell my wife, I hire donuts twice a week or so, but they actually don’t do the job well either; they crumb all over my clothes, make my fingers gooey, it’s gone too fast. Yeah, I do bagels sometimes, but you think about it, they are so dry and tasteless, then I have to steer the car with my knees while I put the cream cheese on, and then if the phone rings I’ve got three things to do and two hands, and what do I do?”

Another guy said, “Once I hired a Snickers, but I felt so guilty I’ve never hired Snickers again. But let me tell you, when I have this job to do and I come here to McDonalds it takes me 23 minutes to suck it up that thin little straw because it is so viscous. I don’t care what the ingredients are; all I know is I’m still full at ten-o’clock, and it fits right in this cup holder, and you know what else, if something happens in the drive and you get distracted, you can turn it sideways and it doesn’t fall out. This thing does the job better than any of the competitors, and the competitors are not Burger King milkshakes but it’s bananas, donuts, bagels, Snickers bars, coffee, and so on.

And in the afternoon and evening the job was totally different, and you don’t want to know what that is. But we realized, then, that the reason why they had been improving the milkshake and it had no impact on sales or profits is that they were improving it on dimensions of performances that were irrelevant to the job to be done. And once you understood what the job was, then you could understand how to improve it so that it would do the job even better. So how would you improve it? Well, you’d stir tiny chunks of fruit in it, not to make it healthy, because they don’t hire it to become healthy, but to make it more unpredictable. You’re driving along and all of a sudden, “thock,” you suck up a piece of fruit, and you reengage. And you make it even thicker to take longer than 23 minutes to suck it up, and then you move the dispensing machine from behind the counter to the front of the counter and give them a prepaid swipe card so they could just dash in, gas up, and go, and never got behind the line.

How big is the milkshake market? This is a serious question. Holy cow, it’s a lot bigger than the sum of the milkshakes of McDonalds, Burger Kings, and Wendys, isn’t it, because a lot of these other products, from the customer’s point of view, are competitors, that you could get if you made a product that nailed the job perfectly.

What Are We Selling?

So, why do I talk to you about milkshakes? Peter Drucker said that, “The customer rarely buys what the company thinks it’s selling him.” So I have this sense, in the church, especially in missionary work, that we try to sell something that customers are not trying to buy. And on the other hand, they have a big job to do, which we don’t sell. So, we see in Alma chapter 32 that when the people were in humble circumstances, in circumstances that compelled them to be humble, then when we approached them with the gospel and essentially said, “You know, if you’ll just take time to learn about this gospel and accept it, it’ll help you be a better person and a happier person.” [finger snaps] That does the job, and they connect. But then as they follow the gospel’s principles they get prosperous, and in their prosperity we come to them and say, “You know, if you’ll just take the time to learn about this gospel and accept this, it’s going to help you be a better person and a happier person, and -- [whiff] -- it just doesn’t connect,
because they feel like they’re doing just fine. And so you observe that when people are in prosperity they
don’t seem to be interested in our message, and people who are in circumstances that compel them to be
humble are. And you look around the world, that’s where we baptize a lot of people is where people are
humble, and where they have become prosperous you see we shut down missions instead of open
missions.

But I’m not sure that that’s correct. There is another job that arises in people’s lives anywhere in this
cycle, but especially when they’re in prosperity and pride, and that is because we all have the light of
Christ inside of us we have a job to help other people, and that’s pervasive. We have in ourselves a need
to help other people, but most people don’t know how to help other people because they live with people
who are comparably prosperous.

Helping Others through Home-Teaching

I’ll just tell you one story from my life, and then talk about digital missionaries. So, the nice thing about
you guys is in the summer you don’t ever get nailed with high levels of humidity as well, and this is why
you should never move to Boston. But this was a number of years ago in July, a Saturday. It was at least 99
degrees, and at least 100% humidity, and oh, it was a miserable day. And I was a home-teacher to an
elderly woman in our ward named Julia, so I decided I’d better, just to be sure, go over to see if Julia was
okay, and when I walked in the room I said, “Julia, something’s died in this house.” And she had lost her
ability to smell in her old age, and so we followed the smell down into the basement, and there was a
refrigerator, and you could tell something was dead inside of that thing. Well, her son, who lived in
Florida, had sent her a number of years ago frozen steaks and a box of grapefruit, and she had put these
steaks and this grapefruit in this fridge, and then a number of weeks later heard an announcement on the
radio that if you have an extra appliance that you’re not using, just unplug it. And forgetting she had food
in there she unplugged it, and oh, my goodness, this stuff had rotted, molded, entered into the
insulation, and this is an old fridge made by Crosley in 1949, made with molten iron.

And so I said, “Julia, we’ve got to get this out of here or this is going to kill you.” And so I went home and
went down the list of all of the elders in the ward, and nobody was around, but I had a nonmember across
the street, and I had tried to convince him that he needs the Mormon Church, and he really did need it,
and I tried every way I could convince him that he should learn about it, and he could just deflect it in a
really masterful way. But I called Don up and I said, “Don, I need your help.” I explained Julia’s
situation, and I said, “Any way that you can help me? I need it now.” And Don said, “Yeah, I love to help
people.”

So we came over and it took us two hours to get this fridge out of Julia’s basement. A 120-year-old house,
rickety stairs, two left-turn turns, narrow — we had to take off the railing, take off the front door of the
fridge — and it was so heavy. It was at least 300 pounds, seriously. Anyway, we had it on the second
landing, and we were just getting the sweat off our brow, and Don said, “Clay, could you tell me a little
bit about the Mormon Church?” And I said, “Don, frankly, this is the Mormon Church, right here.” And
I described, we had this thing called home-teaching; I was responsible for Julia, I described all the things
that I had done to help her, and I said, “We have home teachers, and these are the things they’ve done for
us...” And Don said, “That’s unbelievable. I love to help people, but I go to Mass on Sunday, I sit there
alone, nobody knows if I need anything, I don’t know if anybody else needs my help. I love to help
people,” he said. “Can you just promise me, Clay, that whenever one of you Mormons needs something
done, you call me up? I love to help other people.” And so I said, “I will, Don.” And so I kept calling him,
and he always responded, and as he responded he felt the Spirit of God that we feel when we help other people, and then he realized that something had been missing in his life, and he said, “Can I learn about your church?” And that happens over and over again.

People who might not be interested in joining our church because of its doctrine, they don’t have that job to be done. They have a job which is, “I need to help other people.” And most people actually don’t know how to help other people. And we don’t realize that because in the Mormon Church, we have opportunities to help other people. But there are just all kinds of these opportunities.

**Helping Others by Teaching Primary**

I’ll tell you, in Connecticut, just under the Massachusetts border is a small ward there, and there was a primary teacher there whose name was Nancy, and she had eight kids in this class, and all she could do was keep them from tearing down the building, but she looked ahead in the lesson and saw two weeks ahead was a lesson on the good Samaritan, and she just had a feeling that that had to be a good lesson. And then she realized that she had a friend who wasn’t a member of the church who, in her judgment, was the best good Samaritan she’d ever known. Her name was Susan. So she called Susan up, explained her problem: teaches in her church, hard time getting through to anybody, but this is an important lesson and “Susan, I think you have more to say about the principle of the good Samaritan than anybody I’ve ever known. Is there any way you could come with me on that Sunday and help me teach this lesson?” And Susan said, “Well, I’ve never been to any church in my life, but if you think I could help I’d be happy to do it.”

So they met a few days before that Sunday and planned out the plan, and then Nancy said, “Now, one other thing, Susan: at the end of a lesson or a talk we have a tradition in our church of giving what we call our testimony, and a testimony is a statement that the things that we just said are true, and so probably when we come to the end of the lesson, I’m going to give my testimony, so that’s so you’ll know what I’m doing, and you don’t have to give your testimony if you don’t want to, but if you’d like to that would be fine.” So, they gave a great a lesson, and at the end Nancy gave her testimony, and then Susan stood up and gave her testimony, that the things that they had talked about were true, and when she said that, a beautiful spirit came into the room, and Susan started to cry, and she couldn’t stop crying. Anyway, when they were cleaning up the room, Susan said, “Nancy, what happened to me there? I never lose control of my emotions. I never do that. Why was I crying?” And Nancy said, “Susan, when you say something that’s true, God often gives you His spirit that helps you feel inside the way you felt. That’s the mechanism God communicates to you that what you said is true, and we call it the spirit of God.” And Susan said, “I’ve never had that experience before, but I would love to feel it again, and so if you ever need anybody to help you teach one of your lessons, would you call me?” And again, she was prosperous, but she had a job to do, and didn’t know where she could go to get the job done. And then, as she felt the Spirit, realized that there was something bigger in her life that she had missed.

**Digital Missionaries**

Now, last point, one of the things that we’ve done in Boston is we created a digital mission, and the idea here is that a lot of members of the church don’t meet a lot of people who are not members of our church. Most of our friends are members of the church, and therefore their opportunity to share the gospel with others is limited. And so we called about 25 members of the stake on digital missions. That is, to share the gospel online. They had to spend about six hours a week as digital missionaries, and we decided that
we would build four blogs that we communicate around, and it’s become very successful, but one of the most important dimensions of that success, well, there are two dimensions of it. The first one is, they very quickly went into a mode where, before they would put their comments on the blog, they would send it to a nonmember before they put it on, and they said, “I have written this for people who are not members of the Mormon Church. You’re not a member. Would you just do me a favor and read it, and tell me what I’ve got wrong and what’s not clear?” And what they find is that almost 100% of them respond with very insightful comments about how they could make it better, and then they post it. And so we have, now, probably 40 digital missionaries in the Boston stake, but we have many more digital missionaries than that because their nonmember friends are the editors of what we’re trying to attempt. And they feel the spirit, and many of them have asked to learn more.

Then, the other interesting thing is that by asking them to become digital missionaries, they actually become more confident and capable in sharing the gospel face-to-face. The problem with sharing the gospel face-to-face is if you say it wrong, I said it wrong. But if you’re doing it as a digital missionary I can say it and then not send, but think about it overnight, come back, send it to my friends, bring it back, and then press “Send.” And they develop the confidence that they can actually express their feelings on complicated topics because it’s actually easier to hone these things online, and then when you talk to them in person you’re just more capable and confident, and that’s been something that we never thought about before.

And I know that a lot of you guys are engaged in similar activities to try to make the members find ways to share the gospel over the web. And, my goodness, we’ve found that it’s a wonderful thing to do. And again, we find that the people we enroll with us, even though they’re not members of the church, feel the spirit because they have that job to do.

Q & A

I talked too long, and we have 30 seconds, but do you have any questions or comments or criticisms or cannonballs?

**Applying The Principles of Home-Teaching at Unilever**

**Question:** In your book about missionaries, you mentioned that you showed home-teaching to a European company. How did that go, has it panned out, and did you see any insights from how they used it in that company that could be reapplied to home-teaching?

**Answer:** Oh, my goodness. Yes, so there’s a big company called Unilever in the Netherlands, and they were trying to find a system for preparing their junior managers to have the skills to move up in the hierarchy, and be tomorrow’s major leaders, and they figured that about every year they can take 50 of the people that they call “high-potential managers,” and they’d run them through all of these assignments, and so I asked the guy, “What do you do with number 51? How do you communicate to her that she isn’t a high-potential manager?” And he said, “Well, we’ve got to draw the line somewhere, and so we just draw it there and too bad for these other people. It’s just too costly to develop development plans for tens of thousands of employees. And one way that I share the gospel when I’m at work is I try to draw upon we learn at church to help problems at work. And I said, “We have this program called home-teaching,” and I described how everybody’s responsible for a couple of other people, and I said, “This is maybe what you could do, is set up a home-teaching
system amongst all of the employees of Unilever, and have each other be responsible for assignments that help them develop the management skills required to move ahead in the organization. And it’s been a tremendous success, because it turns out that they care one to another more than they care for the people above them, and they go to work to help their friends have really exciting opportunities next. And, I can’t remember what they call it in Dutch, but it’s not home-teaching.

Advice for Full-Time Missionaries

Question: What advice would you have for full-time missionaries as they consider different approaches to their work?

Answer: Well, again, those who are in circumstances that compel them to be humble, you can teach them the way we’ve always taught them, that the church will help you, but more and more it’s hard to find those people, and we find people who are prosperous, and so the same principle applies to the people that the missionaries are teaching, as they relate to us, because we want you guys to find people who you can enroll to help you do your job in the church.

So, for example, in the Cambridge First Ward in the Cambridge Stake, three weeks ago, there were two people that the missionaries had been teaching forever, and they just couldn’t get baptized. They were capable people, but somehow you just couldn’t put them over the edge. And so, the Elders Quorum President asked those two investigators to teach Elders Quorum that Sunday, and the Elders Quorum President was the moderator, but he asked them to explain to the members in the Elders Quorum, “What problems did they have about the church that kept them from getting baptized, and what questions do they need answers to that prevent them from getting baptized?” And it turned out that there were two other investigators in the audience, and as these people explained the barrier, the first answers came from the investigators, who said, “I used to have that problem, and this is how I solved it...” And I’ve heard now six different people who were there reported that that was the most inspiring priesthood that they have ever attended as they testified to each other.

And so now I’m in our mission presidency again, and we go out to speak at sacrament meetings in all of the wards and branches. We start to now take investigators with us, and when I speak in sacrament meeting, before I speak, I let the investigator give their talk, and to talk about what they love about the church, and what they’ve learned, and they always feel the spirit. So I think it applies to everybody that we have an opportunity; there’s a job to be done.

Building Family Capital Later in Life

Question: As I’ve read your book, How Will You Measure Your Life, one of the things that I notice is that you talk about how important it is to build capital with your family, with your spouse, early on, so you can take from that later when you need it, but if you haven’t done that, I don’t see the answer to that — how you get there later in life; now you need to make up time. Is there a way to do that that you’ve seen?

Answer: It’s actually really hard. If you create a climate or a culture in your family where you don’t respect each other or help each other, the culture persists for a very long time, and I’m not sure that I have anything to add other than a deep repentance and asking forgiveness from everybody else, but if you’re going to start over again and have a different culture you have to decide, “We’re going to do this differently, and we’re going to do it so that it succeeds in whatever we’re trying to do, and then we have to do it over and over and over again. And we need to pattern the kind of family we want to become,” and
ultimately a new culture can emerge from that, but it’s not an easy process, unfortunately. I wish we had a mechanism to teach that principle in Relief Society and Priesthood meetings, because if it happens to us then it’s hard to unwind.

**Testimony**

Well, brothers and sisters, let me close by giving you my testimony. I believe much more strongly that this truly is the church of Jesus Christ. I believe it more strongly today than I believed it a year ago, and I believed it a year ago much stronger than I believed it the prior year. It’s kind of, by analogy, if you take a course in molecular biology at the University of Utah today, and compare it with what molecular biology was taught 30 years ago, they are completely different courses. Well, what’s happened? Has the science changed? No, the science has always been the same, but their understanding of the science has changed dramatically, and so when you see what they’re doing today it looks as if it’s very different.

And I believe that, in my life, the gospel of Jesus Christ has been constant, but my understanding of the gospel of Jesus Christ has deepened and broadened in ways that I never imagined, and I keep studying it to understand it ever more deeply, understanding what are the jobs that need to get done. And so I think if people look at my life, I’m doing things very differently, but it’s just because I think I understand a little bit more deeply what God’s ways and God’s thoughts are, and how they’re different than man’s ways and man’s thoughts. And that’s what I’ve been trying to do. But I really do know that this is the church of Jesus Christ. I really do know that the Savior lives. I know Him, and I know that He knows you, and I know that He is deeply, deeply moved by all that you do to bless other people. He knows everything that you do.

I love, there’s a book about God Weeps [The God Who Weeps: How Mormonism Makes Sense of Life by Terryl L. Givens and Fiona Givens] that you can buy at Deseret Book, and it really is true that God weeps when we weep, and God feels joy when we feel joy, and feels sorrow when we’re sorrowful, and it’s just a wonderful piece of knowledge to know, that he knows me that deeply. And I say this in the name of Jesus Christ, Amen.