

## 240.1: Tithing (D&C Gospel Doctrine Lesson 17, Updated)

### The Law of Tithing and the Law of the Fast

Manual Goal: To help class members strengthen their desire to pay a full tithe and live the law of the fast. (So many of these are “to help class members follow the title of the lesson)

EGD Goal: To help class members become wiser stewards of their resources through seeking God’s will and paying a mindful tithe.

#### Outline

- I. Framing (Emphasize importance and my desire to be constructive)
- II. Discussion of new resources
- III. Productive Sunday Schooling (the pressure is very strong to just bear testimony of the blessings of paying tithing instead of mindfully engaging with the topic)
  - i. Discussion: Why do we pay tithing? What blessings have you experienced from paying tithing? Does anyone have any questions or concerns about tithing (try to create a safe space)
  - ii. Share the message that we are accountable to the Lord when it comes to how we pay tithing (easy to get stuck in the details, but it is a personal matter, we can declare ourselves full tithe payers if we are paying according to our best understanding and conscience)
  - iii. Paying a mindful tithe: Everyone should carefully look at their budget (which too few of us do!), and seek the Lord’s will as to how we can best take care of ourselves and families and where God would have us give the surplus.
  - iv. Fasting
- IV. Lesson: Becoming wise stewards
  - a. Full episode points
    - i. The value of giving
    - ii. How money works
    - iii. Tithing as we do it now
      1. The messages (settlement accountability, but also pay no matter what) (Ensign article, December 2011) Message is clear that if you pay your tithing, your finances will somehow work out.
      2. The cultural role (temple, status when it comes to ordinances)
    - iv. Finances

1. Our finances
2. The Church's finances
- v. To whom should we give?
  1. "Giving back to God" (Trent's point that the scriptures make this very clear. Giving back to God means caring for each other)
  2. Giving to the Church
- vi. Tithing suggestions
  1. Inform yourself
  2. Seek the guidance of the spirit
  3. Commit yourself to a mindful budget
  4. Seek to know how to best spend your time and resources, including tithing
  5. Implement a way of paying tithing
  6. Be a full tithe payer based on your best mindful decisions.
  7. Report accordingly
  8. FHE idea!!
- vii. Conclusion (realize this is a big deal, simpler to just go along with the way you have always done it. But this is about how you manage your very life. Worth putting thought and prayer into)

**Framing** (Emphasize importance and my desire to be constructive)

We humans are cautious and conservative for the most part. Our brains prefer the familiar to new solutions, even ones demonstrably better. I am going to propose an approach to tithing that I feel is not only aligns with what is right, what is scriptural, and historical precedent, but would actually result in a win-win approach for everyone involved. That is, more tithing for the church and less burden on the members.

This is one of the most urgent "challenge and be challenged by" lessons. Money proves a particularly sensitive topic in all contexts. And whatever we are doing with our money, we usually resist rethinking how we manage it. But that's what this lesson is about. Where does our hard earned money go? How do we care for ourselves and those we are responsible for as wisely as possible? Where does God want our excess money to go?

**Discussion of new resources**

## Lesson 17: The Law of Tithing and the Law of the Fast

- [“The Tithing of My People”](#): This article gives context for the revelations included in Doctrine and Covenants 119 and 120. I think this resource is important as it explains where the Law of Tithing comes from, how it has changed over time, and most importantly in my opinion, explains important principles that still apply to how we pay tithing now. I found this to be the most useful resource.

The Lord’s revelations on consecration emphasized the doctrines of individual agency, stewardship, and accountability. Joseph taught these principles to the bishops, and they in turn emphasized the voluntary nature of the offerings and the conditional blessings associated with them.

A few months later, the bishopric in Missouri proposed a similar but more specific policy: each household should offer a tithe of 2 percent of its annual worth after paying the household’s debts.

As they were taught the will of the Lord, the Saints became accountable stewards who could choose whether or not to pay their tithes of their own free will.

There in Nauvoo, then in Utah, and then throughout the world, the Latter-day Saints learned that if they obeyed even just the instruction to offer a tenth of their annual increase, the Church could pay its debts and begin to carry out the Lord’s instructions to build temples, relieve poverty, and build Zion. The money offered is calculable. The blessings are not.

- [“Far West and Adam-ondi-Ahman”](#): This article discusses the place and time in which the revelations now found in Doctrine and Covenants 115–17 were received. *Pretty dense. Some interesting historical and theological points, especially around the financial struggles and conflicts of the early Saints, but can be skipped if needed.*
- [“Ministry of Lorenzo Snow: Leading the Church Out of Financial Bondage”](#): This two-minute video discusses President Snow’s teachings on tithing in St. George, Utah. *Takes two minutes to say “pay your tithing.” I didn’t find this particularly inspiring.*
- [“Teachings of Heber J. Grant: The Lord’s Law of Financial Success”](#): This two-minute video discusses President Grant’s teachings on tithing, fast offerings, and debt. *This seems oversimplistic in its current context. I am cautious about the prosperity gospel approach to tithing. I believe tithing and giving leads to blessings for sure, but we also need to be wise with our resources. We could also talk about the role debt plays in the world today vs. in President Grant’s day...*

**Productive Sunday Schooling** (the pressure is very strong to just bear testimony of the blessings of paying tithing instead of mindfully engaging with the topic)

Paying a mindful tithe

Discussion: Why do we pay tithing? What blessings have you experienced from paying tithing? Does anyone have any questions or concerns about tithing (try to create a safe space)

Share the message that we are accountable to the Lord when it comes to how we pay tithing (easy to get stuck in the details, but it is a personal matter, we can declare ourselves full tithe payers if we are paying according to our best understanding and conscience)

Paying a mindful tithe: Everyone should carefully look at their budget (which too few of us do!), and seek the Lord's will as to how we can best take care of ourselves and families and where God would have us give the surplus.

Fasting

### **Lesson: Becoming wise stewards**

- Full episode points (the single time I forgot to record the lesson...) (Tithing in the Church; Tithing in Church history (discussion of readings); Tithing in the Bible; Fasting; Fast offerings; Responsible, effective giving)

The value of giving (Giving does us good. Giving makes us happier than buying things. I strongly support "paying our dues")

How money works (we get what we pay for.. sometimes. We often waste our money. Our economy is built on wasteful spending and impulse buying rather than frugality and sustainability)

What do we expect when we give money to others?

1. We want the products we buy to work as advertised and benefit us
2. We want the services we pay for to benefit us
3. We want to enjoy the entertainment we choose to pay for
4. We want our investments to yield growth
5. We want our donations to do the good we expect them to (I have linked to "Charity watch" which rates charities. This graphic shocked me when I saw it:

# The 50 largest US charities ranked by total income

Source: The NonProfit Times (except where noted)  
RESEARCH BY SIMPLY MANGO

RANK	NAME	WEBSITE	CATEGORY	TOTAL INCOME IN MILLIONS (2010)	PUBLIC SUPPORT IN MILLIONS (2010)	PERCENTAGE OF TOTAL EXPENSES SPENT ON PROGRAMS†	SALARY & BENEFITS OF HIGHEST-PAID OFFICIAL‡
1	YMCA of the USA	ymca.net	Social services	\$5,919.3	\$767.1	85.8	\$443,808
2	Catholic Charities USA	catholiccharities.usa.org	Social services	4,670.0	793.2	85.2	153,793
3	United Way	liveunited.org	Social services	4,229.7	3,858.9	88.7	494,582
4	Goodwill Industries International	goodwill.org	Social services	4,040.3	642.6	89.0 <sup>¶</sup>	335,820
5	American Red Cross	redcross.org	Social services	3,587.8	1,075.7	92.1	995,718
6	The Salvation Army	salvationarmyusa.org	Social services	3,341.3	1,807.3	79.5 <sup>**</sup>	63,901
7	Habitat for Humanity International	habitat.org	Social services	1,540.8	590.3	80.9	239,338
8	Boys & Girls Clubs of America	bgca.org	Youth	1,499.3	616.5	84.5	602,592
9	Easter Seals	easterseals.com	Health	1,359.7	203.8	79.3	690,300
10	Boy Scouts of America	scouting.org	Youth	1,219.3	425.8	90.0 <sup>¶</sup>	1,163,472 <sup>¶</sup>
11	Smithsonian Institution	si.edu	Museums	1,203.2	158.7	58.0	553,585
12	Food for the Poor	foodforthe poor.org	Relief/development	1,047.1	1,036.9	96.8	388,979
13	Planned Parenthood Federation of America	plannedparenthood.org	Health	1,032.6	221.2	74.0	340,498
14	World Vision	worldvision.org	Relief/development	1,026.7	780.0	88.3	380,609
15	Volunteers of America	voa.org	Social services	956.0	96.0	89.4	324,133
16	American Cancer Society	cancer.org	Health	948.7	903.2	71.6	914,906
17	City of Hope and Affiliates	cityofhope.org	Hospital/med center	937.2	112.6	83.1	0
18	The Nature Conservancy	nature.org	Environment	925.8	527.0	76.1	482,632

## THE 50 WORST, RANKED BY MONEY BLOWN ON SOLICITING COSTS

Totals from the latest 10 years of available federal tax filings

Filter by charity name or keywords

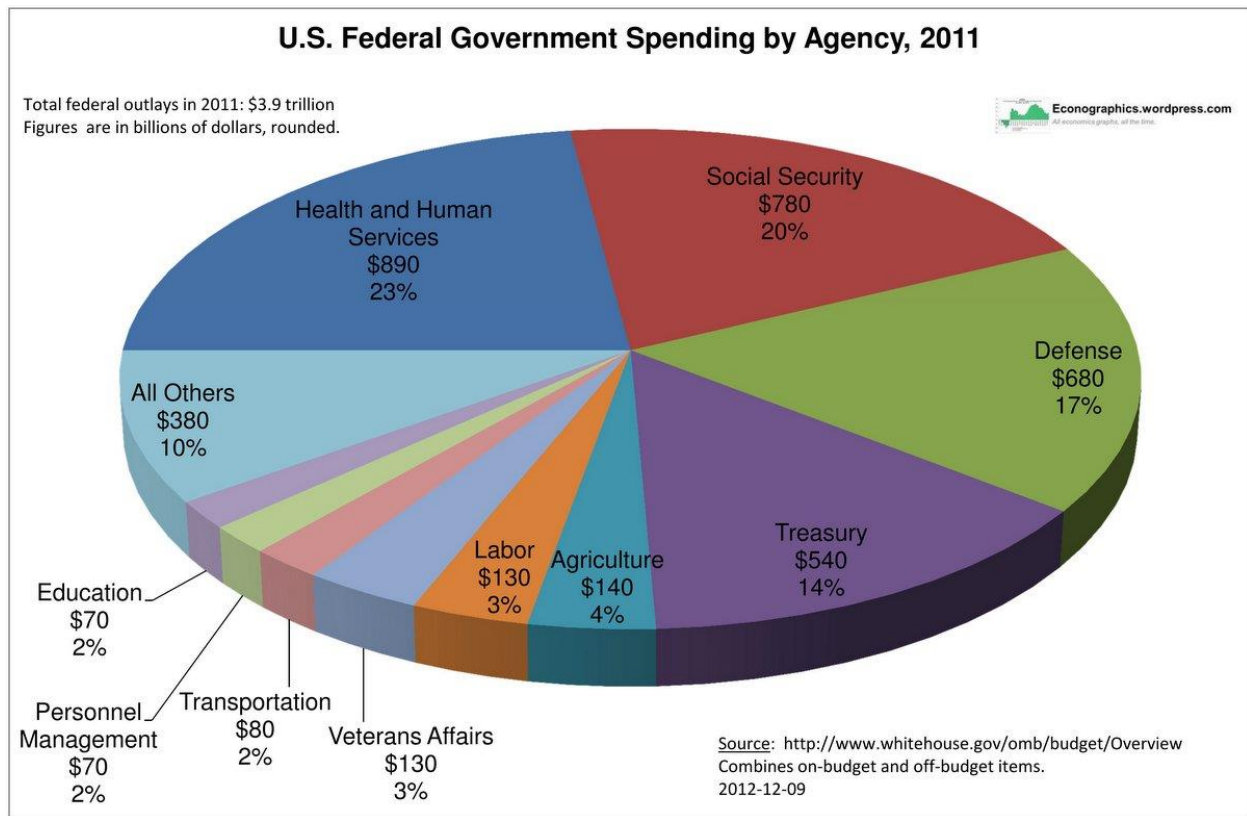
Rank	Charity name	Total raised by solicitors	Paid to solicitors	% spent on direct cash aid
1	<a href="#">Kids Wish Network</a>	\$127.8 million	\$109.8 million	2.5%
2	<a href="#">Cancer Fund of America</a>	\$98.0 million	\$80.4 million	0.9%
3	<a href="#">Children's Wish Foundation International</a>	\$96.8 million	\$63.6 million	10.8%
4	<a href="#">American Breast Cancer Foundation</a>	\$80.8 million	\$59.8 million	5.3%
5	<a href="#">Firefighters Charitable Foundation</a>	\$63.8 million	\$54.7 million	8.4%
6	<a href="#">Breast Cancer Relief Foundation</a>	\$63.9 million	\$44.8 million	2.2%
7	<a href="#">International Union of Police Associations, AFL-CIO</a>	\$57.2 million	\$41.4 million	0.5%
8	<a href="#">National Veterans Service Fund</a>	\$70.2 million	\$36.9 million	7.8%
9	<a href="#">American Association of State Troopers</a>	\$45.0 million	\$36.0 million	8.6%
10	<a href="#">Children's Cancer Fund of America</a>	\$37.5 million	\$29.2 million	5.3%

A report on the Olam Institute

Tithing and theology

Tithing and taxes (in both cases we are paying to belong and participate in a larger community that provides services) Some things we approve of, some things we don't approve of. Taxes are unfortunately not voluntary. Tithing is.

Just to give you a rough idea:



## Tithing as we do it now

The messages (settlement accountability, but also pay no matter what) (Ensign article, December 2011) Message is clear that if you pay your tithing, your finances will somehow work out. I believe there *\*can\** be blessings, and the Church *\*can\** and does help out, but lack of clarity and consistency also means things often go badly, and those stories don't make it into the Ensign.

## What is tithing?

### 14.4.1

#### Tithing

#### Definition of Tithing

The First Presidency has written: "The simplest statement we know of is the statement of the Lord himself, namely, that the members of the Church should pay 'one-tenth of all their interest annually,' which is understood to mean income. No one is justified in making any other statement than this" (First Presidency letter, Mar. 19, 1970; see also D&C 119:4).

#### Who Should Pay Tithing

All members who have income should pay tithing, with the following exceptions:

1. Members who are entirely dependent on Church welfare assistance.
2. Full-time missionaries. (However, missionaries should pay tithing on personal income beyond the amount they receive for their support.)

If mission presidents have income that should be tithed, they generally pay tithing in the ward where their membership records are located (see 13.6.5). However, if they are serving outside their own country and their membership records are in the ward where they are residing, they generally contribute their tithing directly to Church headquarters.

#### When and How to Pay Tithing

Leaders encourage members to pay tithing as they receive their income. However, members who wish to pay annually may do so.

Members give their tithing and a completed Tithing and Other Offerings form to the bishop or one of his counselors (see 14.6.1).

#### Use of Tithing Funds

Bishops may not use tithing funds for any purpose. All tithing funds must be remitted to Church headquarters or the assigned administrative office (see D&C 120).

#### Tithing Settlement

The bishop holds tithing settlement near the end of each year. In urgent cases when the bishop is absent, the stake **president may authorize one of the bishop's counselors to conduct tithing settlement. However, such a need would be rare.**

All members should attend tithing settlement to make sure their contribution records are correct and to declare to the bishop their status as tithe payers. If possible, all members of a family should attend tithing settlement.

**In addition to reviewing records of members' tithing, fast offerings, and other donations, during tithing settlement** the bishop can discuss the principle of tithing with them, encourage them to give a generous fast offering, and discuss other relevant matters. At the time of tithing settlement, a clerk or a member of the bishopric could also review the Individual Ordinance Summary with members (see 13.6).

Instructions for tithing settlement are provided by Church headquarters or the assigned administrative office.

**That is all Handbook 1, so most of us don't have access to it.**

**Here is a quote from over fifty years ago:**

"In answer to the prayer as to what constitutes a tithe, the Lord revealed that the members of the Church should pay "one-tenth of all their interest annually." (D&C 117:4.) As Elder Howard W. Hunter has said: Interest means profit, compensation, increase. It is the wage of one employed, the profit from the operation of a business, the increase of one who grows or produces, or the income to a person from any other source . . . (Howard W. Hunter, (Conference Report, April 1964, p. 35.)

Those don't line up though. Increase from agriculture and profit from business are both money coming in minus necessary expenses. (Farmers and business owners were the norm for most of the history of the Church, but that is no longer the case) Thus the need for a mindful approach to tithing.

**Here's a quote from the Encyclopedia of Mormonism (accessible through BYU at <http://eom.byu.edu/>)**

A 1970 letter from the First Presidency stated that notwithstanding the fact that members should pay one-tenth of their income, "every member of the Church is entitled to make his own decision as to what he thinks he owes the Lord and to make payment accordingly" (Mar. 19, 1970; cf. Doxey, pp. 16, 18). Hence,



the exact amount paid is not as important as that each member feels that he or she has paid an honest tenth.

Concerning issues:

We aren't mindful about paying tithing, and that contradicts the principle of being wise stewards

No transparency on the side of the Church

Members don't know where the money goes

Current approach doesn't line up with scriptures, history, or ethics

The connection between tithing and temple can function as paying for salvation

Connection between tithing and performing ordinances (like baptizing your child)

The cultural role (temple, status when it comes to ordinances)

Finances

Our finances (How many of us have a budget? I know I don't. I also know I should. How many of us feel good about how we are spending our money? How many of us feel good about the good we are doing with our money?)

The Church's finances (No transparency, but as best as we can tell, the Church makes about 7 billion dollars a year from tithing, then has all its properties, business ventures, etc.) In this moment I am not weighing in on whether the Church should be doing things, but I do think it impacts the ethics of where we put our money.

To whom should we give?

"Giving back to God" (Trent's point that the scriptures make this very clear. Giving back to God means caring for each other)

Giving to the Church (Again, I feel we *\*should\** give to the Church if we are active members, but I also feel we should pay our tithing in a mindful way that aligns with God's will and gospel principles.

Tithing suggestions

Inform yourself

Seek the guidance of the spirit

Commit yourself to a mindful budget

Seek to know how to best spend your time and resources, including tithing

Implement a way of paying tithing

Be a full tithe payer based on your best mindful decisions.

Report accordingly

FHE idea!!

Have a family budgeting session!

1. Talk about income, how much money comes in from what sources. Invite everyone to make comments and ask questions.
2. Talk about expenses, regular and discretionary
3. Heart of the lesson: talk about needs and wants
4. Work to divide needs from wants. Do you have more of a house than you need? Do you need the vehicles you own? What would be the minimum you could spend on food and still be nourished?

**Conclusion** (realize this is a big deal, simpler to just go along with the way you have always done it. But this is about how you manage your very life. Worth putting thought and prayer into.

Tithing

Ethics requires that our decisions be informed and voluntary

I think religions and churches and nonprofits DO deserve money

Those doing good, doing art, bettering the human experience, solving problems.... We should invest in them!

So many resources are wasted. So many suffer in the world while we try to

Suggestion

1. Official wording:
2. What is "increase?" What is "income"?
3. Pay tithing on your surplus

Conclusion: This is not about members giving less money to the Church. 10% of increase is still a sacrifice and can be a great deal of money. But it is a \*sustainable\* sacrifice. It aligns with theology, ethics, scripture. It allows for more money to be given to other causes, taking care of God's children in other ways.

## Resources

Church finances:

<http://investigations.nbcnews.com/news/2012/08/13/13262285-mormon-church-earns-7-billion-a-year-from-tithing-analysis-indicates>

<https://www.lds.org/ensign/2011/12/tithing-a-key-to-peace-in-a-troubled-world?lang=eng>

Multiple stories about families who paid their tithing before medicine, rent, food, bills, etc.

<https://rsc.byu.edu/archived/doctrine-and-covenants/all-things-are-lords-law-consecration-doctrine-and-covenants>

<https://www.lds.org/general-conference/2013/10/the-windows-of-heaven?lang=eng> (Bednar)

<http://www.ldsperspectives.com/2017/04/12/tithing-law-consecration/>

<http://juvenileinstructor.org/understanding-interest-in-joseph-smiths-original-tithing-revelation/>

<https://bycommonconsent.com/2013/05/19/gd-lesson-no-17-the-law-of-tithing/>

<https://bycommonconsent.com/2006/11/01/tithing-and-the-poor/>

<https://bycommonconsent.com/2010/09/06/tithable-income/>

<http://www.consumerreports.org/charities/best-charities-for-your-donations/>

<https://www.charitywatch.org/charities>

Groups included on the CharityWatch Top-Rated list generally spend 75% or more of their budgets on programs, spend \$25 or less to raise \$100 in public support, do not hold excessive assets in

reserve, have met CharityWatch's governance benchmarks, and receive "open-book" status for disclosure of basic financial information and documents to CharityWatch.