

# A Stewardship **Stu**dy **Gu**ide for priesthood and members of the Church of Jesus Christ

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The Joint Conference of Restoration Branches



Using the teachings and principles of Stewardship as taught by  
The Reorganized Church of Jesus Christ of Latter Day Saints

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## An Introduction to Stewardship

**In the beginning . . . God said to His Only Begotten . . . “Let them have dominion . . .” Genesis 1:27-32**  
*Inspired Version of the Bible.*

When God gave man dominion over the Earth; He did not make man the owner, but steward of God’s creation and personally accountable to God. Man was made responsible and accountable for the stewardship of that which they hold in trust for the accomplishment of God’s holy purposes.

Many people have made the assumption that stewardship only relates to giving, but a careful study shows that stewardship is the careful and responsible management of that which God has entrusted to us.

**Good stewardship is never an accident; it is always the result of high intention, sincere and sustained effort, intelligent design and direction, and skillful execution; it represents a wise choice of many alternatives. Poor stewardship is not an accident either; it is the result of complacency, mediocrity and sustained ignorance.**

Peter Smart, an elder in our church, received a personal revelation several years ago that illustrates this point. **“Stewardship is the discovery, accumulation, management, and distribution of all the gifts God has given to us.”**

“I, the Lord, stretched out the heavens, and builded the earth as a very handy work; and all things therein are mine; and

it is my purpose to provide for my saints, for all things are mine; but it needs be done in my own way; and, behold, this is the way, that I, the Lord, have decreed to provide for my saints; that the poor shall be exalted, in that the rich are made low; for the earth is full, and there is enough and to spare; yea, I prepared all things, and have given unto the children of men to be agents unto themselves.” (D&C 101:2d-f).

As we examine this revelation, several important things immediately stand out as instruction in our stewardship.

- (A) **All things belong to God;**
- (B) **God will provide for My Saints**
- (C) It Must **needs be done in God’s own way**
- (D) There is **enough and to spare;**
- (E) God desires for the children of men to be agents, **or stewards unto themselves.**

The primary stewardship principle to remember is that all things belong to God. Jesus Christ is the Creator (Colossians 3:14-17) and we are the created. “The earth is the Lord’s and the fullness thereof; the world, and they that dwell therein” (Psalm 24:1).

The law of stewardship applies individually to each and every member of the church (D&C 42:9; 70:3; 101:2; 118:4.)

The Lord instructs us that stewardship is an important principle and that men have been made responsible for the way they use the things that God has given them. God also wants us to recognize that we are our brother’s keeper and we share responsibility for the needs of others in the implementation of our stewardship. “Therefore, if any man shall take of the

abundance which I have made, and impart not his portion, according to the law of my gospel, unto the poor, and the needy, he shall, with the wicked, lift up eyes in hell, being in torment.” D&C 101:2g.

In the sixth chapter of Matthew (verses 19-39, Inspired Version) Jesus is teaching His disciples what to teach others. His subject matter encompasses what is important in life. In these twenty-one verses Jesus gives depth and understanding which will lead the child of God to discover the basis of their stewardship.

If we trust in God we will be willing to recognize that our response to Christ will permit a set of values to emerge in our lives. Each of the values Jesus taught is in direct opposition to the teachings of the world.

- ✓ **Do not lay up treasures on earth.**
- ✓ **Where your treasure is, there your heart will be also.**
- ✓ **No man can serve two masters.**
- ✓ **Care not for the things of this world.**
- ✓ **Your Heavenly Father will provide for you. (Whatever things ye need)**
- ✓ **Wherefore take no thought for these things, but keep My commandments.**
- ✓ **Why is it that ye murmur among yourselves, saying, we cannot obey thy word because ye have not all these things, and seek to excuse yourselves . . . . .**
- ✓ **Seek not the things of this world but seek ye first to build up the kingdom of God, and to establish his righteousness, and all these things shall be added unto you.**

- ✓ **Take, therefore, no thought for the morrow . . . . .**

Jesus, speaking to a lawyer, tells him two essential things to remember about life and stewardship. (Matthew 22:36-39 *Inspired Version*)

Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it; Thou shalt love thy neighbor as thyself.

In this same account, as recorded in the Book of Mark (12:39), Jesus tells the lawyer that these two commandments (Love God/Love Neighbor) have a direct relationship to the kingdom of God.

In the Book of Mormon (Jacob 2:22-24) there is a working description of how we might love our neighbor as it relates to our covenant relationship that is to be sustained through the exercise of our stewardship.

**Think of your brethren like unto yourselves**

**Be familiar with all and free with your substance.**

**Before ye seek for riches, seek for the kingdom of God.**

**After ye have obtained a hope in Christ, ye shall obtain riches – if ye seek them for the intent to do good.**

- ✓ **To clothe the naked**
- ✓ **To feed the hungry**
- ✓ **To liberate the captive**
- ✓ **Administer relief to the sick and the afflicted**

This central theme is continued in Mosiah 9:60-64

- ✓ **Alma commanded that the people of the church should impart of their substance,**
- ✓ **Everyone according to that which he hath –**

- ✓ **If ye have more abundantly, he should impart more abundantly,**
- ✓ **He that hath but little, but little should be required,**
- ✓ **And to him that hath not, should be given;**
- ✓ **And thus they should impart of their substance of their own free will and good desires toward God, to every needy, naked soul.**
  
- ✓ **And they did walk uprightly before God, imparting to one another both temporally and spiritually,**
- ✓ **According to their needs and just wants.**

**The love of money** is the root of all evil (1 Timothy 6:10). In terms of our stewardship, money or other commodities which have value, permit us to acquire necessities. Money is simply a tool. It should never be the object of our stewardship. How we learn to view money is often more important than how much money we have. Money makes a poor master; a good servant.

Deuteronomy 8:18 reveals an important purpose for money. **God giveth thee power to get wealth that He may establish His covenant.** God identifies the reason for and also the true connection between money and stewardship.

Zion should be the ultimate object of our stewardship. We are to labor with all our might for Zion – As it is written, If they labor for money they should perish. (2 Nephi 11:109)

Stewardship also provides the means to achieve equality. Equality is an essential

key to Zion – Nevertheless, in your temporal things you shall be equal, and this not grudgingly, otherwise the abundance of the manifestations of the Spirit shall be withheld. (D&C 71:3d) For if ye are not equal in earthly things, ye cannot be equal in obtaining heavenly things. (D&C 77:1f)

If each of us learns how to properly manage our individual stewardships, we can also help our brothers and sisters to do the same. Our goal should be to live **below** our means, so we have additional opportunity to assist others that do not have the means to provide for their own needs. We move beyond the consideration of the first-fruits to a sacrificial lifestyle in which the needs of others will directly impact the management of our own stewardships.

Stewardship is not limited only to material responses. The principles of stewardship extend to every area of our lives. We have a responsibility to manage not only our temporal resources, but our **time**, as well as our **gifts**, **talents**, and **abilities** which God has given us. Stewardship requires that we miss no opportunities in our relationship with Christ and our “neighbor.” We need to be diligent and remember that God calls us to be vigilant and not become either slothful or idlers.

The parable of the talents (Matthew 25:15-30) is an excellent example of how God proves us and provides daily challenges to assist us in learning to manage the stewardships that he gives us. It is never enough just to receive a gift. That gift must be used for the purpose it was given before it is truly a gift. A key to being a good steward is being faithful with the gifts he gives us – whether they are large or small. In either

case, we should not bury our talent that it may not be known (D&C 60:3e).

And all should consecrate of their talents, abilities, and substance for the prosecution of the great work entrusted to us – D&C 132:3b

The way we use our time, our abilities, and our substance is important to our Heavenly Father. We demonstrate how important the kingdom of God is in our lives by the manner in which we live. The overall management of the stewardship of our time, our abilities, and our substance determines the level of our accountability, dedication, and desire to produce fruit meet for the kingdom.

Stewardship is not passive! It requires our continual commitment. This life is the time for men to prepare to meet God; yea, behold, **the day of this life is the day for men to perform their labors** (Alma 16:228). Behold, if we do not improve our time while in this life, then cometh the night of darkness wherein there can be no labor performed (Alma 16:230). Labor then while it is yet day.

And it came to pass, that after I, the Lord God, had driven them out, that Adam began to till the earth, and to have dominion over all the beasts of the field, and to **eat his bread by the sweat of his brow**, as I the Lord had commanded him, and Eve also, his wife, did labor with him (Genesis 4:1 *Inspired Version*). We command and exhort by our Lord Jesus Christ, that with quietness **they work, and eat their own bread. Be not weary in well doing** (2 Thessalonians 3:12,13). Let every man be diligent in all things. And **the idler shall not have place in the church**, except he repents and mends his ways (D&C 75:5b). Thou shalt not be idle; for **he that is idle shall**

**not eat the bread** nor wear the garments of the laborer (D&C 42:12b).

Stewardship is the practical application of “living and acting honestly and honorably before God and in the sight of all men, using the things of this world in the manner designed of God, that these places where they occupy may shine as Zion, the redeemed of the Lord” (D&C 128:8c).

It is not so much about “what we have” but “what we do with” the gifts and talents that God has given us. Stewardship is living simply, that others may simply live!

As the study of the principles of stewardship taught in the church continues to be unfolded, several key points will begin to emerge as our collective responsibilities as members.

- (1) **Recognizing that everything belongs to God and that man is a steward and not the owner.**
- (2) **Taking an inventory of all the material gifts that God has given us to manage.**
- (3) **Giving of our tithe (first-fruits)**
- (4) **Giving of our surplus**
- (5) **Making our offerings**

“Stewardship is **not** a mathematical calculation of how much we owe, but demonstrating in our lives, that all things belong to God.” Robert Giertz

### **Measuring the Growth of our Stewardship**

Family needs exceed income. No increase is produced. No tithing is owed. **Monitor expenses, examine needs; explore ways and means to produce increase. Give free-will offerings.**

Family needs are met. Some increase is produced. One-tenth of the increase is owed. **Pay tithes, and make offerings. Reduce/manage debt. Examine needs. Explore ways and means to produce more increase. Create surplus.**

Family needs are met. Increase is consistently being produced. One-tenth of the increased is owed. Debt is systematically being reduced; have surplus remaining after tithes are paid. **Pay tithing, and make offerings. Give of your surplus. Eliminate debt; reduce needs. Consider ways to increase surplus giving for common good of the church.**

### **The Financial Law of the Church**

The material presented in this section, which extends through page 12 of this manual, was presented by the Presiding Bishop and his counselors. The portions quoted below were included as the financial law in the *Priesthood Manual for the ministry of the Reorganized Church of Jesus Christ of Latter Day Saints*, 1934, pages 80-106.

"The church is the chosen instrument by which God purposes to preach the gospel in all the world, to nurture his people in the ways of righteousness, and to establish Zion, "the pure in heart." In order to accomplish this great work, a certain amount of financial means is necessary to provide for the work of the church and to carry forward its missionary and Zion program. To supply this need God has commanded his people to contribute of their temporal possessions in proportion to their ability and according to his law. This is called the financial law of the church.

### **Why Our Obligations Exist**

There are three fundamental reasons why we are under financial obligations to God and his church.

(1) We are the creatures of God, and receive from him all the material things of life to be used as his law directs. We are then accountable to him in how we exercise dominion over his gifts to us. To refuse compliance with his will in the use of the material things entrusted to our care is nothing less than ingratitude and rebellion. Rebellion occurs when God reveals his will to us and we refuse to yield to him. [Mosiah 8:62]

(2) The happiness and salvation of mankind is a matter of responsibility which must in justice be shared by all. We are a part of the social fabric, and the brotherhood of man is co-extensive with the Fatherhood of God. Therefore we owe both God and man a share in our material resources.

(3) As members of the body of Christ – his church—we have covenanted to love God and man, to whom we have pledged our devotion and service.

The first observance of the financial law is incumbent on us as soon as we become conscious of our responsibility to obey the gospel of Christ. It may, and probably should, precede our obedience in baptism. If not before, it should certainly follow immediately after. It is an conscious act of our repentance and desire to obey the whole law of Christ. If we have long had our names on the records of the church and yet we have not consistently rendered an accounting and done what we can to pay our tithing, we have not fully obeyed the gospel. Unless we make earnest effort to understand the law and to comply with it, the Lord's work also

must suffer and we must necessarily stand condemned.

Parents should teach their children, both by precept and example to observe all the commandments. For their failure to teach these things they are answerable to Him who gave the law (Doctrine and Covenants 68: 4). Children, however, become answerable for their own deeds when they arrive at the age of accountability and are capable of repentance. (D&C 16:6d; 17:20; Moroni 8:9-11)

God could have accomplished his major purposes in some other way, but he chose to permit men to share the responsibility with him; and in sharing to attain for themselves, the spiritual development anticipated in the gospel.

### **Nature of the Financial Law**

This financial law, as well as every other law of God, is founded upon justice, equity, and righteousness. The financial law of the church is therefore the law of God governing the manner in which the income of the church is to be obtained, the purposes for which it is to be used, and the channels through which expenditures may be made. Its purpose is the blessing and salvation of mankind, and therefore it will be sacredly observed by all just and righteous people. It is part of the gospel teachings, and those who obey the gospel, covenant with God to do his will and to consecrate themselves wholly to his service.

In the second place, the financial law makes possible the working together of man and God in partnership. It provides a common bond of stewardship relation, and a common method of sharing increase and our surplus with the church for the accomplishment of divinely established goals.

The gospel teaches us that "God is love." His financial plan makes provision for a concrete expression of that love on our part, for it requires that each one contribute for the common good "as he may prosper." To share our possessions or our increase in this way expresses a supreme love for God and a due regard for the needs of others; it is just, for it recognizes our partnership with God and our kinship with all humanity. Failure to exercise our responsibility and accountability to God in the spirit of sacrificial living leaves us selfish, unjust, without brotherly love, and open to His judgment as being guilty of not having the love of God dwelling in us. (1 John 3:17; D&C 52:9c; Mosiah 2:28-31)

In the third place, obedience to the financial law puts into operation a most effective factor in establishing equality contemplated in the gospel of Jesus Christ. It provides that each shall contribute according to his ability, and that each should have means, so far as possible, according to his needs and just wants. [D&C 81:4e,f; 51:1b; 77:1f, 3d]

Not only is compliance with the financial law the full sharing of a common financial burden, it is the fulfilling of a divine command. If one would share in the distribution of God's blessings, he can do so only upon God's terms. Just as baptism is essential as an act of obedience, so the accounting of our stewardship and the paying of our tithes, surplus and offerings become sacred and essential to our spiritual life. Our obedience enables us to share in a rite which develops the generosity of our souls, gives us an efficient channel for contributing to the carrying on of the work of God among men, and entitles us to receive divine benediction and blessing as we labor.



## The Tithe

The word tithe means "a tenth." From most ancient times God asked his people to pay to him a tenth of their increase. It was nearly three thousand nine hundred years ago that Abraham paid tithes to Melchisedec.

"And he lifted up his voice, and he blessed Abram, being the high priest, and the keeper of the storehouse of God; . . . Wherefore, Abram paid unto him tithes of all that he had, of all the riches which he possessed, which God had given him more than that which he had need."-Genesis 14: 37-39 (Inspired Version).

While commendation follows obedience, divine condemnation follows those who fail to pay tithes. This was the warning of God to ancient Israel:

"Ye are cursed with a curse : for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." - Malachi 3: 9, 10.

Explicit direction was given to the church in latter days. In response to a request as to how much of one's properties the Lord requires for a tithing, the following was given. (Doctrine and Covenants 106: 1) : "Verily thus saith the Lord, I require all their surplus property,- and this shall be the beginning of the tithing of my people; and after that, those who have been thus tithed, shall pay one-tenth of all their interest annually"; And in 64: 5 we read: "Verily it is a day of sacrifice, and a day for the tithing of my people; for he that is tithed shall not be burned (at his coming)."

Still later revelation also instructs us - "The church has been directed to accede to the rendition of the bishopric with respect to the temporal law; and until such heed is paid to the word which has been given, and which is in accordance with other revelations given to the church, which has been before given, the church cannot receive and enjoy the blessings which had been looked for when Zion shall be fully redeemed."--Doctrine and Covenants 129: 8.

Thus, [the tithe comprehends first the tenth of all one possesses, after that one tenth of the increase, annually](#) (Doctrine and Covenants 106: 1).

It is assumed that under the gospel covenant all are laboring together, both men of business and of industry, as well as the ministry, each according to his calling and his ability, under the blessing of God, for the building of the Kingdom. Each is expected to give according to the blessings of God unto him, whether in talent and service in the ministry, or in the material possessions which also are necessary to the work of the church.

## The Surplus

The above direction leads us to a consideration of the consecration of a "surplus." Evidently a surplus exists when one has accumulated money or property more than he has need, even for reasonable security. Such a condition may frequently arise, in prosperous times, where individuals are industrious and frugal. As we consider the relative needs of the church for funds or for property, those who have more than their needs may well consecrate of their surplus to the church.

Here, again, is a powerfully refining influence available only to those whose life motives have been changed

by gospel obedience. To surrender one's surplus for the use of the church, the good of others and for the benefit of all comes from a most benevolent and righteous impulse.

On the nature of a surplus, the Joint Council of Presidency, Twelve and Order of Bishops, in an action dated September 25, 1925, approved the following interpretation:

"Surplus is that part of a man's possessions, whether moneys or properties, of which he has no present or immediate need; the word need being determined by the man's position, sphere of action, his business, and his dependents."

The revelation in Section 106 of Doctrine and Covenants was given in 1838 as a body of Saints was making their preparation to enter Zion in response to the call to "gather." It is generally understood that the law as given at that time contemplated the coming of men of means who could and should consecrate of their surplus properties to the work of the church as a beginning of their tithing, still reserving of their funds sufficient for their family and business needs.

Today the same condition exists when individuals are coming to Zion, especially when they enter into stewardship projects, where the group relationship affords greater financial security. That this was the intent of the revelation, Section 106, paragraph 2, states, "Verily I say unto you, It shall come to pass that all those who gather unto the land of Zion shall be tithed of their surplus properties, and shall observe this law, or they shall not be found worthy to abide among you."

Evidently, the law contemplates that when men of means come to Zion they shall so have developed spiritually

that they willingly devote their surplus to the work of the church. This is one of the tests of the gathering. Such development will make Zion a reality and the promised endowment possible.

The contribution of the surplus to the church implies an obligation on the part of the church to so use it that those contributing shall realize the greater security mentioned above. The financial policy of the church provided for this in its reference to conservative expansion, avoidance of debt, and laying aside of adequate reserves.

### **Offerings**

In addition to the consistent payment of the tithe of one's possessions, his annual increase, and the consecration of one's surplus, which are clearly obligations to the Lord, there is the further possibility of sharing more intimately in the work of the church through offerings. An offering is taken from the nine-tenths legitimately reserved for our own necessary expenditure and given in a spirit of willing sacrifice and self-denial. Or an offering may be given by one who has had no increase to be tithed, but who desires to share even what he has, in self-denial, that he may assist in the work of the Lord. Such was made by the widow of scriptural days, who gave "two mites" into the treasury, and received the warm commendation of Jesus.

### **The First Financial Statement (Inventory)**

The first financial statement is sometimes called the inventory, because it contains a statement of all resources and liabilities of the one who submits it to the church. It is not necessary that the inventory shall itemize every detail, but all resources may be placed under a few

convenient headings. However, the value of all possessions should be included in the amount of the total resources as stated. (See Tithing Statements attached)

The first step then is to list all resources at a fair valuation, including real estate and improvements, household furnishings, jewelry, clothing and personal effects, etc. The sum of these items will be the total value of all resources.

Next, list all liabilities or debts, including mortgages, notes and accounts; in fact all obligations that must be paid. The sum of these items will be the amount of total liabilities.

One's net worth is what remains after subtracting the amount of total liabilities from the total resources. One tenth of this net worth is the amount of the tithe due the Lord.

### **Figuring the Increase**

Use the forms that follow the instructional guide to accounting and calculation of tithes.

### **Tithing of Possessions**

A wise and just steward desires always to be approved in his stewardship. The first step toward approval is the rendering of his accounting. The making out of a financial statement is a just recognition of our stewardship. We acknowledge our responsibility to God as our partner, when we, in a businesslike manner render our accounting and determine the tithe, the amount due the Lord.

The second step is the payment of the tenth or the tithe, or such part of it as one is able to pay, and to make

satisfactory arrangements with the Bishop for the payment of the balance.

The third step is the keeping of an account of current receipts and expenditures, that one may have an intelligent basis at the end of the year for making his annual accounting.

### **Annual Financial Statement**

This statement is for the purpose of showing the amount of "the increase" if any, for the year after deducting the necessary living expenses from the gross income. This statement should be filed at the end of the year following the filing of the inventory. The keeping of a detailed account of receipts and expenditures is necessary to determine in any adequate way the amount of tithing due.

\*Note-Extreme care should be exercised to see that Necessary Living Expenses do not include any expenditure's which have increased the value of your possessions or holdings, such as payments on the purchase price of home, farm, etc. Such investments represent an increase in your net worth and should not be entered among your non-tithable expenditures.

### **Determining the Tithable Increase**

I. After the first financial statement, the inventory, has been filed, the annual tithable increase must be ascertained. A. tithable increase occurs when the gross income, from whatever source derived, exceeds the expenses considered reasonably necessary for health and efficiency.

For example, income may arise from wages, salaries, professional fees, rents, interest for money loaned or in bank, dividends, gains in the transaction

of personal or partnership business. Increases in the value of real or personal property, such as real estate, bonds, mortgages, or stocks, are tithable when the property is sold and proceeds realized as income; otherwise, it is a paper profit which with changing conditions may become a paper loss.

The deductible, or non-tithable expenditures, called "necessary living expenses," are set forth within the financial statement itself.

### **Standards of Living**

A wise and faithful steward will not only choose to keep a record of all receipts and expenditures, but will endeavor to maintain a modest standard of living, in keeping with the ideals of the church, always considering his own expenditures in terms of the comparative needs of the church, and other needs about him. It is obvious that anyone can easily expand his own expenditures until they consume all his income. He may even justify the expenditure as "necessary" and so assume that he has no tithe to pay. It is at this point that consistent accounting becomes a powerful factor in character building. One has no moral right to divert to his own uses the undivided increase. The law contemplates an honest accounting and a prompt payment of the tithe. One is under obligation to be industrious, frugal, and to earn all one can in righteousness, to live within one's income, and to save, that there may be an increase to share with the Lord.

II. The tithe of any increase in the net worth.

According to this second principle, a tithe should be paid on all increase of net worth. Such an increase may result when the total of one's business transactions leave him at the end of the

period with increased value of goods or property, or savings, as compared with his last reported net worth. This generally applies to merchants, farmers, and real estate men.

### **When to Pay the Tithes**

We should make tithe payments at once, even if in relatively small amounts, while we have the cash available. The reasons for this are apparent:

(1) To God belongs the "first fruits" of our effort.

(2) When our tithe has been paid we may reasonably expect the Lord's blessing upon our consistent use of the remaining nine tenths, otherwise we have no specific promise.

(3) To delay tithe payment opens the way to temptation to spend what rightfully belongs to God.

(4) Careful accounting and regular payment of tithing is a fundamental requirement of stewardship. We must deal in a businesslike way with our divine partner.

(5) Weekly or monthly tithe payment in no way relieves us of the necessity of making out our inventory or annual tithing report. It does relieve the need of making a large cash payment of tithes at the end of the year.

(6) The church is in great need of regular financial assistance, to continue its necessary work, and to carry forward its program. This need is so imperative that all are urged to share in the task. An immediate and full compliance with the law will bring its own rich blessing to the church and to the individuals."

*This concludes the section on the financial law quoted from the Bishopric as found in the 1934 Priesthood Manual which began on page 7 of this study guide.*

— First and Annual Tithing forms are found at the conclusion of this study guide —

## **Supplemental Documentation of the Application of Stewardship in The Reorganized Church of Jesus Christ of Latter Day Saints**

### **Accountability to God**

ROM 14:12 So then everyone of us shall give account of himself to God.

SEC 69:2a And also my servants who are abroad in the earth should send forth the accounts of their stewardships to the land of Zion, for the land of Zion shall be a seat and a place to receive and do all these things.

SEC 101:2 b. It is wisdom in me; therefore, a commandment I give unto you, that ye shall organize yourselves, and appoint every man his stewardship, that every man may give an account unto me of the stewardship which is appointed unto him; 2 c. for it is expedient that I, the Lord, should make every man accountable, as stewards over earthly blessings, which I have made and prepared for my creatures. 2 g. Therefore, if any man shall take of the abundance which I have made, and impart not his portion, according to the law of my gospel, unto the poor, and the needy, he shall, with the wicked, lift up his eyes in hell, being in torment.

SEC 70:3b And behold, none are exempt from this law who belong to the church of the living God . . .

SEC 72:1 c. and verily in this thing ye have done wisely, for it is required of the Lord, at the hand of every steward, to

render an account of his stewardship, both in time and in eternity.

SEC 70:1 c. and an account of this stewardship will I require of them in the day of judgment; wherefore I have appointed unto them, and this is their business in the church of God, to manage them and the concerns thereof; yea, the benefits thereof.

First General Epistle of the Twelve, October 25, 1861 (*RLDS C.H.*, Vol. 3, pg. 300) — “To such as are willing to live by every word of God, and inquire, what is required by this law? We point to the law itself. First, your surplus is required. Secondly, after this, one tenth of your interest or gains from time to time. You are all stewards of the great Master, and what is needed to prosecute your own stewardship is not required, but above this is your surplus; that is required.”

Putting into Action: D&C 128:8c

1. Living and acting honestly and honorably before God and in the sight of all men.  
Using the things of this world in the manner designed of God.  
(So) that the places where they occupy may shine as ZION.

### **Accountability to the Law and Authorities**

D&C 122:6b therefore, the law given to the church in section forty-two, over the meaning of some parts of which there has been so much controversy, is as if it were given today; 6c and the bishop and his counselors, and the high council, and the bishop and his council, and the storehouse and the temple and the salvation of my people. are the same to me now that they were in that day when I gave the revelation (See 42:8-

10); 6d nevertheless, that portion of that commandment which made it the duty of the high council to assist in looking after the poor and needy of the church, was not intended to put the high council over the bishop in the administration of the affairs of his office and calling, 6e except as they might do so in an advisory manner, and in such way that no one of the poor and the needy should be neglected; 6f nor was it designed that the high council should dictate in the matter of purchasing lands, building houses of worship, building up the New Jerusalem, and the gathering of the people, 6g these last named being within the province of the Presidency, the Twelve as a quorum, the councils or other officers of the branches or stakes where houses of worship are to be built, the conferences and the general assembly of the church, and the direction of the Lord by revelation. 6h The high council could not in justice dictate to the Bishop in direction in any of these matters and then try and condemn and punish him if he did not obey.

D&C 126:10 a. In regard to the gathering and the work of the Bishopric in regard to the law of tithing and consecration, I made inquiry what should be the attitude of the church in regard thereto. 10 b. To this question I was answered, that the Book of Doctrine and Covenants as accepted by the church was to guide the advice and action of the Bishopric, taken as a whole, each revelation contained therein having its appropriate bearing upon each of the others and their relation thereto; 10 c. and unless the liberties of the people of the church should be in jeopardy, the application of the law as stated by the bishopric should be acceded to.

D&C 122:5 c. And for the reason that the law of tithing was but little understood,

and would not be observed, unless it should be taught, and enforced by the precepts of the chief missionaries of the church.

D&C 114:1 a. In order to place the church in a position to carry on the promulgation of the gospel, and as a means of fulfilling the law, the Twelve will take measures in connection with the Bishop, to execute the law of tithing; 1 b. and let them before God see to it, that the temporal means so obtained is truly used for the purposes of the church, and not as a weapon of power in the hands of one man for the oppression of others, or for the purposes of self-aggrandizement by anyone, be he whomsoever he may be. 2 As I live, saith the Lord, in the manner ye execute this matter, so shall ye be judged in the day of judgment.

D&C 106:1 a. Verily, thus saith the Lord, I require all their surplus property to be put into the hands of the bishop [Sec 72:3e; 58:7c) of my church of Zion, for the building of mine house\*, and for the laying the foundation of Zion, and for the priesthood, and for the debts of the presidency of my church; 1 b. and this shall be the beginning of the tithing of my people; and after that, those who have thus been tithed, shall pay one tenth of all their interest annually; and this *shall be a standing law unto them for ever*, for my holy priesthood, saith the Lord. 2 a. Verily I say unto you, It shall come to pass that all those who gather unto the land of Zion shall be tithed of their surplus properties, and shall observe this law, or they shall not be found worthy to abide among you. 2 b. And I say unto you, If my people observe not this law, to keep it holy, and by this law sanctify the land of Zion unto me, that my statutes and my judgments may be kept thereon, that it may be most holy, 2 C. behold,

verily I say unto you, It shall not be a land of Zion unto you; and this shall be an ensample unto all the stakes of Zion. Even so. Amen.

### **A Voice of warning given to the church:**

D&C 129:8 b. The word has been already given in agreement with revelations long since delivered to the church, that the temporalities of the church were to be under the charge and care of the Bishopric [72:3e; 58:7c), men holding the office of bishop under a presiding head acting for the church in the gathering, caring for, and disbursing the contributions gathered from the Saints of moneys and properties under the terms of tithing, surplus, free will offerings, and consecrations. 8 c. The word which has been given at a late period should not have been so soon forgotten and disregarded by the church or any of its members. 8 d. "I am God; I change not"; has been known to the church and the eldership since the coming of the angel with the message of restoration.

D&C 129:8f-h [April 18, 1909] The church has been directed to accede to the rendition\* of the Bishopric with respect to the temporal law; and until such heed is paid to the word which has been given, and which is in accordance with other revelations given to the church, which had been before given, the church cannot receive and enjoy the blessings which have been looked for when Zion should be fully redeemed. Therefore, hearken once again unto the voice of inspiration, in warning and instruction, and conform to that which is given and receive what is awaiting the upright and pure in heart.

\*Referred to Document "AN ADDRESS TO THE SAINTS," agreed upon by the joint council of First Presidency, Council of Twelve, and the Presiding Bishopric and published in the *Saints Herald*, May 6, 1903. This Address and its interpretations were presented to the General Conference of 1905 and, after discussion, were approved by a vote of 248 to 37.

### **Accountability in a scattered condition**

The following was approved at the annual conference convened at Plano, Illinois, April 6, 1875. CH. Vol. 4, page 102.

"Resolved that the law of tithing, is binding upon the church in its scattered condition."

Three years later at the semiannual conference at Galland's Grove, Iowa, the church again affirmed its position. CH. Vol. 4, page 238.

"Resolved, that the law of tithing as given in the revelation of 1838, and referred to in the revelation of 1861, is applicable to the church in its present condition, and should be observed.

Resolve of the Twelve, April 8, 1867. Recorded in Church History, Volume 3, page 474.

"Resolved that we regard the law of consecration and tithing as a means of fully establishing equality among the saints in the building up of Zion, as the kingdom of God, to which we look for the coming of the Lord Jesus to reign a thousand years upon the earth. But the scattered condition of the church precludes the carrying out of the law in its fullness. Yet the present necessities of the work do require a portion of tithing and consecrations, and we believe that the tithing now required is one tenth of

the properties of all who possess a surplus; afterward, one tenth of their annual interest annually. Others not having more than supplies their necessities, are expected to bring their freewill offerings, as the widow brought her mite."

The following resolution was approved October 16, 1866 at a council meeting held at the residence of Elder Zenos H. Gurley near Sandwich, Illinois. The council was composed of the Presidency, three of the quorum of twelve, two high priests, and several elders.

"Resolved that we believe that it is the duty of the twelve to go forth from church to church and preach the law of tithing, in connection with all other principles of the gospel, so that they may be enabled to devote all their time to the ministry."

"Resolved that to carry out the principles of the law of tithing, it is the opinion of this council, that the law should be carried out in scattered condition of the church, and that as far as we can approximate to the law, is upon the principle of freewill offering, for the practical purposes indicated by that law."

"Resolved that we do most earnestly entreat all the saints to remember, that all their surplus property is the Lord's, and that it is needed for the support of the poor of his people, and the families of the elders whose time is engaged in ministry." *CH*. Vol. 3, page 454.

The following propositions were considered and adopted May 6, 1872 by the authorities of the church at Plano, Illinois. Recorded in *Church History*, Vol. 3, pages 699-700.

That it is imperative and important that the law of tithing be taught as tithing, by

the local and traveling ministry including the bishopric.

That the principles of consecration, donations, and free-will offerings, should be taught as distinctive and separate from the law of tithing, by the local and traveling ministry.

The law of Zion is equally true in the administration of that which relates to temporal matters. Had the church, when under the form of branch and district government only, demanded the administration of the law that is made applicable in Zion and her stakes, failure and confusion must certainly have ensued.

### **Duties, Responsibilities, and Faith of the Saints**

It specifically points out in Section 106, as it applied to the surplus property, called for such consecration in a fixed place, and it was the conclusion of the Bishopric that at the time the revelation was given, the only places where consecration of surplus could have been executed were Far West, Kirtland, and Zion.

*The law of Temporalities*, I.A. Smith, Delapp, page 8

The surplus was never required at any time, as far as I have been able to learn until the people begin to gather and organize stakes or large branches, or gather into colonies; then it was required for the purposes named in Sections 42 and 106, and other places in the Doctrine & Covenants. Then full consecration was required to accomplish the object designed of God. Tithing in its primary meaning was always required when God had a ministry on earth to be supported, and poor, destitute people to be cared for; and also, offerings, as necessity



demanded, and as the Saints were willing and able to give.

*The law of Temporalities*, I.A. Smith, Delapp, Page 5

### **Application then and now**

"It is the duty of presidents of branches to present this duty (tithing), with others, as in its time and place equal with any other requirement of the gospel. And in the absence of a resident bishop, or special agent, it is their duty to act as agents of the Bishop in this matter, and to send to the Bishop such means as are raised in the branches. The question has been asked, How shall the needy in the several branches be relieved? We would say, Let such be relieved first, when needed, out of the tithing, and send the residue to the Bishop, or to the treasury of the whole church. Tithing and offerings, it is evidently contemplated, shall supply every legitimate want of the poor and needy; and therefore it is improper to solicit means of the members of the branches, individually, in the name of the church, or as an elder. Brethren, we have felt compelled to call your attention to this subject, for God has ordained this as one of the means to carry forward the great work of building up his kingdom, and blessing his children; the obligation to obey this law is included in the covenant made prior to our baptism. It is a freewill offering. *CH*. Vol. 3, page 473.

"...we, the elders in General Conference assembled, believe that the church should put forth a greater effort, financially, than in the past, therefore be it resolved that we consider it to be the duty of presiding officers of missions, districts, and branches, to teach the law of tithing and free-will offerings, presidents of branches to act as the

bishop's agents in collecting and disbursing such tithing and offerings, keeping an account of all moneys received and forwarding the same to the Bishop to carry on the work of the ministry, etc.<sup>1"</sup>

"And in that same communication [a reference to the epistle quoted above), the presidents of branches are charged with the duty of teaching this principle [tithing], and receiving means under it<sup>2</sup>."

"And that in all missions where there is no agent to represent the Bishop, the officer in charge of said mission may receive tithing and free-will offerings, and use such sums as shall be considered necessary for such mission, keeping an account thereof, together with the names of persons from whom received, and forward a quarterly account thereof, together with whatever moneys may remain in his hands as a residue, and not needed by him, to the Bishop; . . .<sup>3"</sup>

"In the receiving and disbursing of church funds, all persons who may be so entrusted therewith are in fact, or ex officio, agents for the Bishopric, and should account to the Bishopric...<sup>4"</sup>

In these quotations we see that a precedent was set by the action of officers of the church, who were in authority and, we believe, operating under the guidance of the Holy Spirit of God. It seems that the church of today, being scattered, should look to the pattern established by the Reorganization and that the presiding officers of branches should follow the instruction of the church first given in 1867. Teach the law of tithing and receive tithing locally, unless there is a lawful bishop in the branch. Tithing should be disbursed as required, following the scriptural injunctions for the use of tithing [see the definition above for Tithing), and the keep the residue in an

account for the Bishop. When the Lord sees fit to re-establish the Bishopric in the church then these funds in residue shall be turned over and the funds to serve Zion shall be immediately available. The tithing funds should be carefully received and accounted for. Records should be kept and regular reports made to the branch membership for all money received and spent in each branch.

The law of tithing includes the giving and receiving of offerings or oblations, tithing and surplus. All of these funds should be handled through the "agents" of the Bishop. These funds should be put to use as they are needed for the support of the work of the local church and to provide relief to the families of the church. The remaining funds should be kept to turn into the hands of the Bishop when the church is again made fully organized by the Lord.

### **Stewardship Terminology defined by the Bishopric**

Based on the Bishopric's rendition of the law of stewardship, the following definitions of stewardship terminology are offered. These must be understood clearly to avoid confusion. The major terms used in stewardship are:

1. **Needs** - The portion of income required for supplying necessary expenses in the management of our stewardship. Scriptures for consideration: **Deuteronomy 8:18**; For it is He (God) that giveth thee power to get wealth, that He may establish His covenant. **D&C 59:5a**; And it pleases God that He hath given all these things unto man; for unto this end were they made, to be used with judgment, not to excess, neither by extortion. **Jacob 2:22-24**; Think of your brethren like unto

yourselves and be familiar with all and free with your substances, that they be rich like unto you; But before ye seek for riches, seek ye for the kingdom of God; After you ye have obtained a hope in Christ, ye shall obtain riches – if ye seek them, and ye will seek them for the intent to do good: to clothe the naked, and to feed the hungry, and to liberate the captive, and administer relief to the sick and the afflicted. **1 Timothy 6:8**. And having food and raiment, let us be therewith content. How are basic needs calculated? Should we adjust our needs from time to time for the welfare of others? **Are our true and basic needs for our comfort or the promulgation of the gospel which still remains unfulfilled following implementation of the law of tithing?**

2. **Offerings** - These are gifts given as a sacrifice from one's one needs or from the increase after the tithe has been paid. These gifts can be designated for local church use such as building maintenance and local budget line items or it can be the "widow's mites", given from love, even though there is nothing extra from which to give. Sacrifice is the finest example of charity and homage towards God. These are considered to be free-will in nature without restriction.

3. **Increase** - What is the increase? The answer is: **Whatever a man has been blest with in the way of means over and above the living: — Of all the riches which he possesses, which God has given him more than that which he has need.** *The Church and Duties of the Saints In the Temporal Affairs*, Presiding Bishop George A. Blakeslee, January 22, 1884. A simple formula for calculating your increase is to subtract your basic needs from your income. Your just wants, offerings, etc. then come from the

remainder of your increase after your tithing has been paid.

4. **Tithing** - A tithe is a tenth. After the initial tithing is determined, tithing is 10% of the increase annually. The initial tithe, as first taught in the Reorganization (1867), is 10% of the surplus a person possesses upon entering the body or first complying to the law<sup>5</sup>. This was taught by the church before the Lord had appointed any stakes for the church in the Reorganization. The Bishopric understood that when the church organization consisted only of branches and districts, the law applying to stakes could not be fully carried out. But when the Lord established stakes it raised the level of obedience required in the church, especially in the stakes themselves<sup>6,7</sup>. Therefore, the law under stake organization required a steward's surplus as a first tithing.

#### Potential uses for Tithing

1. D&C 94:3a  
Building temple
2. D&C 106:1  
Building the house of God  
Laying the foundation of Zion  
For the priesthood  
Numbers 18:21; Deut 14:28-29; Deut 26:12  
Pay debts of church presidency (not applicable in the scattered and unorganized condition of the church presently)
3. D&C 114:1  
Support preaching of the gospel  
For purposes of the church
4. D&C 130:7c  
Building houses of worship (church is admonished not to waste expending tithes & offerings which are not essential)

Paying debts Sec. 130:7e (the church as a body, not applicable to a scattered and unorganized condition)

5. For care of the poor and needy  
Gen 14:38  
Deut 14:28-29  
Deut 26:12

6. D&C 75:4b, *C. H.* Vol. 3:472  
Support families of traveling elders (tithing not solely implied)

7. D&C 72:4c-d  
Printing scriptures and church literature (again, tithing is not specifically applied)

5. **Surplus** - The amount remaining after the paying of tithes. Another term meaning surplus is riches. Surplus and increase are often used as synonyms in various writings. Surplus has been described as what can be spared<sup>9</sup>. It has also been described as what is possessed greater than needs<sup>10,11</sup>. There are provisions for giving surplus from time to time into the storehouse or general treasury of the church. A specific use of the surplus money is the support of the poor and needy of the church<sup>12</sup>. In this discussion surplus and increase are not used as equivalent terms. Surplus is the amount remaining after tithes are paid. Remember, increase is the amount remaining after needs are met. Just wants are taken from the surplus amount.

Definition of Surplus: Joint Council Minutes, April 17, 1909

"That part of a man's possessions, whether of moneys or properties, of which he has no present or immediate need, the word need being determined by the man's position, sphere of action, his business, and his dependencies. Not all have a surplus, many may have it; the widow standing before the treasury

giving her two mites did not give of her surplus, she did consecrate of her living. Many widows and dependent women, hardworking, self-sacrificing, give of their labor a consecration, having no surplus. Men are in a similar condition; yet all may give of that which they have if they chose, who may have no surplus under the general law, either as tithing, freewill offering, or consecration."

Some of the authorities of the church held a council at Plano, Illinois, May 6, 1872, to advise on matters connected with finances. The council was composed of Joseph Smith, of the Presidency; Bishop I. L. Rogers; and Josiah Ells, E. C. Briggs, and W. W. Blair, of the Twelve.

The following propositions were considered and adopted:

1. It is necessary that an equality of sacrifice in the things of this world be taught and established among the saints.
2. That one important and indispensable necessity to the carrying on the work of God entrusted to us as a people, is the gathering together of the temporal means at the disposal of the saints, for the missionary work, the support of the poor, and the official work of the printing, publishing, and other departments of the church.
3. That it is imperative and important that the law of tithing be taught as tithing, by the local and traveling ministry including the bishopric.
4. That the principles of consecration, donations, and free-will offering, should be taught as distinctive and separate from the law of tithing, by the local and traveling ministry.
5. That any member of the church can tithe himself or herself in accordance with the law whatever may be their temporal condition.

6. That every member of the church may, and should comply with the law of consecration, and free-will offering, by setting apart of their substance, or their income from labor, or the increase of their substance, and paying over the same to the proper persons designated from time to time to receive such consecrations and free-will offerings.

7. That this method of sustaining the finances of the church is not in conflict with any law of the church, but is in accordance with the spirit of every known law, both in the Scriptures, Book of Mormon, and Doctrine and Covenants . .

. **note: There was no number 8.**

9. That a record of finances be kept in each and every branch, and that a monthly report of collections and disbursements be rendered to and read before the branch, to be then audited and received, or otherwise disposed of as the case may be.

10. That the amounts remaining on hand in each branch at the end of each and every three months be paid to the presiding bishop to be placed in the general storehouse of the church.

11. That lands, rents, or articles of personal property, and moneys of every description, may be paid into the hands of the bishop, to be used or sold for the benefit of the church finances, and to be credited as tithing.

12. The method of ascertaining the amount which any member may pay as tithing into the bishop's hands, is by an agreement between the person tithed and the bishop or his agent, based upon a statement of the condition of such person's temporal affairs made to the bishop in writing. If no agreement shall be made between the person to be tithed and the bishop, nor the council upon appeal, then no further action shall be attempted by the bishop.

13. Members desiring to be tithed may make a statement of their temporal condition to the bishop at any time, and may ask that an agreement as to amount may be had.

14. That lands, properties, or moneys that may accumulate in the treasury and storehouse of the Lord, in the church, may be legitimately used in the establishing industries of every kind for the employment of members of the church, and their capital — these industries, including agriculture, merchandise, and mechanics, having for their object the direct benefit of the church.

15. That tithing means a tenth, and applies to all persons who have made a consecration of whatever they may have deemed a surplus; — surplus being construed to signify, in this case, that portion of property and money which a member of the church may feel that he can and will spare as a first consecration out of his or her possessions; this tenth required being but the one tenth of the yearly increase after such surplus has been given.

16. The present emergency in the spiritual affairs of the church requires that the members of the church everywhere take the things here suggested into immediate and active consideration.

17. That President Joseph Smith and Bishop I. L. Rogers be a committee to write to all the branches in America and Canada, soliciting means to aid in prosecuting the missions appointed by the last Annual Conference, and other church purposes.

18. That we consider it to be wrong, and tending to heresy, to teach, preach, or write against the avowed doctrines and order of the church, — the general conferences and high councils being the

proper places in which to discuss and determine those matters . . . . .

*The Saints' Herald*, vol. 19, pp. 316, 317-  
(*R.L.D.S. Church History*, Vol. 3, pages 699-700)

September 15, 1882, President Joseph Smith defined the requirements of the financial system of the church as follows:

**First.** All of your wealth and possessions not in use and occupation by you — a surplus.  
**Second.** If you have none of the first, then consecrate so much as you may choose, money, goods, or chattels.  
**Third.** If you have not the first, nor choose the second, then give as a free will offering, much or little as you please.  
**Fourth.** Each year, one tenth of your increase.  
**Fifth.** If you have no increase, and choose to help, then as before, consecrate, or donate free-will offerings.  
**Sixth.** All of these are to be voluntarily performed. (*R.L.D.S. Church History*, Vol. 4, page 400)

### Additional commentary on Surplus giving explored

"Resolved that we do most earnestly entreat all the saints remember, that all their 'surplus property' is the Lord's, and that it is needed for the support of the poor of his people, and the families of the elders whose time is engaged in the ministry.

"By order of council. JOSEPH SMITH, President" *R.L.D.S. Church History*, Vol. 3, page 454

6. **Just Wants** - These are the desires for things that would increase comfort or

ease of living or enhance a stewardship, but which are not required and are therefore not needs. As the name implies it is lawful to have these desires and a good steward will be blessed with these. Discernment and charity are required by the steward so that the acquiring of wants are just and does not lend to a greater degree of inequality in the body of Christ. These come from surplus.

7. **Consecrations** - This is a term used on two levels in stewardship. First, it is the giving of all remaining surplus to the Bishop or his agent after needs, tithing and just wants have been taken care of. This is a consecration of surplus and can be done at anytime. A second use of the term is the "laying down of all at the feet of the Bishop" of Zion or a stake of Zion. In this kind of consecration the person is given a "stewardship" or an "inheritance." This includes a place for living, necessaries and a job or the substance to pursue a trade that supplies his future needs and generates increase. From this increase is paid tithing and just wants and the surplus is given into the Storehouse of the stake.

8. **Accounting** - A written statement prepared by each individual or family which records the worth of the family in dollars and cents. This record reflects the family's needs, increase, tithing, offerings, just wants and surplus. It is given to the Bishop or his agent and is designed to make each person sense their accountability to God and their brothers and sisters. The family can evaluate how well they managed the stewardship God has given them and aim to becoming better stewards in the future. The statement is confidential, not for public knowledge. When it is wise to do so the family or individual may sit or should sit frequently with the Bishop or his agent to evaluate their stewardship in

light of the law and in light of the needs of the body as a whole. The Bishop or the agent may present to families with increase, the needs of families with unmet needs and ask them to consider increasing surplus consecrations in light of Sec 83:23a. Accountings are sometimes called testimonies.

9. **Equality** - Section 51:1b states that all are to have according to their circumstances, families, wants and needs. The actual number of items or amounts of money each family has will be different, but each is to be made free of bondage. Equality exists when there are "no poor among them." Then each has equal opportunities in their stewardship. When some are "rich" and some are "poor" not all have equal opportunity and the body suffers collectively.

10. **Oblations** - Through the Old Testament the oblation was a sacrifice offering given as an act of worship. In 1896, Bishop Kelly described oblation as anything offered or presented in worship or sacred service; an offering; a sacrifice. It is also a gift to support the clergy and poor as in the early Christian church<sup>13</sup>. An oblation is a free-will offering, the terms are equivalent and the use and collection of oblations (or offerings) is for the support of the church and the poor. In the Reorganization the oblation fund became a means to offset the shortfall in tithing paid by members of the church. These oblation funds became a secondary source for supplying the needs of the poor and needy. [See D&C 59:2h.]

## NOTES

1. *RLDS Church History*, Vol. 3, pg 695. A resolution by the elders in General Conference at St. Louis, MO. in April of 1872. It was first printed in *The Saints' Herald*, Vol 19, pgs. 315, 316.
2. *RLDS church History*, Vol. 4, pg 133. An epistle from the Twelve dated April 15, 1876.
3. *RLDS Church History*, Vol. 4, pg 225. A joint letter from the Twelve and Bishopric.
4. *RLDS Church History*, Vol. 4, pg 224.
5. Over the signature of its President, Jason W. Briggs, the Quorum of Twelve stated that one tenth of the surplus of anyone having surplus was required as tithing and one tenth of increase annually. *RLDS Church History*, Vol. 3, pg 474.
6. *Saint's Herald*, January 1, 1903. "Authoritatively, then, we pass in part at least from the governmental forms of branches and districts to that of stakes, and by this step take upon ourselves all the privileges and blessings promised for the new order, providing we are faithful in carrying out the laws revealed for the government of the same.
7. *The Saint's Herald*, Bishop E. L. Kelley, October 28, 1908, pg 1041.
8. *The Handbook of the Financial Law*, written by the Presiding Bishopric, 1957, pg 15.
9. *RLDS church History*, Vol. 3, pg 700, item number #15 it the listing of stewardship principles accepted.
10. *The Saint's Herald*, Vol. 43, pg 322, May 20, 1896.
11. Section 42:10.
12. Section 42:8-10.
13. *The Saint's Herald*, Vol. 43, May 20, 1896, pg 322.

Revision 1.09 \_ Robert E. Giertz

## Selected Scripture Search — TITHE Inspired Version of the Bible

And Abram gave him TITHes of all he had taken. [Principle of increase]  
(I.V. Genesis 14:20) Compare with Hebrews 7:4 I.V.

Him whom God had appointed to receive TITHes for the poor. [early purpose of tithing declared]  
(I.V. Genesis 14:38)

Wherefore, Abram paid unto him TITHes of all that he had, of **all the riches which he possessed, which God had given him more than that which he had need.**  
(I.V. Genesis 14:39)

And all the TITHe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's; it is **holy unto the Lord.**  
(I.V. Leviticus 27:30)

And concerning the TITHe of the herd, or of the flock, even of **whatsoever passeth under the rod**, the tenth shall be holy unto the Lord. [principle of increase demonstrated]  
(I.V. Leviticus 27:32)

And thither **ye shall bring** your burnt offerings, and your sacrifices, and your TITHes, and heave offerings of your hand, and your vows, and your freewill offerings, and the firstlings of your herds and of your flocks;  
(I.V. Deuteronomy 12:6)

Then there shall be **a place which the Lord your God shall choose** to cause his name to dwell there; **thither shall ye bring** all that I command you; your burnt offerings, and your sacrifices, your

TITHes, and the heave offering of your hand, and all your choice vows which ye vow unto the Lord;

(I.V. Deuteronomy 12:11)

Thou shalt truly TITHe **all the increase of thy seed**, that the field bringeth forth year by year. (I.V. Deuteronomy 14:22)

At the end of three years thou **shalt bring forth** all the TITHe **of thine increase** the same year, and shalt lay it up within thy gates;

(I.V. Deuteronomy 14:28)

And as soon as the commandment came abroad, the children of Israel brought in abundance the **firstfruits** of corn, wine, and oil, and honey, **and of all the increase** of the field; and the TITHe of all things brought they in abundantly.

(I.V. 2Chronicles 31:5)

And that we should bring the **firstfruits of our** dough, and our offerings, and the fruit of all manner of trees, of wine and of oil, unto the priests, to the chambers of the house of our God; and the TITHes of our ground unto the Levites, that the same Levites might have the TITHes in all the cities of our tillage.

(I.V. Nehemiah 10:37)

And the priest the son of Aaron shall be with the Levites, when the **Levites take** TITHes; and the Levites shall bring up the TITHe of the TITHes unto the house of our God, to the chambers, into the treasure house.

(I.V. Nehemiah 10:38)

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In TITHes and offerings.

(I.V. Malachi 3:8 3 Nephi 11:12)

Bring ye all the TITHes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

(I.V. Malachi 3:10)

Woe unto you, scribes and Pharisees, hypocrites! For ye pay TITHe of mint, and anise, and cummin; and have omitted the weightier things of the law; judgment, mercy, and faith; these ought ye to have done, and not to leave the other undone.

(I.V. Matthew 23:20)

But I say unto you, Woe be unto you, Pharisees! For ye TITHe mint, and rue, and all manner of herbs, and pass over judgment, and the love of God; these ought ye to have done, and not to leave the other undone.

(I.V. Luke 11:43)

And verily they that are of the sons of Levi, who receive the office of the priesthood, have a **commandment to take** TITHes of the people according to the law, that is, of their brethren, though they come out of the loins of Abraham;

(I.V. Hebrews 7:5)

And of all that thou shalt give me I will surely give the tenth unto thee.

(I.V. Genesis 28:22)

And it was this same Melchisedec to whom Abraham paid tithes; yea, even our father Abraham paid tithes of one tenth part of all that he possessed.

(Alma 10:8) Compare with Hebrews 7:2 I.V.



## Freedom from Want

The prevailing thought is that “freedom from want” means if you have all that you need, you won’t want for anything. A better definition for “freedom from want” is not always thinking that the all we want are basic needs, when in reality many of them are not. Another simple definition is “freedom from want” is complete unselfishness.

When we yield to wants, we acquire things we often do not really need. A vital principle of stewardship is the suppression of unnecessary wants. “And both in private expenditure carry into active exercise the principle of sacrifice and repression of unnecessary wants.” D&C 130:7d. “Repression of unnecessary wants is in harmony with the law of stewardship and becomes my people.” D&C 147:5b.

The church is instructed, both as members and as the body at large, to avoid the unnecessary building of houses of worship or places of entertainment or otherwise **expending the tithes and offerings of the church in that which may not be essential unto the continued onward progress of the general work.** D&C 130:7c

Unnecessary wants can become a leak in our stewardship. One leaky toilet can waste up to 2500 gallons of extra water per month and usually you will not notice the leak until you receive the water bill. These constant drips will also drain a budget.

Unnecessary want can also lead to debt which like a leak can drain our ability to accumulate increase as well as generate surplus.

Debt also becomes a heavy anchor which keeps our ship from sailing safely into Zion’s harbor. Debt can cause separation between the purposes of God and the ability of man to become spiritually and temporally free. Debt is an effectual weapon that satan uses to bring man into bondage. Debt us a contract we make with Babylon which is in opposition to Zion. In marriage we have been instructed not to be unequally yoked to an unbeliever. In a temporal sense, Debt can represent the unbeliever.

Stewards must recognize the hidden dangers of living beyond their means. Financial bondage limits the full power of God to bless you and to fulfill all the promises to good and faithful stewards. Credit should always be used wisely. When debt accumulates beyond the ability to repay it, a burden is acquired that is not easily removed. Several steps can be taken to help the steward to manage his debt and effectively move towards a resolution of those debts.

- ✓ Commit to resolving current debt
- ✓ Commit to incur no new debt until the current debts are repaid.
- ✓ Commit to each other within your family that all financial decisions shall be jointly discussed before any action is taken.
- ✓ Commit to paying your tithing on any increase after your essential needs have been made.
- ✓ Do not utilize credit cards for intermediate or long term needs. Credit cards should be used for the short-term and the balances should be kept current.
- ✓ Include a savings program to build up funds to pay insurance premiums, taxes, repairs and replacements, and for emergencies.

- ✓ As God blesses you, you will prosper. As you prosper, your debts will diminish and you will have freedom from want.
- ✓ Freedom from want will create surplus! That surplus coupled with our tithe provides that extra measure which supplies the needs of the poor, the needs of the ministry, and the means of further building up Zion.
- ✓ Freedom from want would allow us a greater incentive to live by the celestial law.