

# Thoughts on Tithing Settlement

A talk by Blaine Nay in the Cedar City Utah 20th Ward on 30 Nov 2014

I was surprised at the result when I asked Brother Google to search the term "tithing settlement". I saw a more resentment and bitterness about the subject than I expected. That puzzles me, because it's quite a painless event and there are important principles we can learn about life -- especially finances -- through tithing and tithing settlement.

Elder Howard W. Hunter told about his grandson attended tithing settlement with his father. The bishop was pleased with the boy's willingness to pay a full tithing and asked him if he thought the gospel was true. This 7-year-old boy, having paid his full tithe of fourteen cents, said he guessed the gospel was true, "but it sure costs a lot of money."

My first memory of attending tithing settlement was with my parents in the Brigham City 6th Ward. I remember I'd been paying my tithing all year, but I'd recently earned another dollar. I remember how proud I was to take 10% -- a dime -- to the bishop and declare it as completing a full tithe. Yes, the dime was a lot of money. Back then that dime would have bought two 5-cent candy bars.



President Spencer W. Kimball told of a woman who went to her bishop to pay a little tithing that she owed. Her bishop said, "No, you keep it. You can't afford to pay tithing. You need every cent that you make." But this woman said, "Bishop, you have no right to deprive me of the blessing that I will receive if I pay tithing." (Teachings of Spencer W. Kimball by Spencer W. Kimball p.290)

The collection of tithing is the responsibility of the bishop in each ward. Tithes are presented confidentially to him or his counselors. He forwards the tithes he collects to Church headquarters. There, a committee consisting of the First Presidency, the Presiding Bishopric, and the Quorum of the Twelve Apostles supervises the distribution and expenditure of tithing funds (D&C 120). These funds are used for the building and maintenance of meetinghouses, temples, and other facilities, as well as for the partial support of the missionary, educational, and Welfare programs of the Church.

Tithing is an important, and sometimes difficult, test of our personal righteousness.

In the early decades of the Church many members were slow to obey the principle and practice of tithing. But, leaders continued to teach the commandment.

- In January 1845 the Quorum of the Twelve Apostles under the direction of President Brigham Young issued a letter reminding the Saints of their duty to pay tithing (HC 7:358).

- In 1881 obedience to the law of tithing became a requirement for temple attendance (JD 22:207-208).
- In May 1899 a manifestation was given to President Lorenzo Snow that even though the Church was struggling with financial difficulties, it, and its members, were nonetheless bound by the law of tithing, and all would be blessed materially and spiritually by obedience (Snow, p. 439).

President Brigham Young said:

"The law of tithing is an eternal law. The Lord Almighty never had his kingdom on the earth without the law of tithing being in the midst of his people, and he never will. It is an eternal law that God has instituted for the benefit of the human family, for their salvation and exaltation." (Journal of Discourses 14:89.)

So, what is an Honest Tithing? Elder John A. Widtsoe explained:

"Tithing means one-tenth. Those who give less do not really pay tithing; they are lesser contributors to the Latter-day cause of the Lord. Tithing means one-tenth of a person's income, interest, or increase. The merchant should pay tithing upon the net income of his business, the farmer upon the net income of his farming operations; the wage earner or salaried man upon the wage or salary earned by him. Out of the remaining nine-tenths he pays his current expenses ... etc. To deduct living costs ... and similar expenses from the income and pay tithing upon the remainder does not conform to the Lord's commandment. Under such a system most people would show nothing on which to pay tithing. There is really no place for quibbling on this point. Tithing should be given upon the basis of our full earned income. If the nature of a business requires special interpretation, the tithepayer should consult the father of his ward, the bishop." (Evidences and Reconciliations, 2:86.)

Howard W. Hunter, when a member of the Council of the Twelve, defined a full tithe as follows:

"The law is simply stated as 'one-tenth of all their interest.' 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." (Conference Report, April, 1964, p. 35.)

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.

President Joseph F. Smith (1838–1918) said the payment of tithing is a measure of our faithfulness. He said:

"By this principle it shall be known who is for the kingdom of God and who is against it. ... By it shall it be known whether we are faithful or unfaithful" (Teachings of Presidents of the Church: Joseph F. Smith [1998], 276).

The question is, who needs to know about our faithfulness? First, we must be satisfied in our own hearts that we have paid an honest tithe. It is important that we have the confirmation of the Spirit in this matter.

Then, having paid tithing there is still an additional step that we to take. In the revealed procedures of the Church, members are given the responsibility once each year to meet with their bishops to declare their tithing faithfulness. This practice, commonly known as tithing settlement, occurs in November and December of each year and is a satisfying and rewarding experience for Church members and their bishops.

Elder Dallin H. Oaks taught that tithing is a doctrine and that tithing settlement once a year is a rule. The rule of tithing settlement relates to the principle or doctrine of tithing. As members we are taught correct principles in order to govern ourselves. When principles are understood, and when people are well-motivated, the principles are self-enforcing. [Church News Published: Saturday, Dec. 26, 1998 CN]

So, it is important that we declare our tithing faithfulness to our bishop. We are asked to make this declaration during tithing settlement which is nothing more than an individual or family interview with the bishop during November and December each year. There are several important reasons why.

- First is our declaration of tithing status. We are accountable for what we have been given by God. And we will be judged "out of those things which [are] written in the books, according to [our] works" (Revelation 20:12; see also 3 Nephi 27:26). President James E. Faust said, "One of the great blessings the people of this Church have is to meet with the bishop once each year, settle their tithing, and report that what they had paid in contributions constitutes a tithe. It is also a great blessing for the bishops to have this experience." At the end of the year, the bishop is asked to record on the records of the Church the tithing status of each member in his unit. It is our privilege to exercise our accountability by declaring to him our own tithing status. If we don't show up at tithing settlement, the bishop still has to report on our tithing faithfulness -- he has to make his best guess. It's not fair to put him into that position.
- Second, tithing settlement allows us the chance to demonstrate our obedience to the Lord. In addition, parents can use tithing settlement as a teaching tool. A family home evening would be a good time to talk about how the Church uses tithing and to help children prepare their own records for this meeting with the bishop. Children who hear their parents

declare that they pay a full tithing gain the knowledge that paying tithing is important to their parents and should be important to the children as well.

- Third, we audit our personal records. Reviewing your records of contributions helps you ensure they are correct. An important part of the Church's audit procedures is to have individuals check whether their personal records match the Church's and whether contributions were properly distributed in the categories selected on the donation slips.
- Fourth, there is an audit of the Church records. Every April in general conference, the chairman of the Church Audit Committee stands and says that, based on a review of Church procedures and audit reports, the members of the audit committee are "of the opinion that ... Church contributions received and expended during the [previous] year ... have been managed in accordance with revelation and established Church policies and procedures" ("The Church Audit Committee Report," Liahona, July 2000, 26). An important part of those audit procedures is to have us check whether our personal records match the Church's records. We can check whether our contributions were properly distributed in the categories we selected on our donation slips. Some people have wondered whether it is necessary to wait until the last day of the year to be sure all income is properly reported. The answer is no. The spirit of tithing settlement is just as easily served on November the 15th as on the 31st of December. We can continue to pay donations after tithing settlement, and the ward clerk will prepare for our review and our personal financial records a final statement of contributions as of 31 December, which we can use when filing our taxes. Tithing is considered a charitable contribution.
- Fifth, tithing settlement is a time for commitment. If you are not a full-tithe payer or if you haven't paid any tithes or offerings, the interview with the bishop can be the beginning of repentance, a time to commit to begin or to do better. Everyone who commits to sacrifice as the Lord has commanded will receive spiritual strength and experience personal growth by keeping this resolve. Tithing settlement allows all members the chance to demonstrate their obedience to the principle of tithing. Again, parents can use it as a teaching time.

In November 1832, the Lord instructed that records should be kept "of all things that transpire in Zion" including the members' "manner of life, their faith, and works. . . ." It was specifically noted that those who were disobedient would not be included in the records that were kept "or to be had where it may be found on any of the records or history of the Church." (See D&C 85:1-3.)

President Joseph Fielding Smith wrote the following about the need for accuracy of these records when he said:

"The book of the law of God was the book to be kept by the Lord's clerk. There is also another book which is kept in heaven, and the one kept in heaven, and the one kept by the Lord's clerk should be accurately kept so that it would agree with the Lamb's Book of Life." (Church History and Modern Revelation 1: 349.)

These records on the earth and in heaven will form the basis for judgment in that day when we stand before the Lord. Part of that record of our faithfulness is tithing and tithing settlement.

Tithing settlement is normally held from November 15 through December 31 each year.

Only the bishop or, in his absence, one of his counselors, can conduct tithing settlement, and the counselor must have permission from the stake president to do this.

The bishop meets with each ward member or family in a confidential setting, such as the bishop's office. All members of the ward should attend who live within the ward boundaries at year end. Even if a full tithing hasn't been paid, tithing settlement is an opportunity to counsel with their bishop so that he can help us set goals for the future.

Tithing settlement is a great opportunity for each member to sit down with the bishop each year and discuss the blessings of paying tithing. At tithing settlement we will declare whether we have paid a full or partial tithing. During tithing settlement the bishop will discuss how the family is doing. He often will extend some sort of spiritual challenge to your family, such as reading the scriptures daily. Although the days are long for the bishop, the meetings are a time when he gets to meet with ward members in a positive meeting.

Since the bishop has so many families to meet with each day, it is important that we arrive on time. If the bishop is running behind it is important to be patient as well. You may want to bring a quiet activity for your children to do while you are waiting. I believe that we should attend tithing settlement in Sunday dress. This is one way of demonstrating the importance of paying our tithing.

Nationwide, only 47% of Christians have given to their church in the last month. Not only that, but church giving has not exceeded 3% as a portion of income in 40 years. Apparently we, in the LDS Church, do better. One report I read says that about 19% of Mormons pay a full tithe. Even though that's much better than other churches, it doesn't meet the standard the Lord expects. Why aren't we more generous with the Lord? Americans are generally giving people. We want to give, but too many of us are so burdened by personal debt that tithing is difficult. It is rarely a matter of insufficient income.

Tithing settlement is a good time to reflect on three basic and fixed financial principles practiced by the Church that are a model of how we should conduct our own finances:

- First, the Church lives within its means and does not spend more than it receives. It does not go into debt. We also should live within a budget and avoid debt. Having too much debt makes it harder to pay a full tithe than simply not having enough income.
- Second, the Church sets aside a portion of the annual income as a reserve for contingencies and unanticipated needs. We also should have liquid savings set aside for unexpected expenses.

- Third, the Church sets aside additional food, fuel, and money to take care of emergencies that might arise. We also should store our own food and other resources sufficient to get through periods of tough times.

Accountability is an important eternal principle. Accountability means that we take on a responsibility, fulfill that responsibility -- or fail to fulfill that responsibility, and then report on our performance.

For example, in Scouting, a Scout has a chance to be accountable for his personal growth and progress in Scouting each time he meets with his Scoutmaster for a Scoutmaster's Conference and again when he goes before a Board of Review to examine his progress.

In the case of tithing, we similarly hold ourselves accountable to an agent of the Lord -- the bishop -- for our faithfulness in paying tithes and offerings.

President Gordon B Hinckley said that when a young man asked him if he attends tithing settlement with his ward bishop, he replied that he does. President Hinckley said, "I have an accountability to my bishop just as every other man and woman in this Church is accountable to a bishop. He was somewhat amazed. I was surprised to think that he would even raise such questions." [Oct 2003 CR Priesthood Session]

We are commanded to be perfect, but none of us are. It isn't easy to be a perfect parent, spouse, or Sunday School teacher. Yet, we can be perfect in some areas of our lives such as tithing and tithing settlement. It's actually easy to be perfect in paying tithing and attending tithing settlement. All we need do is cheerfully give 10% and show up at tithing settlement.

I have witnessed the blessings that come to those who faithfully pay tithing and to those who faithfully attend tithing settlement. Tithing settlement is a time to show our gratitude for this mortal life and for what we have. It is a time to express gratitude for our ability to give to the Lord. It is a time to constrain our short-sighted and selfish desires so that we can give selflessly.

I value the opportunity to account for myself at tithing settlement and during temple recommend interviews.

I challenge all of us to schedule time for tithing settlement with our bishop. Attend tithing settlement with a spirit of love and obedience. Counsel with our bishop. Respect his time during this busy season, but go and humbly account to him of your stewardship and receive his admonitions and blessings as the chosen agent of the Lord.

Internet resources:

- [https://tech.lds.org/wiki/index.php/Tithing\\_settlement](https://tech.lds.org/wiki/index.php/Tithing_settlement)
- <https://www.lds.org/liahona/2000/12/the-significance-of-tithing-settlement>
- <https://www.lds.org/manual/doctrine-and-covenants-student-manual/section-110-121/section-119-the-law-of-tithing>
- <https://www.lds.org/ensign/2009/12/why-tithing-settlement>
- <http://199.104.95.22/articles/24907/Tithing-settlement.html>
- [http://dvw Bowen.weebly.com/uploads/2/6/2/0/26205329/tithing\\_subtle\\_blessings\\_dab.pdf](http://dvw Bowen.weebly.com/uploads/2/6/2/0/26205329/tithing_subtle_blessings_dab.pdf)
- <http://dvw Bowen.weebly.com/current-newsletter.html>
- [https://tech.lds.org/wiki/index.php/Tithing\\_settlement](https://tech.lds.org/wiki/index.php/Tithing_settlement)
- <http://www.families.com/blog/tithing-settlement>
- <http://eom.byu.edu/index.php/Tithing>
- <https://www.lds.org/new-era/1990/01/the-10-percent-solution>
- <http://www.daveramsey.com/momentum/home/>