

QUESTIONS AND ANSWERS PERTAINING TO THE TEMPORAL LAW

The purpose of this outline is to provide you, the minister, with some basic material concerning the *financial law* of Christ's Church, also known as the *temporal law*. It is presented in a *Question-and-Answer* format that may be useful in sharing the information to the members of the Church.

Source of information for this outline is the, *Handbook of the Financial Law*, by the Presiding Bishopric, Herald Publishing House, Independence, MO, 1949.

God's Law or Commandments

1. Q. *What is the financial law of the church?*

A. The financial law is God's law pertaining to the handling of the finances or other material possessions that he has entrusted to our care. The financial law of God is a divine law, calculated to regulate the finances and possessions of God's people. It is a statement of principle of right as a command, with compensation for compliance, and penalty or condemnation for disobedience.

2. Q. *What is the purpose of the financial law?*

A. The purpose is manifold:

- a. Its first and primary purpose is to help build character. Faithful adherence to the principles of the financial law will leave little room for selfishness in our lives. It will help us to develop ability and skill in the management of our personal and family finances, thus avoiding the adverse effects of mismanagement which usually results in mental distress and financial insecurity.
- b. It will bring us up to a higher plane of living and thinking and into closer relationship with Christ, because to fulfill its requirements we must work with him and in accordance with his divine purposes.
- c. It will help us to properly determine the annual increase of our net worth, and furnish us a basis for knowing the exact amount due the Lord as his share of our financial gains.
- d. It is God's way of procuring funds to pay the costs for the administration of the work of his church.
- e. It specifies the officers to whom payment of tithe, surplus, and offerings should be made.
- f. It names the purposes for which the funds are to be expended.

3. Q. *Why is obedience to the financial law so important?*

A. Obedience to any law given of God is important, because such obedience will result in spiritual growth as well as produce better and more abundant living. Many scripture quotations emphasize the importance of keeping the law. Study carefully DC 42: 8; 85: 8; 129: 8; 101: 2; 106: 17; 42: 16; Malachi 3: 8, 9.

Remember, it is intelligent obedience that nets the best results. The personal advantages are many, but further than that, it opens the way for the church to expand its work into new places and make its ministry more effective in the lives of many people.

4. Q. *Is there a Promise of blessings provided we obey the financial law?*

A. "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: 10.

It should be borne in mind, however, that the blessings promised should not always be expected as an increase of cash income. In other words, to pay tithes with only the expectancy that many times the amount contributed will be miraculously returned is to keep the law with a misguided purpose. It is true that many people are blessed financially by keeping the law, but not always. The greatest reward lies in the deep satisfaction and consciousness of having met the requirements of God's law and in having our work accepted by him.

5. Q. *What are the divisions of the financial law?*

A. They are four in number and have been set forth in the revelation as follows: TITHES, SURPLUS, OFFERINGS, and CONSECRATIONS. (See DC 129: 8.)

6. Q. *What is the tithe?*

A. Literally and primarily, the tithe is a tenth. First, we understand it as a tenth of a person's net worth after deducting all of their debts; then a tenth of the annual increase after the deduction of necessary living expenditures. Further evidence that tithing is one tenth of the increase may be found in Deuteronomy 14: 22; Genesis 14: 19, 20 (Inspired Version), and also DC 106; 129: 8. The interpretation that the tithe is to be paid on the increase of the net worth or of the net income conforms to Biblical usage. As far as it may be understood, it also conforms to the latter-day interpretation given by the Order of Bishops, which interpretation has been accepted by the church in General Conference action.

7. Q. *To whom should tithes, surplus, and offerings be paid?*

A. "The word has been already given in agreement with revelations long since delivered to the church, that the temporalities of the church are to be under the charge and care of the Bishopric, 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 and properties under the terms of tithing, surplus, freewill offerings, and consecrations" (DC 129: 8). A bishop is appointed to each stake, and to large districts when possible. A bishop's agent is appointed for each district when no bishop is available for appointment.

Solicitors are appointed in each congregation of the church. Bishops (under active appointment), bishop's agents, and solicitors are all authorized to receive payments and to issue the official receipt of the church therefore. All funds received are transmitted monthly to the office of the Presiding Bishopric, where they are used in accordance with the appropriations adopted by the General Conferences of the church.

8. Q. For what Purposes is tithing used?

A. Tithing is used primarily for financing the Lord's work, involving such expenses as supporting missionaries' families and those engaged in general church work, maintaining the general church offices, and providing for other administrative expenses incurred in operating the church. It is also used for the support of the educational program of the church. During the years of our debt payment program, it has been used for payment of debt and interest.

The First Financial Statement or Inventory

9. Q. When filing the first tithing statement (the inventory), should the possessions be listed at the cost price or at the present value?

A. We suggest listing them at present value as nearly as can possibly be done because the inventory or First Tithing Statement is made primarily to determine the present net worth which is the basis for computing tithing due.

10. Q. Would a business man be required to pay tithing on equipment, furniture, and inventory?

A. Yes, they represent an asset. He would include the value of them in his first tithing statement, which value would become a part of his net worth. Tithing is paid on the net worth.

11. Q. In case a member filed his first tithing statement, (the inventory) several years ago, owed tithing which he did not pay, and has not filed a tithing statement since the first one and now desires to square up with the Lord, what should he do?

A. Unless he has kept an account of his income and necessary living expenses during the interim so he could make the regular annual tithing statement, it will be necessary for him to file a "New Start" tithing statement. This will enable him to ascertain his present net worth. He should be careful, however, to list, so far as possible, all the money he has spent for other than necessary living expenses. A tenth of these unnecessary expenditures should be added to the amount of tithing due on the net worth; otherwise, the Lord will not receive all that is due him. If no record of such expenditure is available, he should complete the "New Start" tithing statement showing his inventory of

possessions as best he can under the circumstances and arrange to account for income and expenditures in the future.

12. Q. Should I hold the making of the first tithing statement until any certain time of the year?

A. No. It is our observation that the most opportune time in the life of anyone is right now—TODAY. Subsequently, adjustments in the accounting date may be made to fit individual preference and convenience. Either calendar or fiscal dates are acceptable. Most tithing statement filers prefer the calendar year as the accounting period.

Who Should File Statements and Pay Tithing?

13. Q. Is the filing of a tithing statement compulsory?

A. No. As it is true of every law of the church, the filing of a tithing statement is a matter of choice. However, the principles of accounting and accountability to God are means by which we can measure our responsibility to the church and at the same time analyze our own affairs. Such careful analysis of spending will enable us to so order our economic affairs that financial advancement is made possible.

14. Q. Why should I file a tithing statement?

A. There are several reasons why:

- a) Whether you believe in the financial law or not, it is good business practice to take an inventory or make out a financial statement at least once a year. It gives you an opportunity to check up on yourself, and shows whether you are gaining, losing, or holding your own.
- b) Because it is part of the financial law to make an accounting.
- c) *"For according to the law every man that cometh up to Zion must lay all things before the bishop in Zion" (DC 72: 2).*
- d) *"Let no man deceive himself, that he shall not account for his stewardship unto me" (DC 118: 4).*
- e) *"...and also my servants who are abroad in the earth should send forth the accounts of their stewardship to the land of Zion" (DC 69: 2).*

15. Q. Should a tithing statement be filed if the husband or wife objects?

A. It is not contemplated that conflicts should arise between husband and wife in this matter, and certainly the church does not recommend the widening of such a breach by the insistence of either party that a statement be filed. It would be much better for the party who is converted to the value of accounting to be patient and to teach the law to the other, that they may in the proper manner be won to its support and advantages.

16. Q. Should we file our tithing statement even though we have had no increase during the year?

A. Yes. If after living frugally and carefully you show no increase, but file your tithing statement, you have complied with the law the same as if you had much tithing due. You do your part by making the accounting.

17. Q. Should we hold our tithing statement until we are able to pay all the tithes that we owe?

A. No. By all means send the statement as soon as you make it out, whether you can pay all or a small part, or even none of your tithe. You may make payments from time to time as your circumstances will permit. This is an obligation due the Lord and every possible effort should be put forth to meet it. We do not see how the withholding of your tithing statement would help. On the contrary, the filing of it would act as a commitment and probably would help you to make payment on the tithing due.

18. Q. Does paying the tithe work a hardship on any?

A. No. To pay one tenth of the increase to God does not work a hardship on any—young or old, rich or poor. Those who have much can well afford to pay, while those possessing little have proportionately little to pay. However, those who neglect the payment of the tithe and let it accumulate as a debt owing to God may find that such negligence will present a subsequent problem in the matter of payment, but those who keep the tithing payments up to date experience very little difficulty in meeting the obligation.

19. Q. Who should pay tithing?

A. Everyone who has a net worth (an increase). All that we have gained since we came into the world is considered an increase and is subject to the law of tithing.

20. Q. If a person has no Property or money, does he owe tithing?

A. Such a person may or he may not. If a man has been extravagant, if he has not been thrifty and frugal, if he could have saved and did not, he owe a tenth of the amount he should have saved. God holds us responsible for the manner in which we use our means as well as our talents, and our time.

21. Q. Should children pay tithing?

A. Yes. Teach them to observe the law of God early in life, and they will find joy in honoring this law throughout their days. The amount of tithing from children may not be much in dollars and cents, but it will be a means of building character and spirituality. They may pay tithing on such things as gifts, toys, allowance, and savings. Teach them to make an accounting, using the junior accounting book, "My Stewardship," provided by the church.

22. Q. In case one has paid his tithing in full on all his money and Property, and at his death the money and Property is turned over to his children, should the children again pay tithing on this inheritance?

A. Yes. This represents increase to the children, and should be tithed. The fact that the parents were baptized does not release the children from the responsibility of complying with this commandment, and the same principle holds true in reference to the law of tithing.

The Annual Accounting

23. Q. Why do we tithe our holdings and then thereafter tithe our annual increase?

A. First, last, and all the time, tithing is one tenth of the increase. We file a first tithing statement (the inventory), list all our possessions, and deduct our liabilities in order to determine the net worth which really is increase. We brought nothing into the world, and whatever we have accumulated is increase. One tenth of it we owe the Lord as tithing. Inasmuch as the accounting is an annual requirement, we should pay tithing on the increase annually.

24. Q. After paying my tithe the first time, how do I determine my increase the next year?

A. After one has filed his first tithing statement (or inventory), he should arrange to account for his income and expenditures (an accounting book may be obtained from the Herald House). From this record one can readily determine what his is for the year and will also be able to file an annual tithing statement. The farmer may use the Farm Tithing Statement furnished by the church together with the accounting books recommended by us in connection therewith. The method of computation, while producing the same result, is somewhat different and is fully explained by the form itself and accounting books.

25. Q. Why is the accounting of our income and expenses important?

A. The keeping of accurate and systematic records and the rendering of an accounting annually is one of the first steps in the establishment of stewardship. The building of Zion will require stewards who are able to cope successfully with the spiritual and temporal problems of life. Financial accountability to God is indispensable if Zion is to be. There is also definite business advantage in the keeping of accounts, for if such accounts are properly used they will reveal whether or not our expenditures are being made most advantageously and in accordance with the best interests of our family's welfare.

26. Q. Should gifts that have value be included in income subject to tithing?

A. Yes. Any gift that has material or practical value to you is considered increase of your net worth, and the law clearly indicates that increase of net worth is subject to tithing. Sometimes a gift other than cash, which cannot be divided in kind, may impose a difficult and sometimes impossible burden upon one who has no cash resources equivalent to one tenth of its value. In such cases it may be necessary to defer payment of tithes on the increase represented by the gift until it is converted into cash or until the accumulation of cash resources is such as to permit payment of the tithe.

27. Q. How often should the tithing statement be filed?

A. The accounting (filing the statement) should be done annually. Paying the tithe may be taken care of as the income is received.

28. Q. How should a person be answered who insists that he wants to pay a tenth of his income rather than a tenth of the increase as a tithe?

A. Such a person should have the financial law explained fully. If he still desires to pay one tenth of his income, permit him to do so. He should be reminded, however, that he is putting his private interpretation of the law against that accepted by the church.

29. Q. I have contributed to local branch expenses, Sunday school, Christmas offerings, assisted missionaries who were passing through, etc., until my gifts have amounted to one tenth of my increase. Would this exempt me from paying tithing?

A. No. One tenth of the increase belongs to God. The tithe should be paid on one tenth of the increase. Then these other items may be paid from the nine tenths.

30. Q. In case a member finds that he owes tithing, but does not have cash to pay it, should he give a note acknowledging it as due?

A. The best way to meet this problem is through the making of definite arrangements with the financial representative for the payment of the tithing due. In some cases it is in order to give a note. It would be well if such a case arises to have the bishop's representative contact the Bishop for specific instructions.

31. Q. How often should tithing be paid?

A. At least once per year. But it is well to pay tithing as the income is received; if one waits until the end of the year, too often he finds himself without sufficient funds to meet the obligation; hence, the Lord is deprived of his just portion.

32. Q. Has a person fulfilled his entire obligation' when he has paid his tithe in full?

A. No. Remember the story of the "talents." The Lord expects us to be wise stewards and carefully use the nine tenths of the increase that remain after the tithe has been paid. The law provides for the consecrating of his surplus and then suggests that one may still assist in the Lord's work if he so desires by making a freewill offering.

As pointed out elsewhere, the tithes are used to carry on the work of the church in all the world. Everyone who can do so should assist by making local offerings from the nine tenths of increase to meet the branch and district expenses, church building and reunion projects, etc.

33. Q. What is the authority that requires a member of the church to file a tithing statement?

A. The scriptural authority for this is found in DC 42:9 *"...every man shall be made accountable unto me as steward over his own property."* DC 72: 4: *"Now, verily, I say unto you that every elder in this part of the vineyard must give an account of his stewardship unto the bishop in this part of the vineyard,"* etc.

DC 101: 2: *"...for it is expedient that I, the Lord, should make every man accountable as stewards over earthly blessings."*

The foregoing set forth the principle of the accounting.

This was further clarified by the action of the General Conference of 1923, General Conference Resolution No. 847, October 13, 1923:

"...that the Order of Bishops believe it to be the duty of every member of the church to acknowledge his stewardship by complying with the law as given in the Scriptures:

- a) Filing his inventory.*
- b) Paying his tithe.*
- c) Paying his surplus.*
- d) Making his offerings.*
- e) Thereafter giving an account of his stewardship annually as required by the law of God..."*

Further action was taken by the General Conference, Resolution No. 851, April 6, 1925:

"...(2) that the Bishopric secure completed financial statements by the selection of a corps of men qualified by special training if possible, who have been assigned territory with the view of securing these financial statements by personal contact...

(4) that the members of the church be requested to file their financial statements annually."