A Modern Look at Tithable Income

BY ROBERT F. BOHN

T he law of tithing is one of the distinguishing features of active, committed Latter-day Saints; their status as “full-tithe payers” is the subject of an annual interview with the bishop, and obedience to the law is an important criterion in determining worthiness to enter the temple. Yet in spite of the importance ascribed to this law, Mormons seldom engage in probing discussions concerning the process of calculating a “full tithe” and related economic concerns.

Most talks and lessons concerning tithing focus upon faith-promoting success stories rather than dealing with
the financial stresses many active, devout Saints feel. While the spiritual aspects of tithing should not be minimized, the practical problems involved should not be ignored either. The economic implications and issues of calculating tithing in a modern setting must be considered without reverting to oversimplified platitudes.

Origins

The only canonized latter-day revelation concerning the law of tithing was given through the Prophet Joseph Smith when he asked the Lord to "show unto thy servants how much thou requirest of the properties of thy people for tithing." The first four verses of this revelation read:

Verily, thus saith the Lord, I require all their surplus property to be put into the hands of the bishop of my church in Zion, for the building of mine house, and for the laying of the foundation of Zion and for the priesthood, and for the debts of the Presidency of my Church. 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 forever, for my holy priesthood, saith the Lord. (D&C 119:1-4.)

This scripture is the basis for the modern practice of tithing in both The Church of Jesus Christ of Latter-day Saints (LDS) and the Reorganized Church of Jesus Christ of Latter Day Saints (RLDS). However, the interpretation of what is meant by "interest" (tithable income) differs in each of the two major surviving churches which claim Joseph Smith as their prophet-founder.

Parents in high-income tax brackets might wish to maximize tax benefits by having their children pay tithing to them instead of paying directly to the bishop. The parents could then include that money in their own tithing so that the entire contribution would be in the parents' name.

RLDS Tithing Practice

In the RLDS church, new converts prepare a "first tithing statement (an inventory)" to determine their initial net worth. Tithing for these individuals begins with a free-will offering of one-tenth of this amount. New members can spread out the payment of this initial tithe over their lifetimes, depending upon their individual abilities to pay. Some choose to defer payment until after death by donating a portion of their estate to the RLDS church.

After the initial tithing assessment, faithful members of the RLDS church prepare an "annual tithing statement," which requires an accounting of gross income from all sources. From this total, members deduct "basic living needs," which may include expenditures for taxes, housing, utilities, furnishings, maintenance, insurance, food, transportation, personal care, services, and supplies, as well as medical and dental care. The remaining amount constitutes one's "increase," or tithable income. It is one-tenth of this figure—annual gross income minus basic living needs—that faithful RLDS members pay as their full tithet.

Self-employed persons calculate their increase by determining net business income (gross revenue minus business expenses) and then subtracting the allowable basic living needs. Due to some peculiarities associated with farm accounting, the RLDS church has a separate "annual farm tithing statement" form to help farmers determine their tithable income. The RLDS Presiding Bishopric's office publishes manuals to explain tithing principles and to assist members in budgeting their annual income and preparing tithing statement forms.

LDS Tithing Practice

In contrast to RLDS tithing practices, the LDS church requires no initial tithing of members' assets. However, this was not always the case. In 1845 Brigham Young and the Council of the Twelve Apostles sent an epistle to all Latter-day Saints reminding them "of their duty in tithing according to the laws, and commandments given through Joseph the prophet . . . to tithe themselves one tenth of all they possess when they enter into the new and everlasting covenant; and then one tenth of their interest, or income, yearly afterwards." It seems that early converts were to pay one-tenth of their net assets initially as a means of complying with the revelation requiring "all their surplus property to be put into the hands of the bishop of my church in Zion" (D&C 119:1).

While this practice has been discontinued, Church leaders have issued relatively few authoritative statements defining annual "interest or income" or explaining how to determine tithable income. The attitude of many General Authorities has been to allow members a great deal of latitude in interpreting these concepts for themselves. Typical of this approach are the remarks made by Franklin D. Richards to a Logan, Utah, congregation in 1873:

It is not given to the Bishops exactly to tell a man—"You must pay so much." There is the greatest possible liberality manifested, so as to give every man an opportunity to act upon his own agency in saying what he has made and what he has done with the means which

How does one estimate one-tenth of noncash gifts? Should tithing be paid on the market value? Or on its practical and sentimental value? If recipients are short on cash, must they sell the gift to pay tithing on it?
have been placed in his hands, and what he ought to pay as interest or Tithing, so that when the Lord brings these matters to adjudication, we shall be judged out of our own mouths.4

Not all General Authorities have agreed with this view, however. In a meeting in Nephi, Utah, on 15 May 1878, Erastus Snow gave more explicit instructions on the topic, perhaps in response to teachings from the RLDS church which was founded in 1860. Elder Snow asserted that the law of tithing applied strictly to our income derived from every source.... There are some calling themselves Latter-day Saints who try to appease their conscience in the belief that Tithing means the tenth of what may be left after deducting all expenses.... This is not the law of Tithing; all who aim to comply with it after this manner deviate from its true meaning. We are required to pay the tenth of our increase, or interest, or income, which is our Tithing.... while we retain the nine-tenths for the sustenance of ourselves and families, etc.5

One of the most explicit statements by a Church authority on the calculation of tithing came from John A. Widtsoe (1872-1952) who was ordained an Apostle in 1921. In his series “Evidences and Reconciliations,” published in The Improvement Era, Elder Widtsoe asserted the following:

Since both tithing and missionary work go toward building the kingdom of God, why shouldn’t money sent to missionaries be counted toward that family’s tithing? Are tithes only acceptable to the Lord if the money is deposited into certain bank accounts within the Church’s accounting system?

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, taxes, savings, etc. To deduct living costs, taxes, 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 tither should consult the bishop of his ward, the bishop.6

In spite of such occasional explicit interpretations by individual General Authorities, the First Presidency of the LDS church has not issued any definitive statement on the proper way to calculate tithing. The General Handbook of Instructions, which presents the official position of the Church, says only that annual interest “is understood to mean income. No one is justified in making any other statement than this.... We feel that every member of the Church is entitled to make his own decision as to what he thinks he owes the Lord and to make payments accordingly.”7

Is it ethical to accept a cash gift intended for a specific purpose (such as education) and then give part of that gift to the Church?

This nonspecific approach is also apparent in the informality of the annual “tithing settlement” interview which each faithful Latter-day Saint has with his or her bishop. Unlike the RLDS church, in which each member prepares a formal written “annual tithing statement,” the LDS member is simply told how much tithing and contributions he or she has paid thus far during the year. The member is asked to comment on the accuracy of the Church’s record and is given an opportunity to make additional contributions for that year. Thereafter, the bishop asks whether or not the member is a “full tithetaker.”8 A discussion of how the member determined his or her tithable income is not normally pursued. In other words, the LDS church leaves the responsibility of stewardship with the member rather than requiring an official Church accounting statement.

Modern Financial Pressure

The financial burdens facing today’s tither have increased dramatically in recent decades. The rising cost of living since 1967 has exceeded most U.S. families’ post-tax-and-social-security wages.9 The U.S. News and World Report economic unit has pointed out that a single-worker family of four with all income from wages of $20,000 in 1970 would need to earn more than twice that amount in 1980 just to keep up with cost-of-living increases.10 Furthermore, the average annual inflation rate in the U.S. from 1967 to January 1984 was 6.8%, as measured by the Consumer Price Index. This means that on the average, consumer goods and services in January 1984 would cost more than three times their price in 1967.

In addition to rising prices, social security payments have increased substantially and continue to grow each year. During the first twelve years of the U.S. social security program (1937-49), nobody paid more than one percent of his or her first $3,000, or a maximum of $30 per year. Since then, however, the maximum annual social security contribution has increased 14,137%. 

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Many American Church members pay one-tenth of their gross income before any withholding for taxes, social-security, company benefits, or deduction for living expenses. Yet many other orthodox members interpret tithable income quite differently and are also considered full-tithe payers in good standing.

Tax rates, too, are on the rise. In 1913 the U.S. federal income tax rate was 1% to 7%. Today, those rates have become 14% to 50%. In some places, such as California, state income taxes are higher than the 1913 federal income tax rate (up to 11%). Furthermore, some states make automatic salary deductions for disability insurance (e.g., California) and local income taxes (e.g., New York City). Paying more than $2,000 per year in property taxes is not uncommon, and U.S. citizens are plagued by a host of other taxes as well. Among these are automobile and personal property taxes, sales taxes, federal excise taxes, federal estate and gift taxes, and other miscellaneous taxes.

While members in the United States have felt the pressure of heavy taxes and rising consumer prices, most Saints outside the U.S. have been under much greater pressure. Not only is their standard of living and income substantially lower than ours, but the impact of inflation has often been more devastating. In 1983, for example, Brazilians experienced an annual inflation rate of 450%. Many countries also provide broad social programs which are funded by direct wage-withdrawals. In addition, unstable economies in Central and South America (and Mexico’s dramatic peso devaluation) have had significant impact on Church members’ ability to support their families and pay a full tithe, not to mention other contributions and missionary support.

LDS Tithing Questions and Issues

As the foregoing discussion indicates, it is more difficult for many LDS families to pay tithing on gross income than it was in the nineteenth century. Furthermore, there are some interesting implications of what may be considered a full tithing in light of modern benefit and compensation packages, nontaxable income, tax shelters, leveraging, alternative accounting methods, depreciation, depletion, tax credits, capital gains and losses, inflation, and other issues. While the process of determining a full tithe may at first appear simple, a careful look at the situation reveals a number of interesting questions:

1. Should tithing be paid on before-tax or after-tax income? While the Church has taken no official stand on this question, it is my observation that many orthodox members in the United States (1) pay one-tenth of their gross income before any withholding for taxes, social security, company benefits, or deduction for living expenses (for wage and salary earners), or (2) pay one-tenth of their “net income before taxes” (gross income minus business expenses) (for the self-employed). Of course, many other orthodox members in good standing interpret tithable income somewhat differently and are also considered full-tithe payers in good Church standing.

When I became a BYU professor in the early 1970s, I was interviewed by a senior Apostle, who was known to be quite conservative. I indicated to him that as I understood it, the Church encouraged members to pay tithing on gross income before deducting taxes and social security. Much to my surprise, he responded somewhat critically to my comment, implying that it was up to the wage earner to determine whether or not to pay on gross income or take-home pay. In other words, it was not my role as a professor to teach a specific way of calculating a full tithe.

As mentioned earlier, this flexible policy is expressed in the General Handbook of Instructions. The acceptable range of individual interpretation of a full tithe is wider than most members are aware because tithing calculation is seldom discussed.

2. Members living in socialist countries often receive substantially less take-home pay than U.S. counterparts because of lower incomes and the many deductions for income taxes and social programs. In calculating tithing in these situations, what should be considered income?

As in all issues relating to tithing, this question can only be answered by the individual or family. In such situations, there is a particularly strong need for Church members to practice family financial and resource management and career-planning as counseled in the Church’s welfare services program, in order to help them better cope with modern financial realities.

3. Should deductions used to fund social security and other retirement programs be included in our tithable income?

Some Latter-day Saints defer paying tithing on retirement programs until the money is actually
received, i.e., during retirement; others prefer paying tithing as the money is earned. Both practices seem acceptable within the Church. However, what about nonqualified investment plans which are set up for retirement purposes? In these cases, should tithing be paid when the members use their money, or when it is earned? Part of our social security payments is used for survivor, disability, and medical benefits. Should these “insurance” payments be tithed immediately? Each question raises many more questions.

4. Should noncash income be tithed?

Noncash income may include PX discounts in the military; dental and medical benefits provided by the government or company; company cars; housing provided by the employer, company, or government; free meals to the employee; company-paid life, health, and dental insurance; company-paid travel used for recreation; farmers eating their own livestock, crops, and eggs; employee discounts on services, products, tickets, tuition; and more. If members are not expected to tithe such income, then those not receiving these benefits actually pay more tithing, since they have to pay for these goods with after-tithing income.

Many Church members do not think of paying tithing on hidden income benefits. They tend to think that tithing should only be paid on money received. But if tithing were based only upon visible cash, then what is the implication for those who arrange for their company to pay all of their bills and have any extra put into an investment account? Would that mean that they would owe no tithing? Members must search their own consciences in deciding which noncash income benefits should be considered in the calculation of tithable income.

Another overlooked source of noncash income is for services exchanged. For example, a contractor may remodel his dentist’s home in exchange for dental work. The two have exchanged services and have thus received noncash income. Since another would have to pay for these services with tithed income, should the dentist and contractor adjust their tithing accordingly?

5. Should tithing be paid on gifts and inheritances?

In answer to this question, Elder Bruce R. McConkie has given his opinion: “Salaries, wages, gifts, bequests, inheritances, the increase of flocks, herds, and crops, and all income of whatever nature are subject to the law of tithing.” In spite of this encouragement, many members pay tithing on cash gifts and inheritances but not on physical property received. Since money is just a liquid kind of asset, shouldn’t all gifts and inheritances be considered tithable income if gifts of cash are included?

One of the one hand, paying tithing only as cash is received might be justified on the grounds that it is difficult to determine a “realized value” or increase until a gift or inheritance is converted to money. Yet many gifts are used up without ever being converted to cash. How does one estimate one-tenth of such items? Should tithing be paid on the market value of the gift if resold? Or on its practical or sentimental value to the recipient? If recipients are short on cash, must they sell the gift to pay tithing on it? Could tithing be paid “in kind” by donating one-tenth of the gift? The questions that could be asked are endless.

Some feel that for the recipient to give a tenth of any gift to the Church would be acting contrary to the wishes of the giver. For these individuals, the problem can sometimes be resolved by obtaining permission from the giver to tithe the gift. This is not always possible, however, especially in the case of inheritances. At that point, obtaining permission becomes a “dead issue.”

Others, however, view gifts and inheritances (unless restrictions are specified) as their own property which they feel free to use as they decide—including donating part of the money to the Church. Still others consider normal gift-giving and receiving at special occasions (i.e., weddings, birthday parties, Easter, Christmas, etc.) as balancing out over a lifetime. In other words, we end up giving with tithed dollars about as much as we receive in the long run; consequently, because there is little or no net increase or gain over time, no tithing is due.

6. Should scholarship money or cash from parents be tithed since those working their way through college are tithing their hard earned money?

Persons with scholarships have received awards for excellence which are specifically designated for educational purposes. It seems unethical for a recipient to use such monies in any other way than specifically

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**Family A** (a couple with five children) has an annual tithable income of $25,000 and medical and dental bills of $5,000. In the same ward, **Family B** (a couple with no children) has an annual tithable income of $25,000. Is it fair to ask both families to contribute $2,500 to the Church?

Members of the RLDS church prepare an “annual tithing statement,” which requires an accounting of gross income. From this total, they deduct “basic living needs,” and pay tithing on the remainder. Basic living needs may include expenditures for taxes, housing, utilities, furnishings, maintenance, insurance, food, transportation, and more.
designated by the giver—e.g., for educational purposes. Too, money received from active LDS parents has already been tithed so (the rationale goes) it would not need to be tithed again. But what about untithed money from inactive or nonmember parents? In these instances, the same ethical issue arises as concerns scholarship funds: Is it appropriate for a person to accept gifts (from any source) for a specific purpose (such as education) and then give part of the money to the Church?

7. Is a family paying tithing twice when the children pay tithing on already-tithed money received from their parents?

When the amount of money donated by children is nominal, this question is typically overlooked. However, when the amount becomes significant, parents might wish to adjust the amount of tithing they pay in accordance with the amount the child will give in order to avoid double tithing payments from the same family.

Parents in high-income tax brackets might also wish to maximize tax benefits by having their children pay tithing to them instead of paying directly to the bishop. The parents could then include that money in their own tithing so that the entire contribution would be in the parents’ name. During tithing settlement, the children would still declare themselves full-tithe payers to the bishop.

8. Should tithing be paid by welfare recipients, full-time missionaries, and wives dependent upon nonmember husbands’ earnings?

According to the General Handbook, there are two groups of people who are exempt from tithe-paying: (1) "members without income (including wives who have no income apart from their husbands’ income) and members entirely dependent upon welfare assistance" and (2) “missionaries on full-time missions; however, missionaries should pay tithing on any personal income beyond what they receive for support from families and others.”

This rule probably arose in answer to the ethical dilemma of donating to a church a money which a government agency intended for the recipient’s support. In the case of Church welfare, assistance is based upon need, which means that requiring recipients to pay tithing would necessitate giving them more money; the tithing would thus become a transfer out of Church welfare funds back into tithings funds.

9. Must tithing be paid when income is received or can it be paid annually?

By donating shares of appreciated stock to the Church as tithing instead of selling them, one can avoid paying capital-gain taxes.

The calculation of tithing can be affected by modern benefit and compensation packages, nontaxable income, tax shelters, leveraging, alternative accounting methods, depreciation, depletion, tax credits, capital gains and losses, inflation, and other issues.
Many Church members do not think of paying tithing on, hidden income benefits, which may include PX discounts in the military; dental and medical benefits provided by the government or company; company cars; housing provided by the employer, company, or government free meals to the employee; company-paid life, health, and dental insurance; company-paid travel used for recreation; farmers eating their own livestock, crops, and eggs; employee discounts on services, products, tickets, tuition; and more.

12. If you buy a home for $50,000 and sell it ten years later for $100,000, have you really made a "true gain" (or increase) for tithing purposes since the next house you move into is also inflated in value?

It seems reasonable to defer paying tithing on any gain until it is actually converted to cash; otherwise, members would have to sell off assets just to pay tithing because inflation can cause many assets to grow continuously in value. Until value is realized in this manner, it is difficult to appraise the asset in order to determine gain or loss.

Many members who own a home defer paying tithing on housing gain until the house is sold (provided, that is, they are not purchasing another). These members then subtract the amount of the original purchase (plus capital improvements) from the "adjusted sale price" and pay tithing on the remainder. At this point, the members must decide whether to pay tithing before or after paying capital gain tax. If the money is simply put toward the purchase of a new house, payment of tithing is often deferred even further.

However, some feel there is no "tithable gain" on the sale of their house to the extent that the cost of maintenance, taxes, and interest payments offset any gain. Also, many argue that gain due to inflation is not a true gain for tithing consideration.

13. A self-employed business person has some tax advantages over his wage-earning counterpart, which may result in a lower taxable income for the former. How do we make equitable adjustments so that all Saints pay their fair share of maintaining the Church?

Church officials make no attempt to insure that tithing payments are comparable from person to person. Because tithing-calculation is left to the individual, each member needs to be conscientious in assessing the extent to which taxable income should be adjusted to obtain an appropriate tithable income.

14. The tax law allows exemptions, adjustments, deductions, special credits, varying depreciation schedules (even when the asset may actually be appreciating), and depletion allowances which can affect our calculation of income, gains, and losses. How do we deal with these items in determining our tithable income?

Like the previous topic, this situation poses an interesting question for Latter-day Saints: To what extent do we rely upon the tax law in determining tithable income? Because of the complexity of tax laws and sophisticated tax strategies and products, some members may want to do a "preliminary estimate" of tithing owed for their December tithing settlement, but complete the final tithing reconciliation after finishing their income tax return.

Members analyzing their tax returns may decide that an honest tithable income may be very different than their taxable income. For example, many affluent members and farmers have little or no taxable income because of tax-planning, but may feel that their tithable income is higher. The LDS church has refrained from developing an "alternative minimum tithe" for those who may show modest taxable income but are obviously living quite comfortably. In other cases where losses have been incurred because of poor investments, the member's tithable income would be reduced accordingly.

15. Isn't a system which requires ten percent from all members "regressive," since the marginal utility of a dollar for poor members is much higher than for rich members?

A ten-percent-of-tithable-income mechanism for generating financial resources is by definition proportional (same rate for each person), not regressive (rate decreases as income increases). However, because the marginal utility of money earned by poorer members is greater than that of wealthier ones, it could be argued that (all other things being equal) the effect of a proportional system is regressive, since it favors the rich and works against the poor.

However, the regressive effects of this system can be minimized if wealthier Saints will give generously. Such members have more opportunities to donate by making additional contributions for fast offerings, budget, building funds, missionary funds, and other special donations. Jacob gave the following counsel to the affluent:

Think of your brethren like unto yourselves, and be familiar with all and free with your substance, that they may be rich like unto you. But before ye seek for riches, seek ye for the kingdom of God. And after 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 afflicted. (Jacob 2:17-19.)
Trying to develop an LDS "tithing code" could be as difficult and cumbersome as with the U.S. tax laws. Even though the Internal Revenue Code is more than three thousand pages of small print (with the twelve-thousand-page Code of Federal Regulation written to explain it), few feel that the government has arrived at a "fair and equitable" tax law. Consequently, the government regularly amends the Internal Revenue Code, hoping to improve it. In contrast, LDS church leaders have chosen not to "legislate" equitability, relying instead upon the members' consciences and freedom to give generously.

16. Since Church contributions should be as fair as possible, is the RLDS method of deducting "basic living needs" from income more equitable than the LDS system of paying tithing?

Consider the following example: Family A (with two parents and five children) has an annual tithable income (before any deductions for living expenses) of $25,000 with extraordinary medical and dental bills of $5,000. In the same ward, family B (a couple with no children) has an annual tithable income of $25,000 before any deductions for living expenses. Is it fair for both families to contribute $2,500 (10% of $25,000) to the Church?

On the one hand, the contribution by family A seems a greater sacrifice than that of family B since the former has substantially less income available for Church contributions. On the other hand, it might be said that family A receives more benefits from Church programs because they have five more family members than family B.

Determining fairness in any institutional revenue-raising endeavor is a very difficult task which can only be settled by each institution's leadership and membership. There is no easy way to compare the RLDS church's explicit approach to the more general one employed by the LDS church. Ultimately, faith in the overall theology is more important than a specific practice such as calculating the payment of tithing.

17. Should our net estate be tithed after our death?

Some members donate to the Church one-tenth of their net estate through their "last will and testament" as a final reconciliation with the Lord, leaving the balance to the family. Many feel that such a contribution after death is a way of making sure that an honest tithe was paid on all of their net gains during their lifetime. In other words, they feel that it might cover any overlooked tithing due, thus serving as one's "final tithing settlement." While this is not an official requirement of the LDS church, many members apparently follow this practice on their own.

Others feel no such inclination, believing that assets at death consist only of after-tithing money. It is not clear whether these individuals have considered untithed income acquired through appreciating assets.

18. Because there are few specifics or official directives regarding tithing-related issues, what happens when the members differ in opinion with their ecclesiastical leader? Does the bishop or stake president have the authority to withhold a temple recommend if there were conflicting perceptions about the calculation of a full tithe?

Because the method of calculating tithing is not discussed with the bishop or stake president, the question of being considered a full-tithe payer rests entirely with the conscience of the member. Thus, a confrontation would not normally occur unless initiated by the member.

Theoretically, members could appeal to the First Presidency any seemingly unjust actions by a local authority, including the withholding of temple recommends. However, if members do not want to take the counsel given by their bishop, it seems unlikely that they would ask for his guidance in the first place. Members should accept the burden of their own financial stewardship, rather than trying to transfer responsibility onto the shoulders of the bishop.

Conclusion

Modern economic realities and tax practices stimulate interesting implications for the sophisticated Mormon wanting to pay a full tithe. Unfortunately, the issues surrounding the notion of tithable income raise as many questions as answers. The complex problems and decisions involved in tithe-paying make it clear why the LDS church has refrained from codifying tithable income, encouraging members to seek on their own the inspiration necessary to fulfill this sacred law. Ultimately, each of us must stand alone at judgment as we offer an accounting of our life's stewardship.

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Notes


7. General Handbook of Instructions, no. 21 (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1976), p. 89.

8. Ibid., p. 93.


14. Ibid.


16. Howard W. Hunter, in The One Hundred Thirty-fourth Annual Conference of The Church of Jesus Christ of Latter-day Saints (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1964), p. 35.

17. Smith, Church History and Modern Revelation, 2:92.

18. Church leaders generally counsel members to provide first for their own families before giving gifts to the Church.