

Using our “Treasure” Wisely

Elementary Principles of Restoration Stewardship

I. The Doctrine of Agency

A. Stewardship of man has its roots deep in the doctrine of agency

1. Man is permitted to act for himself, but with the responsibility to choose life or death, good or evil (II Nephi 1:120, 7:40, Gen. 6:58)
 - a) With this free moral will, God gave the commandment that man should love his fellowman and choose God and His righteousness.
 - b) Man is nevertheless free to choose liberty and eternal life or captivity and death

B. Wise use of agency brings both an increase in freedom and an increase in responsibility

1. The choices made in this life largely determine the place we occupy, the glory we receive in our resurrected bodies, and the materials we will manage through eternity.
2. Man is free only in the measure of his response to the accountability imposed upon him by his Creator. (See Gen. 2:20,21)
3. A good and faithful steward, once he knows his Lord’s will, must use his own initiative, not waiting to be commanded in all things; otherwise he is a slave, not a steward. (D&C 58:6c,d)

II. The Law of Accountability

A. The principle of stewardship accountability is inseparably connected with the doctrine of agency.

1. With the birth of liberty through agency came also the unalterable decree of accountability (“but remember that I forbid it”).
2. The belief of the Restoration Church that stewards must make an accounting to God in this life through his authorized agents, as well as in the day of Judgment, is unique among Christian stewardship philosophies.

B. The financial stewardship accounting (Tithing Statement) is:

1. A tangible expression of one’s willingness to be a steward.
2. A methodical way (in fact the only way) to determine the tithe.
3. A methodical way of keeping one’s self informed of the use they are making of their financial resources and opportunities.
4. An acknowledgement of one’s unity with the church in the cooperative endeavor with fellowman and God to build up Zion.

C. Completing the Tithing Statement each year is a spiritually significant act: it is an act of worship.

1. It is symbolic reminder of the baptismal covenant to love God, to keep his commandments, and to serve him.
2. It is the most fundamental response of the Restoration steward who believes that the Kingdom is being offered to all men through the building up of Zion.

D. Some kind of record keeping is essential in order to complete the financial accounting

1. Record-keeping need not be a burden: there are minimums and maximums in keeping records.
2. As a minimum, in order to compute tithing due, all that is needed is to keep a record of annual basic living needs and deduct them from annual income. (These can be estimated even if absolute to-the-penny accuracy is not maintained.)
3. As a maximum, a comprehensive system including a budget and accurate records of income and all expenditures (needs and wants), balancing the account with cash on hand periodically through the month and at the end of the month, can be implemented using well designed systems.
4. The inability to keep maximum records does not disqualify you as steward – keeping records is a maturing process much like the growth toward perfection in other phases of stewardship.
 - a) Any normal person can keep minimum records sufficient to render an account of financial stewardship (even estimated records are better than none at all).
 - b) It is important to start from where you are and attempt to do your best. And next year, try to do better.
 - c) In retirement years, when economic transactions are normally less complex and less frequent, a comprehensive book-keeping process may not be necessary.

III. The Principle of Increase

A. One of the cherished principles of Restoration Stewardship is the concept of “Increase”.

1. Without “Increase” there is no tithing; without “Increase” there is no inheritance for the individual steward; without “Increase” there are no gifts for loved ones, no pleasure trips, no involvement in cultural and recreational activities.

B. A simple definition of a divine principle:

1. All disbursements of financial resources are made in two areas:
 - a) Basic Living Needs
 - b) Increase
2. If an expenditure is not made for a “Basic Living Need,” it is by definition made from “Increase.”
3. In simplified terms, annual expenditures for “Basic Living Needs” and annual expenditures and investments from the “Increase” must always add up to the annual income.

C. Basic Living Needs (“Necessary Living Expenses”)

1. In the traditional interpretation of the Bishopric, “Basic Living Needs” are those needs related to basic physical requirements which all men everywhere have in common.
 - a) Relatively few in number, they are those required to maintain health and well-being within a reasonable standard of living; i.e. food, shelter, medical care. Also included are taxes since a steward is required to assume a monetary share of citizenship responsibilities.

2. Distinction between needs and increase is reasonably defined by the words OPTIONAL SPENDING.

- a) The spending of resources for a trip around the world, gifts, an automobile, investment in securities, stereo sound equipment (for home, auto, or boat), equipment for a business or vocation, or tuition and fees and books for formal education, etc., is **OPTIONAL** with the individual.
- b) The spending of resources for physical health and well-being is more *mandatory* than those just listed above.

3. The decision as to which expenditures are needs or wants (increase) is always left to the individual in the exercise of their agency according to their understanding of the spiritual nature of stewardship principles (an understanding which should be enriched with the maturing process of willing obedience to a law of God).

4. The faithful steward is expected by God and society to provide basic living needs for his family.

- a) It must be recognized, however, that the family which spends extravagantly and excessively for its basic living needs is not thereby excused from financial responsibility for the work of God.
- b) The stewardship attitude of the persons who determine what portion of the income should be expended to meet basic living needs makes the determination of the family's standard of living a matter of spiritual significance.

D. Wants

1. Simply stated, that portion of annual resources not expended for basic living needs is increase. Furthermore, all expenditures for wants are made from increase (without exception).

- a) Wants go beyond needs. Man's wants are without number; we are not content to merely subsist as the animals do.
- b) Wants are most clearly distinguished from basic living needs by the fact that expenditures made to satisfy wants are not as mandatory as those spent for basic living needs.

2. *Just* wants can be technically described as those wants which can be supplied from the increase after the tithe is paid and reasonable support is given to the local church and community needs.

3. It is not scriptural, or correct, to speak of just needs. All needs are just, and therefore such terminology is redundant. The authentic scriptural terminology is *needs* and *just wants*. Both are granted to man by the justice of God. *Just wants*, however, are supplied from the increase, as are all wants, and therefore subject to tithing. *Needs* are never supplied from increase and not subject to tithing. (D&C 81:4e)

E. Other Aspects of Increase

1. By nature, increase is composed of two parts:

- a) The **TANGIBLE** part, which may consist of equities in real estate and improvements, household furniture and furnishings, clothing, automobiles, trailers, boats, power equipment, savings, securities, etc.
- b) The **INTANGIBLE** part, which is represented by expenditures for recreation, entertainment, hobbies, gifts, pleasure travel, luxuries, contributions to the church (tithes, offerings, surplus, and consecrations), charity, etc.

2. With respect to the accounting period, there are two types of increase:

- a) **ACCUMULATED INCREASE** is merely the estimated value of one's current assets after deducting all indebtedness, representing the

accumulation of all *tangible* resources in a given life up to the time or formally acknowledging the responsibility of accounting for material possessions.

b) ANNUAL INCREASE, in its simplest form, is the difference between annual income and annual expenditures for basic living needs.

iv. The Law of Tithing

A. Restoration stewardship philosophy has redeemed tithing from the inequity of contemporary Christian stewardship that narrowly assesses the traditional ten percent according to the steward's gross income, which puts strain on their God-given responsibility to provide basic living needs for their family.

B. Tithing – The “First-fruits” – is one-tenth of the increase.

1. Literally and primarily the word “tithe” means a tenth, although in the broader sense the word quite often in scripture refers to the act of giving to the causes of God, rather than the specific amount.

2. Restoration teaching emphasizes that it is just, equitable and biblical to allow deduction of basic living needs before the tithe is computed.

a) In Old Testament times, in an agrarian economy quite different from that in developed countries today, those who paid 1/10th annually had their basic living needs supplied from the flock or field. The residue at an annually specified time was thus inventoried, with 1/10th being identified as the “first-fruits” of increase, or tithing.

b) The selection of a standard of living which provides enough increase to share with the causes of the Kingdom is a matter of deep spiritual significance.

c) Stewards who find it necessary to spend all annual income for basic living needs are relieved of lawful responsibility to help the church financially.

C. Determination of the tithe can be made only by making an accounting by means of a tithing statement.

1. The First Tithing Statement (“The Inventory”) accounts for accumulated increase only. The intangible portion of increase, which cannot be accumulated and which may constitute even a major share of the total increase over the years, is deliberately omitted.

2. The Annual Tithing Statement provides a more exacting amount of increase, since the total calculated contains the unseparated sum of both the tangible and intangible increase.

a) Although the steward may choose his own fiscal year, the great majority find it more convenient to use the calendar year since the church contribution records and Federal Tax years are normally based this way.

b) An accurate determination of annual increase will be greatly aided by adequately kept records of income and expense.

D. Basic uses of the tithe

1. The tithe has traditionally been the main source of revenue sustaining the outreach of the General Church. The centralization of the tithing fund (known in accounting terms as the “General Fund”) enabled members of the church to combine individual contributions into a single fund significant enough to share the Gospel of the Kingdom worldwide.

2. Since 1989 the Oak Grove Restoration Branch has combined tithing with other non-designated freewill offerings and other revenue streams in the "General Fund." (Loose offering on Sacrament Sunday excluded)

E. Tithing is not the end of financial obligations; it is the beginning level of commitment

1. The payment of the tithe is the giving of the scriptural "first-fruits" of increase. (Proverbs 3:9)
2. Many financial needs of the church are not met from the tithe. Many activities associated with Kingdom building are financed by other contributions from the increase.
3. Our branch has traditionally maintained a separate Building Fund, Oblation Fund, temporarily a "Debt Retirement" fund and more recently a "Missionary" fund. With prior branch approval, fund transfers from the General fund to these designated funds have routinely occurred to meet financial branch objectives.

v. Offerings

A. The general principle of sharing monetary cost of the kingdom, to which even the law of tithing accedes, is that the steward should give "according that a man hath, and not according to that he hath not" (II Corinthians 8:12)

1. A contemporary translation would be "Give according to your means."
2. In both modern and ancient terms, this is in reference to the principle of increase. If a person possesses increase, they possess the means to financially support the causes of the kingdom and are thus sharing "according to ability."

B. Freewill contributions from the remaining 9/10^{ths} of increase (after tithing) given for the church purposes are generally called "Offerings."

1. There is no conflict between the payment of the tithe and the giving of offerings. One must have increase before he owes tithing; they then pay 1/10th of increase as tithing and have 9/10^{ths} remaining, a self-determined portion of which can be shared as offering.
2. There is no scriptural requirement for a specific portion of one's increase to be given as a freewill offering, as there is for the tithe. It would not be a *freewill* offering if it were specifically defined.
3. Participation in the fundamental principles of tithes and offerings is strictly voluntary. Both principles become increasingly operative and spiritually effective in the steward's life as he/she senses more clearly that the purpose of their giving is directly related to God's purposes for mankind.

This class outline was adapted from a booklet containing Restoration Stewardship Guidelines titled "IN THE MANNER DESIGNED OF GOD" produced by the Presiding Bishopric and printed by Herald House