

LDS Church Tithing

I. Historical Background

A. Law of Consecration. “Consecration was never a major consideration during the Reformation of 1856-57, the stress being placed instead on payment of tithes. This lack of emphasis on consecration was deliberate as Reformation missionaries were instructed . . . to be cautious and circumspect when discussing it with Church members.” (Paul H. Peterson, “The Mormon Reformation,” (PhD. diss., Brigham Young University, 1981; Richard E. Bennett, “Line Upon Line,” *BYU Studies*, Vol. 44, No. 2 [2005], p. 73, f64.)

B. Revelation on Tithing. On July 8, 1838, Joseph Smith received a revelation on tithing. It stipulated three types of tithing: (1) “I require all their surplus property” as a “beginning of the tithing of my people.” (2) “all those who gather unto . . . Zion shall be tithed,” and (3) “one tenth of all their interest annually.” In November 1841 the Quorum of the Twelve changed the first stipulation from “all their surplus property” to “one-tenth,” but few had the financial resources to support this system of triple tithing. The actual figures between 1847 to 1870, according to Quinn, were all less than 1 percent at each point. (E. Jay Bell, “Genealogy's Place in the Plan of Salvation,” *The Utah Genealogical and Historical Magazine*, Jan. 1912, pp. 21-22; quoted in *BYU Studies*, Spring 1977, p. 360.)

1. Brigham Young admitted at the October 1875 general conference “that neither himself nor anyone else . . . had ever paid their tithing as it was revealed.” Gradually, the requirement became simply “one tenth of all their interest annually.” (*Deseret Evening News*, 9 October 1875, p. 2; Bell, *Ibid.*, p. 54.)

C. Made A Bishop's Responsibility. During the period from 1847 to 1856, the new Presiding Bishop, Edward Hunter, revolutionized the tithing system by making ward bishops, instead of the presiding bishop, responsible to receive tithes from, keep accounts for, and make annual tithing settlements with individual members. (William G. Hartley, “Ward Bishops and the Localizing of LDS Tithing, 1847-1856,” *New Views of Mormon History*, edited by Bitton and Beecher, 1987, p. 96.)

1. Document Misfiled. In November or December of 1852, Bishop Hunter issued the historic circular instructing ward bishops to handle, record, process and forward tithes at the ward level and hold annual tithing settlements with members. This major policy statement has been overlooked by historians because, somehow, a library cataloger mistakenly labeled it as an 1860s document. (*Ibid.*, p. 101.)

D. Tithing of Labor. LDS pioneers were expected to pay three types of tithes: property, increase, and labor. They were to pay a one-time initiatory tithe on all *property* they possessed. Then they were to pay one-tenth of their *increase*—“of cattle, money, goods and trade.” Then a member also owed “the tenth of this time”—a *labor* tithe of each tenth day of man, young man, and work animals and wagons. The early Utah temples were built with labor tithing and animal and wagon tithing. (*Ibid.*, p. 97.)

1. Used for Nauvoo Temple. Tithing of time was also used in the building of the Nauvoo Temple. Joseph Smith wrote to the Twelve in England on Dec. 15, 1840: “You will observe by the *Times and Seasons* that we are about building a Temple for the worship of our God in this place: preparations are now making, every tenth day is devoted by the brethren here for quarrying rock &c . . .” *Personal Writings of Joseph Smith*, edited by Dean C. Jessee, 1984, p. 484.)

2. Winter Quarters. The high council in Winter Quarters, on November 25, 1846, “levied a separate road tax, payable in labor or cash, and a tenth-day requirement to gather wood and help the poor during the settlement's early months.” (Edward L. Kimball and Kenneth W. Godfrey, “Law and Order in Winter Quarters,” *Journal of Mormon History*, Spring 2006, p. 189.)

E. Exempt from Tithing. On Jan. 27, 1845, the Quorum of the Twelve voted to exempt the apostles, two general bishops, and the Nauvoo Temple Committee from the obligation of paying tithing. (D. Michael Quinn, *The Mormon Hierarchy: Origins of Power*, 1994, p. 649.)

F. Tithing In-Kind. In the early days of the Church, virtually all tithing was paid in-kind, generally farm crops, farm animals, eggs, butter, etc. The system slowly evolved into a money tithe. “By 1900, 60 percent of all tithing was paid in cash, and by 1908 this had risen to over 83 percent. In 1908 the Presiding Bishopric decided to discontinue the operation of the Bishop’s General Storehouse in Salt Lake City, and requested that ward bishops dispose of tithing in kind locally. During this transition, bishops’ tithing offices and granaries also fell into disuse.” (Bruce Blumell, “Welfare before Welfare: Twentieth Century LDS Church Charity before the Great Depression.” *Journal of Mormon History*, Vol. 6 [1979], 90-91.)

1. Less Than \$200 in Cash. Brigham Young noted in 1851 that in 1850, the total amount of tithing paid in cash was less than \$200. This was a reflection that few were paying tithing at all, and of those who did, most paid in-kind. (*Wilford Woodruff Journal*, June 1, 1851.)

2. Cash Needed More Than Goods. In 1873 in Logan, Brigham Young explained the dilemma when tithing was not paid in cash, and the disinclination of the membership to pay cash, even when they had it: “. . . I will say that the people of these mountains wallow and revel in luxury, wealth and independence more than any other people on the face of the earth, and yet we have not a dollar to pay Tithing! We have to pay the public hands now a certain proportion of money, and store pay, which is money, but ask the people to pay us a little money Tithing, and they tell us, ‘We haven’t got any.’ The cry from Cache Valley is, ‘We have no money.’ It is not so. I will venture to say that if a fine circus were to come into this town, and stay four nights, they would take away from five to ten thousand dollars in cash, and go to the next town it would be the same.” He then said that his illustration happened recently in Salt Lake. He had begged bishops to raise “money tithing” but was told there simply was no money. “On the day when the circus came on to the Eighth Ward square, I took the liberty of going there, and I watched who came, and I found that some of these very men who said that they had not a dollar in the world, paid out ten, fifteen, twenty, and twenty-five dollars to let their families into that circus. They lied before God, holy angels and the whole heavens, before the servants of God, and unless they repent they will have their portion in hell.” (*Journal of Discourses*, 16:114.)

3. Famous Artist Paid Tithing with Art. “January 5, 1897: Bro Joseph F. [Smith] said Bro C. C. A. Christensen could work out his tithing order. I saw him afterwards, and he was happy to get this permission.” (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 25.)

4. Cans of Honey. While serving as a bishop, my brother Mark once had a ward member pay his tithing with hundreds of one-gallon cans of honey from his commercial honey operation.

5. Samoa. In 1982 the Church began a tithing-in-kind program in Samoa, because of the lack of cash among members in that land. (R. Lanier Britsch, *Unto the Islands of the Sea*, 1986, p. 419.)

6. Now Discouraged. In recent times, the rules have become more stringent. The 1999 Church Hand-book of Instruction includes this statement: “The Church normally discourages paying tithing in kind. It is preferable for members to dispose of the property themselves and then pay tithing in cash. However, the payment of tithing in kind may be accepted in certain cases and may be a common practice in some areas of the world. The Church accepts (1) stocks, bonds, or other securities that are marketable immediately and (2) some marketable real estate. Before accepting these contributions, local leaders should receive approval from the administration office. If members want to contribute any other items, the bishop should clear it with the stake president. The stake president should contact the administration office for approval before authorizing the bishop to accept the items.” (*Church Handbook of Instruction*, 1999 edition.)

7. Determining Value of Agricultural Products. Wilford Woodruff's journal indicates how early leaders established the dollar value of produce and animals paid as tithing: "Sept. 17, 1897: I met in the Evening with the Priesthood and we regulated the Price of Tithing in this Country [Arizona]." (*Wilford Woodruff Journal*, Sept. 27, 1897.)

8. Common to Donate Stocks. A great many people pay their tithing by donating stocks. In one example that was made public, Franklin Quest executives, one year after the company went public, "unloaded a huge block of their stock" in a second "offering that sold another 3.1 million shares of Franklin Quest stock to a public eager to buy . . ." Richard I. Winwood, a company founder and senior vice president who resigned in 1990 to serve an LDS Church mission sold 499,860 shares, personally raising \$11.7 million. The LDS Church sold its entire holding of Franklin Quest stock, 307,000 shares, netting \$7.3 million. 'I assume they [the church] received their shares through donations, possibly for tithing,' Mr. Putnam [the company's investor-relations officer] said." (*Salt Lake Tribune*, July 1, 1993, p. C7.)

G. Tithing By Businesses. For nearly half a century after the pioneers arrived in the Salt Lake Valley, it was expected that businesses, whether Church-owned or not, would tithe their earnings. Below are some typical situations:

1. Vote in Stake Conference to Boycott. "May 15, 1880. A vote was taken [at quarterly stake conference in the Salt Lake Stake] that we would not sustain any Store of any kind as a Church institution who would not Pay their tithing." (*Wilford Woodruff Journal*, May 15, 1880.)

2. Tithing Deducted From Paychecks. Abraham H. Cannon noted in his journal in 1891 that "ZCMI deducted tithing before paying wages to employees." (*Abraham H. Cannon Journal*, Vol. XIV, pp. 14-15.)

a. Jan. 30, 1891: "After some little discussion it was decided that it will be best for ZCMI and other corporations to cease paying tithing on their earnings but leave the stockholders to pay from their dividends. The custom, however, of deducting the tithing from the wages of employe[e]s was not discontinued." (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, p. 182.)

3. Wagon Company Tithed. In 1885, John Henry Smith wrote of a meeting of the board of Grant, Odell and Co. Wagon Co. "Our profits were \$16,000. We laid aside \$2,000 to meet possible losses. We paid \$1,400 Tithing." (*Church, State, and Politics: The Diaries of John Henry Smith*, December 31, 1885, 1990, p. 145.)

4. Coop Wagon Co. "The Directors of the Coop Wagon and Machine Co. voted 'to put \$6,000 into the contingent fund and pay \$1,600 in tithing.'" (*Ibid.*, p. 161.)

5. Policy Changed in 1891. "Recognizing the increasing interdependence in some larger institutions such as ZCMI, Cooperative Wagon and Machine Co., and the Home Fire Insurance Co., the Twelve agreed in 1891, at Wilford Woodruff's suggestion, to stop withholding tithing from the profits of such companies before distributing dividends." (Thomas G. Alexander, *Things in Heaven and Earth: The Life and Times of Wilford Woodruff, a Mormon Prophet*, 1991, p. 283.)

6. Still Practiced by Some. In 2008, the *Chicago Tribune* wrote about business owners who tithed to their various churches. The article noted: "Executives also find it harder to tithe corporate profits because they need approval from shareholders, said Batavia businessman Victor Dietz, who tithes the net profits from his insurance agency to the Church of Jesus Christ of Latter-day Saints. Business tithing has long been traditional among Mormon business owners, according to the denomination's Web site." (*Chicago Tribune*, Aug. 22, 2008.)

H. Tithing Bolsters Poor Countries. “In the early 1970s, soaring baptismal rates in Third World countries (primarily Central and South America and the Philippines) brought a steady influx of poor members into the Church. About 85 percent of the funding for Church activities in these societies presently comes from Canada and the United States.” (Garth Jones, Review of *The Mormons' War on Poverty: A History of LDS Welfare 1830-1990* by Garth L. Mangum and Bruce D. Blumell. *Journal of Mormon History*, Spring 1994, p. 180.)

I. Tithing Faithfulness Index. Around 1982 the Church announced a new financing plan for the construction or remodeling of chapels. Prior to that time, the Church paid 70 percent on new buildings and the local unit paid 30 percent. In developing countries the Church portion rose to 90 percent. Under the new plan, the Church paid 94 percent for either new construction or remodeling, while the local unit paid 6 percent. But in order to get approval from Church headquarters to begin construction, the local unit had to reach a designated level of “tithing Faithfulness,” determined by the percent of adults in the unit who paid a full tithing.

1. Example in Salt Lake. In 1985 the Salt Lake Mount Olympus Stake president announced that a new remodeling project had been approved for the stake center. He explained that such projects could not be approved until the stake reached a tithing faithfulness level of 57 percent, but since the stake already exceeded that figure, the project could commence. He said the critical factor was the number of Melchizedek priesthood holders paying a full tithe.

2. Assumed Full Cost in 1987. By 1987 the Church was sufficiently funded to take over the entire cost of new building construction. Those local units which meet the established “tithing faithfulness” standard no longer have to pay for building renovations, seminary buildings, or new or expanded meetinghouses.

II. **Determining What One Owes**

A. Defining Tithing. “Defining a ‘full’ tithing is not easy. Some have disagreed about whether tithing should be based on gross income or after basic living expenses and taxes are deducted. However, the Church has refused to go officially beyond the scriptural language of ‘one-tenth of all their interest annually’ (D&C 119:4). The definition is thus left to individual conscience.” (BYU Law Professor Edward L. Kimball, “Temple Admission Standards,” *Journal of Mormon History*, Spring 1998, pp. 162-3.)

B. Church Handbook Definition. The First Presidency has written: “The simplest statement we know of is the statement of the Lord himself, namely, that the members of the Church should pay ‘one-tenth of all their interest annually, which 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 payment accordingly.” (First Presidency letter, 19 Mar. 1970; see also D&C 119:4).

1. Those Exempt. “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.” (*General Handbook of Instructions*, p. 90; cited in Robert F. Bohn, *Sunstone*, 9:1, January-February, 1984.)

C. Net or Gross? “Ernest L. Wilkinson recorded in his diary: ‘I told Brother [Henry D.] Moyle I thought it was very necessary for the Church that there be some authoritative definition of what constituted full tithing, particularly that it should be paid before the payment of taxes. He thoroughly agreed with my viewpoint, but said as long as President McKay and President Clark were in the First Presidency there was no chance to get any authoritative interpretation. He informed me also that President [Stephen L.] Richards, and he thought [Presiding]

Bishop [Thorpe B.] Isaacson, only paid their tithing after the deduction of taxes and that there was not a chance at the present time to change that situation.” (Richard D. Poll, *Working the Divine Miracle: The Life of Apostle Henry D. Moyle*, edited by Stan Larson, 1999, p. 164.)

1. **BYU Professor’s Experience.** “When I (Robert Bohn) 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.” (Robert Bohn, *Sunstone*, 9:1, January-February 1984, p. 20.)

D. **Unofficial Understanding.** In the five Southwest Asian branches of the Oakland California Stake, there is an “unofficial understanding” that tithing will not be stressed, because so many of the members are sending money to relatives at home. (*Dialogue: A Journal of Mormon Thought*, Fall 1987, p. 54.)

1. This same situation exists with many different immigrant groups throughout the country; I have not heard whether or not the same “unofficial understanding” exists for them as well.

E. **Some Latitude?** A woman wrote about her experience with tithing. “Life had been very hard for me that year. My husband wasn’t working, so the entire burden of supporting our family had fallen on me. Because my earnings were so meager, my family was receiving food through the Church’s welfare system so our cash could be used for utility bills and car insurance. For the first time in my life, I was unable to pay tithing and had let my temple recommend lapse. . . . And now it was the end of the year—time for tithing settlement. . . . My bishop had been a friend for many years, which only added to the pain I knew I would feel when we confirmed together that I was not a full tithe payer. I just wanted to get the formalities out of the way and get out of there. But then a moment came when I saw my bishop clothed in the garments of a true shepherd of God. In the middle of the interview, he paused and was silent for a moment. He then said to me, ‘You are not really here about tithing settlement. You are really here for a temple recommend.’ . . . He got out his recommend book and suggested we start through the questions. When I reminded him that I would surely say ‘No’ to the tithing question, he replied, ‘Bishops have some leeway in these things.’ I left with a recommend and a lighter heart. I count myself very lucky to have had a bishop who could hear the voice of God in his mind and had the confidence to follow the inspiration he received.” (*Sunstone*, July 2003, p. 8.)

III. **Other Issues Involved with Tithing**

A. **Return to Jackson County Depends on Tithing.** “Mon. 8 April [1901]: [President Snow said] the elders of Israel will never be called to go back to Jackson County, unless they conform in perfect obedience to the law of tithing. . . . This church will never go back to Jackson County to build up a temple, until the church as a church learns to observe the law of tithing.” (*A Ministry of Meetings: The Apostolic Diaries of Rudger Clawson*, edited by Stan Larson, 1993, p. 269.)

1. **Book of the Law of the Lord.** “Meeting of Presidency, Apostles & Church Officers - Monday 8 Apr. 1901. [President Snow said, ‘Now I wish to say a word in regard to going back to Jackson County. The time is nearer than many of us suppose. I want to impress upon the minds of all that they cannot go back to Jackson Co. unless they obey the law of tithing. Jos. Smith had a book in which all of the names of tithe payers was recorded which was called The Book of the Law of the Lord. This Church as a church will never go back to Jackson Co. till the people learn to observe the law of the Lord. I fear that some of the bishops do not fully believe in the law of tithing.’ — Excellent remarks.” (*Autobiography and Diary Excerpts of Anthony W. Ivins*, p. 197.)

2. Joseph F. Smith. “Pres. Jos. F. Smith read from the Bible. God once cleansed the earth with water. He will cleanse it with fire. Just as sure as we live, just as sure as you hear the sound of my voice, unless we honor this law of tithing we shall never get back to Jackson County unless we go there as Ancient Israel went into the Promised Land, by the shedding of blood.” (*Autobiography and Diary Excerpts of Anthony W. Ivins.*)

B. Are Tithe Payers Promised Riches? “Recognizing that the Lord speaks both collectively and individually may cast his promises and doctrines in different lights. One asks, for example whether in Malachi 3:8-12 the Lord is speaking to one or to all when he states: ‘Will a man rob God? Yet ye [plural] have robbed me . . . in tithes and offerings.’ Focusing exclusively on individual discourse and perhaps misdirected by the opening question ‘will a man [singular] rob God?’, readers often infer that the Lord will pour out financial blessings upon each individual who pays tithing. In fact, however, it appears that the Lord is speaking not to individual Israelites but to the house of Israel collectively. . . . This passage in Malachi has other indications of collective address beyond the plural pronouns *we* and *ye*. The Lord states that he has been robbed by ‘this whole nation,’ suggests that ‘all nations shall call you blessed,’ and promises that ‘ye shall be a delightsome land.’ This additional language strongly suggests that the Lord’s promise in Malachi 3 is a collective promise and not, in the first instance, an individual promise. If Israel collectively will pay her tithes and offerings, Israel collectively will be blessed. . . . The message is not that individuals will necessarily receive financial rewards for tithe paying but that every individual has an obligation to the Lord and to his kingdom to pay tithing so that his people as a whole will prosper. Thus the fact that some individuals are faithful tithe payers yet remain impoverished is not an indication that the Lord’s promise in Malachi has not been fulfilled. In fact, their faithfulness should be recognized as a contribution to the communal responsibility to tithe. It is in part because of their faithfulness that the Church as a whole is blessed.” (James R. Rasband, *BYU Studies*, 41:2 [2002], pp. 42-3.)

1. “It follows that a tithe payer who is financially blessed should be cautious in attributing his own wealth strictly to personal adherence to the principle of tithing. It could be that the financial blessings are in part attributable to the righteousness of the Church collectively, and that the Lord rightly expects the member to use his wealth to help build up the kingdom, to ensure that Israel’s storehouses are full. This collective understanding of Malachi also applies to the frequently advanced suggestion that the Book of Mormon promises prosperity to those who are righteous. Carefully read, however, the typical Book of Mormon promise of prosperity in Alma 50:19-20 is a promise to the entire posterity of Lehi and not an individual promise to every person who keeps the commandments. Indeed, usually when the Book of Mormon discusses the prosperity that flows from righteousness, it refers to ‘prosperity in the church.’ This idea that the Lord uses both collective and individual discourse can help us interpret numerous scriptures.” (*Ibid.*, p. 43.)

2. Blessings Received for Donating to Manti Temple Construction. Aug. 24, 1890, in Richfield, Utah. “[Stake] President Canute Peterson was the next speaker. He praised the Saints of Sevier for their liberality in the construction of the Manti Temple, and related an incident which occurred five years ago, wherein the blessings of God were manifestly visible through the faith and good works of the people. Each family of the Saints in Sevier Stake agreed to give \$2500 to the Temple Fund. This occurred in the spring of the year and that fall the heaviest crop ever gathered was obtained in the county. The same occurred in Sanpete where a similar promise was made. The crops were so heavy that the people could scarcely care for the product. Even trees which seemed almost dead seemed to receive new life, and branches almost dead bore heavy loads of fruit. Peach trees which the frost had killed two years previously bore great quantities of fruit.” (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, p. 122.)

3. President Grant: Tithepayers Are the Most Prosperous. President Heber J. Grant, at the October 1941 general conference, said: “I believe beyond a shadow of doubt that God inspires and blesses, and multiplies our substance when we are honest with Him. I not only believe it, but I know it. The great majority of all the Latter-day Saints that are honest tithepayers are the most prosperous of all the people. I am not talking of individual exceptions. God says that ‘When you do what I say, I am bound,’ and He has said that people rob Him in their tithes and offerings, and we want it stopped.” (*The Mind and Will of the Lord: Indexed Discourses of*

Heber J. Grant Speaking in General Conference, compiled and indexed by Harold W. Pease, 2005, p. 418.)

4. President Hinckley and Tithing. “The Church of Jesus Christ of Latter-day Saints promises the Lord will pour out his blessings upon those who pay an honest tithe. Some members of the LDS Church take that to mean they will be blessed in their financial lives - that the Lord will reward their faithfulness with the riches of the world. Yet LDS Church President Gordon B. Hinckley in December 1989, while a counselor in the church's First Presidency, reminded members that paying an honest tithe does not mean the Lord will help them realize their dreams of ‘a fine house, a Rolls Royce and a condominium in Hawaii.’ The quote ends as quoted next. (Steven Oberbeck, *Salt Lake Tribune*, Jan. 9, 2005.)

a. “The Lord will open the windows of heaven according to our need, and not according to our greed,’ Hinckley said. ‘If we are paying tithing to get rich, we are doing it for the wrong reason.’ The basic purpose for tithing is to provide the church with the means needed to carry on the Lord's work, he said, explaining the blessing to the giver is an ancillary return that may not be always in the form of financial or material benefit. There are many ways in which the Lord can bless us beyond the riches of the world.” (Gordon B. Hinckley, *Stand a Little Taller: Counsel and Inspiration for Each Day of the Year*, 2001, 364.)

C. Impact on Temple Attendance. At a special member meeting prior to the dedication of the Aba Nigeria Temple, President Gordon B. Hinckley said, “Tithing is the thing that keeps most people out of the house of the Lord. Tithing is not a great sacrifice. It is a matter of faith.” He then gave “the true account of a member who felt he did not have money to pay his tithing and feed his family. But on his wife’s encouragement, he paid his tithing. The next day his boss gave him a raise and handed him an envelope. The member opened it and there was the ‘exact amount that he had paid in tithing the day before.’” In the temple, he said, “You will be sealed together in a compact that death cannot destroy and time cannot break.” (*Church News*, Aug. 13, 2005, p. 6.)

D. Efforts to Make Tithing Less Regressive. For a wealthy member living along the Wasatch Front, a full tithing can be paid without significantly disturbing a huge reserve of discretionary income. For a member surviving on what can be pulled from a garbage dump in Manila or Sao Paulo, paying tithing may mean the difference between starving and staying alive. In many Third World nations, devout members make agonizing choices when they give up one-tenth of their meager incomes. In theory, the wealthy compensate by giving substantial amounts for fast offerings, but few make the same commitment required of the very poor.

1. Making Additional Offerings. A non-LDS sociologist notes: “Since tithing is a ‘flat tax,’ the poor actually feel its pinch more than the rich—it cuts into their necessities but only into the rich’s luxuries. However, when freewill offerings are added to tithing, and much more offerings are expected from the rich than the poor, the overall funding system becomes progressive and the redistribution of monies from the rich to the poor becomes a major result.” (Mario DePillis, *Sunstone*, October 1991, p. 44.)

a. LDS Have Had Most Success. “Tithing has enabled the Church to protect group integrity against the aggrandizement of particular families or against class jealousy, and no other group has ever made tithing succeed for so long, or on so large a scale, as the Latter-day Saints.” (*Ibid.*, p. 43.)

2. Wealthy Need to Give More. In 1873, while discussing tithing with the Saints in Logan, Brigham Young noted: “My general practice has been to pay two thousand dollars a year to help the poor. I gave only one thousand this year, but if the people every year, will give in proportion to what I give, we can bring the scattered Saints here by scores of thousands.” (*Journal of Discourses*, 16:113.)

3. Tithing Works for LDS. “Tithing has enabled the Church to protect group integrity against the aggrandizement of particular families or against class jealousy, and no other group has ever made tithing succeed for so long, or on so large a scale, as the Latter-day Saints.” (Mario DePillis, *Sunstone*, October 1991, p. 43.)

4. New Budget Procedure Lessens Inequity. "Tithing monies cannot be retained by the local ward for its needs. Bishops must send all monies to the central administration, which now allocates operating expenses to each ward mainly on the basis of 'active' members, as defined by sacrament attendance. This recent innovation of financing all ward budgets equally through general tithing funds has significantly reduced the disparities between the richer and poorer ward activities while at the same time shifting the overall cost to the wealthier Saints." (*Ibid.*, p. 43.)

5. New System for Financing Missions. "Recent changes in the financing of full-time missionaries shows an increased sensitivity to economic equality: the monthly cost of supporting a missionary is now the same Church-wide, whether he or she is assigned to London or to an Indian village in Bolivia. As with the equalized ward budgets, this means that richer Saints will subsidize poorer ones. . . . Clearly the burden of supporting missionaries is being shared more equally." (*Ibid.*, p. 44.)

E. Authorities Not Paid from Tithing Funds. For many years, the salaries paid general authorities have come from Church-owned commercial enterprises, and not from tithing. However, this has not always been the case:

1. Formal Salaries Established. At the October 1877 general conference, President John Taylor proposed that formal salaries be established for general authorities: "My brethren of the Twelve . . . have traveled and labored for a very long period, some of them for forty years and upwards, without purse or scrip, while almost everybody else has been paid for his services. It does seem proper to me that they should be placed at least on an equal footing with other people, particularly as their labors necessarily increase in consequence of our present organizations, necessitating their frequent visits to our quarterly conferences, in addition to their own private affairs. My proposition, and I know it will meet with the hearty response of the brethren generally, is that they have a reasonable recompense for their services. . . . (The motion was put and unanimously sustained.)" (John Taylor, *Journal of Discourses* 19:122.)

F. Tithing Should Increase with Smaller Stakes. Feb. 4, 1904. "Then it was considered by the council [of the Twelve] whether we should divide the Salt Lake Stake [into 4 smaller stakes]. . . . That four presidents would be able to look after the spiritual welfare of the whole better, and that the Bishops would be stirred up to their duties more and that the extra expense would be more than compensated by the increased Tithing." The proposal was approved the following week. (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 265.)

1. Official: Authorities Not Paid from Tithing Funds. At the April 1907 general conference, President Joseph F. Smith announced: "Now, I am going to tell you a little secret, and it is this: there is not one of the general authorities in the Church that draws one dollar from the tithes of the people for his own use. Well; you may say, how do they live? I will give you the key: The Church helped to support in its infancy the sugar industry in this country, and it has some means invested in that enterprise. The Church helped to establish ZCMI, and it has a little interest in that, and in some other institutions which pay dividends. In other words, tithing funds were invested in these institutions, which give employment to many, for which the Trustee-in-Trust holds stock certificates, which are worth more today than what was given for them; and the dividends from these investments more than pay for the support of the general authorities of the Church. So we do not use one dollar of your tithing." (*The Mind and Will of the Lord: Indexed Discourses of Joseph F. Smith*, compiled by Harold W. Pease, 1999, p. 75.)

2. Current Position. In 1985, First Presidency Counselor Gordon B. Hinckley said that "the living allowances given the General Authorities, which are very modest in comparison with executive compensation in industry and the professions, come from this business income and not from the tithing of the people." (*Ensign*, December 1985, p. 50.)

G. Give the Best You Have. In January 1861, Brigham Young spoke in the Tabernacle: "The people are not

as they used to be in regard to tithing. In the days of Joseph, when a horse was brought in for tithing, he was pretty sure to be hippled, or ringboned, or have the pole-evil, or perhaps had passed the routine of horse-diseases until he had become used up. The question would be, 'What do you want for him?' 'Thirty dollars in tithing and thirty in cash.' What was he really worth? Five dollars, perhaps. They would perhaps bring in a cow after the wolves had eaten off three of her teats, and she had not had a calf for six years past; and if she had a calf, and you ventured to milk her, she would kick a quid of tobacco out of your mouth. These are specimens of the kind of tithing we used to get. If you give anything for the building of the kingdom of God, give the best you have." (Brigham Young, January 20, 1861, *Journal of Discourses* 8:346.)

H. Impact of Education Level and Income on Tithing. In January 2012, the Pew Research Center released the results of a major study of attitudes and behavior of LDS members. According to the survey tabulations, "tithing is most common among Mormons with the highest levels of religious commitment (96 percent) ... fully 91 percent of college graduates say they pay tithing...compared with 66 percent of those with a high school diploma or less education. And among those whose family income exceeds \$30,000, 83 percent say they pay tithing, compared with 69 percent of those with incomes of less than \$30,000." (*Deseret News*, Jan. 11, 2012.)

I. Tithing at BYU: Should Non-Tithers Be Fired? "Apparently on his own, [BYU President Ernest L.] Wilkinson decided that he should have access to the tithing records of his faculty to verify their compliance. He requested the information from Joseph Wirthlin, the Presiding Bishop, who forwarded the request to McKay. McKay refused to release the information to Wilkinson. Months later, Wilkinson returned to Wirthlin with an amended request. This time, rather than the dollar amount, he asked to know who among his faculty had paid full tithing and who had paid only partial or no tithing. This time McKay 'told Bishop Wirthlin that President Wilkinson need not know amounts, but that he could be furnished information about whether or not they pay part or full tithing.' The information he received startled him. 'I was very much distressed to find the poor record of certain faculty members. I have not yet made a computation, but it looks to me that no more than one-half of the faculty are full tithe payers.' (He later revised that figure upward to five-sixths.)" (Gregory A. Prince and Wm. Robert Wright, *David O. McKay and the Rise of Modern Mormonism*, 2005, p. 169.)

1. By the end of the spring semester of 1960, Wilkinson had effected the release of some thirty BYU employees over the issue of tithe paying. (*Ibid.*, p. 170.)

J. Tithing Withheld from Some Church Salaries. January 30, 1889. Bp [William B.] Preston called & submitted a report of the committee on Salaries &c. They now suggest that the Tithing of all the Church Employees, also the Apostles and Clerks, be deducted from their salary monthly, and that the accounts of the Apostles and Clerks in the Presidents office be transferred to the Bishop's office and the payments be made from there. Pres. Woodruff was in favor of the payment of tithing monthly. The Bishopric seem to be drawing away all the business from the President's office." (*In the President's Office: The Diaries of L. John Nuttall, 1879-1892*, edited by Jedediah S. Rogers, 2007, p. 313.)

1. Tithing Withheld from Teachers' Checks. July 30, 1908. "There was a meeting of the [church's] General Board of Education. The appropriations for next year were passed. I moved that the Tithing be deducted from the salaries of teachers when paying them. It carried." (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 384.)

K. Tithing Required Before Temples Built. As early as 1873, when Brigham Young was preaching in Logan, he made this offer: "Suppose we were to say to this people, 'Will you pay a little Tithing?' 'Yes, we will pay a little Tithing.' How much would you be willing to pay? Will you pay one dollar to a thousand that you owe of back Tithing? If you will, we shall almost have more than we know what to do with. If you pay up a little of this back Tithing, I am going to make a proposition. My proposition is, if you will go to work and pay us some of your back Tithing, we will build a Temple up here on the hill; we can select a beautiful site for one there. We calculate to build many Temples, and we will have one here if you agree to my proposition." (*Journal of Discourses*, 16:112.)

1. Cebu, Philippines. During a stake conference broadcast to 27 stakes in southern Philippines in April 2005, President Hinckley noted: “But temples are very costly to build and to maintain. Per square foot, they cost three times as much as a beautiful stake center.” We must be sure that there will be enough patrons to justify another temple before we build one.” He then challenged all the adult members to qualify for a temple recommend and spoke at length about what is required to receive one. Then he said, “If enough of you can do this, we shall be obliged to build another temple in the Philippines more convenient to where you live.” (*Church News*, April 30, 2005, p. 3.)

a. Tithing Must Come First. Elder Dallin Oaks, who recently spent two years in the Philippines working with the membership, spoke at the same broadcast. “He expressed hope that more members would be full tithe payers in 2005, but said that the amount of tithing paid in the Philippines has increased significantly. “This thrilled me, because for the past two years, your area presidency had told you truthfully that if you want a temple in the southern part of the Philippines, you need to pay your tithing so the Lord and His servants will see that you are ready for a temple. The Lord will not build a temple to stand vacant. And until we have enough members who can qualify for a temple recommend—and that includes being a full tithe payer—we cannot have a temple in the southern part of the Philippines where it is needed so badly.” (*Ibid.*, p. 3.)

2. Panama. Panama’s first temple will be built in Panama City, the First Presidency announced in Sep-tember 2002. When President Hinckley visited Panama in 2000, he told 5,000 members in a meeting: “If you will pay your tithing and keep the other commandments, we will find a way to build a temple in Panama. But we can’t do it unless you do your part. The temple will cost much, much, much more than you will pay in tithing, but that will come about as a gift of the Church, as a blessing from the Lord, because you have exercised the faith to keep that sacred law.” (*Church News*, September 14, 2002, p. 13.)

L. Importance of Utah. Utah is the home of 15.4 percent of the worldwide Church population, but it generates 39 percent of the Church’s tithing, as well as an inordinate percentage of the Church’s missionaries and mission presidents. (Lee H. Radebaugh, *BYU Devotional*, 19 Jan. 1999, quoting Pres. James E. Faust; *BYU NewsNet*, Jan. 24, 1999.)

1. Utah Ranks Highest on Effort. A research organization, Newtithing Group, has released a report on “Affordable Donations” that ranks individual giving by states relative to financial wherewithal. In arriving at its rankings, the group considered individuals with adjusted gross income of more than \$200,000, plus their wealth, based on IRS tax-filing data. Utah ranked highest in the nation. “According to Newtithing, of the 9,800 Utah filers with adjusted gross incomes of more than \$200,000, donations per filer stood at \$42,000. Their average assets were \$3.2 million. The value of homes and retirement plans are not included in the latter figure. In wealthier states, where a relatively higher number of people have large incomes, giving tends to be lower relative to assets, according to the San Francisco-based group. California, which has 248,000 filers at \$200,000 or more, is 28th on the list, even though the state’s relatively expensive homes are discounted. Delaware ranked lowest on the list, with 4,800 filers having average assets of more than \$6 million, and donating an average of \$19,000. The largest states (California, Texas, New York, Florida), although among the wealthiest, were also among the lowest in donations relative to wealth. (*Washington Post*, Jan. 3, 2000, p. A17.)

2. Utah Has Highest Charitable Deduction. The Internal Revenue Service reported that in 1984, Utah had the highest per capita charitable deduction in the nation. An “unusually high percentage of Utahns itemize their taxes,” with more than 70% doing so in 1985. (*Salt Lake Tribune*, Nov. 8, 1985.)

3. Tithepayers in Utah. “According to new research from the Center on Wealth and Philanthropy at Boston College, Utah ranked third in 2004 charitable giving in relation to the state’s average household income. According to the report, Utahns gave \$2.6 billion in charitable contributions in 2004, putting the state’s mean contribution per household at \$3,405. . . . Nationally, Americans gave a total of \$198.9 billion, or \$1,753 per household, in 2004, the report states. The research factored in variables such as costs of living and tax burdens to

find each state's relative giving index. Utah consistently ranks high in national studies on charitable giving and voluntarism, and the Boston College report offers the state's high percentage of members The Church of Jesus Christ of Latter-day Saints as a reason why. The study notes that about 50 percent of all charitable giving is religious giving, specifically recognizing members of the LDS Church, who are asked to tithe 10 percent of their income and encouraged to also make other offerings. '[LDS] Members ... consistently give larger average amounts and larger percentages of their income to religion in every state as compared to adherents of other religions,' the study states." (*Deseret Morning News*, Nov. 20, 2006.)

a. Utah Tithing. If Utahns gave a total of \$2.6 billion, and half of that was religious giving, then all churches in Utah combined received some \$1.3 billion in 2004. It is not known what percentage went to the LDS Church, but about 70 percent of Utah's population are at least nominal Latter-day Saints. Since most churches do not preach a literal tithe of ten percent, the LDS Church probably received more than 70 percent of the total. It seems likely that the Church received over \$1 billion in tithing in Utah alone in 2004.

M. How Many Pay Full Tithing. The Church has made very few public announcements about the percentage of members who pay tithing, either full or partial. Over the years, however, a few hints have been published, as these scattered reports indicate:

1. Very Low in Nineteenth Century. "For the Church as a whole, Brigham Young publicly estimated that less than 10% of Latter-day Saints had paid their 10% tithing obligations from 1847 to 1870." When President Lorenzo Snow asked the presiding bishop to prepare a list of non-tithe payers, he was surprised to find 10,000 names on the list, including Apostle John W. Taylor. In 1910 only 16.5 percent of the Church's total stake membership of men, women, and children paid a full 10% tithing. (See *Journal of Discourses*, 13:279; D. Michael Quinn, *Sunstone*, June 1996, pp. 18-19.)

a. Apostle John W. Taylor Not a Tithe-Payer. June 27, 1901. "Went to the Temple. . . . J[ohn] W. Taylor's affairs were spoken of. R[eed] Smoot is trying to get them settled. He owes 150 thousand dollars and there is no prospect of his ever getting them paid. His name is on the Non-Tithing list." (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 129.)

2. Tithing Faithfulness Index. As mentioned above, in the 1980s the Church started requiring local units to reach a stated "tithing faithfulness" percentage before qualifying for Church financial assistance in building new facilities. One affluent Salt Lake stake needed to show that at least 57 percent of Melchizedek priesthood bearers were full tithe-payers in order to qualify—but that stake already exceeded the required 57 percent. Presumably, different percentages existed around the world.

a. Report from Latin America. "Active Mormons, who go to Church at least once a month, make up at best about half of the baptized members. Core members, those who pay their tithing and follow the LDS code of conduct, usually form about half of the active members." That would indicate a tithing participation level of about one-fourth of all members. (Henri Gooren, *Dialogue: A Journal of Mormon Thought*, Vol. 40, No. 3 [Fall 2007], p. 134.)

3. 25% Paid in 1937. "In 1937 Presiding Bishop Sylvester Q. Cannon announced to a general conference: 'On the average, there are about 25% of the membership of the Church who pay their tithing.'" (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 26.)

3. Current Guesstimates. Reports from a number of wards in different parts of the country indicate that typically, about one-third of Mormons pay a full tithe of 10% of their earnings; another third pay some tithing, and another third pay nothing at all. Some members give much more than a tenth.

4. Africa. Former Utah governor Norman Bangerter told a Sunstone conference about the realities

of the LDS presence in Africa. He said he always told the black missionaries to go home and become strong leaders in the branches and wards. He told the white missionaries to go home, make as much money as they possibly could, so that their tithing would make it possible for the Church to continue to grow in Africa. (Norman Bangerter, 2000 Sunstone Symposium, Aug. 3, 2000.)

5. Australia. Between 1977 and 1983, the percentage of adults paying a full tithing in Australia increased from 17% to 29%. (*Ensign*, Oct. 1986, p. 28.)

a. All Spent in Australia. "No tithing funds collected in Australia have been sent to SLC in the twentieth century, except by way of a book entry. All money donated to the Church is retained in Australia and is the source of funds for the building and missionary programs here. If a mission does not collect sufficient funds in tithing to cover its budget, the amount is supplemented by funds from SLC. This was the situation with the Australian Mission in the early decades of the twentieth century and a similar situation arose at least once" about 1966. (Marjorie Newton, *Southern Cross Saints: The Mormons in Australia*, 1991, pp. 213, 234, n48.)

6. Former GDR. There are 2 stakes in the GDR: Leipzig and Freiberg. These 2 stakes constitute the Dresden GDR Region. President Monson "pointed out that the levels of activity in the GDR—sacrament meeting attendance, payment of tithing, priesthood meeting activity, auxiliary meeting attendance—rank among the highest in the Church. (*Church News*, Oct. 5, 1986, p. 6.)

7. Japan. It was reported in 1994: "The Japanese members are very close to being financially self-sufficient, as their contributions [tithing and fast offering] cover practically all of the costs of Church operations in the country." (*Ensign*, May 1994, pp. 111-12.)

8. Philippines. An estimated 15% of the members in the Philippines are unemployed, and the annual per capita income in the country is equivalent to \$731. "Probably the single greatest test in the Philippines is tithing. . . . It takes a great deal of faith to pay 10% to the Lord when you do not have enough money to buy food or to feed your family." An extensive self-reliance program has been put into operation by the Church. (*Church News*, Feb. 29, 1992, p. 6.)

9. South Korea. Tithing and fast offering faithfulness are significant. "We expect that self-sufficiency in South Korea will be reached near the end of the decade." (*Ensign*, May 1994, pp. 111-12.)

a. Now Self-Supporting. At the end of 1996 there were aprx. 70,000 Korean members in Korea, plus a large but unknown number in the United States. "The Church in Korea, along with Japan, is one of the few countries throughout the world that is financially self-supporting. The members have paid their share of the almost 90 buildings that serve 161 wards and branches and 22 stakes and districts." (R. Lanier Britsch, *From the East: The History of the Latter-day Saints in Asia, 1851-1996*, 1998, pp. 224-5.)

10. Sweden. As a missionary, and mission secretary, in Sweden in 1958, I was surprised that in a country with only small numbers of members—about 2,000 then—the Church still took in more money in tithing than was expended. (There were no building projects, however.)

11. Tonga. When the tithing faithfulness program for financial support from Church headquarters was introduced in April of 1982, all ten Tongan stakes qualified for new buildings. (R. Lanier Britsch, *Unto the Islands of the Sea*, p. 488.)

N. Fast Offerings in 1937 Were Only One-Half a Cent per Meal. At the October 1937 general conference, President Heber J. Grant announced: "It is simply marvelous that people can live on eleven cents, some of them—two meals a day once each month for twelve months in the year—twenty-four meals on a half a cent a meal. (Or at least, so their fast offerings would indicate.)" (*The Mind and Will of the Lord: Indexed Discourses of*

Heber J. Grant Speaking in General Conference, compiled and indexed by Harold W. Pease, 2005, p. 377.)

O. Tithing and Bankruptcy. In September 2006, a New York federal judge ruled that some people going through bankruptcy may not make charitable or religious contributions. The ruling by Judge Robert E. Littlefield in U.S. Bankruptcy Court for the Northern District of New York could affect whether hundreds of Utahns who file for bankruptcy protection each year will be prohibited from paying tithing or other contributions while they are in bankruptcy. At one filing per 39.5 households in 2005, Utah ranks No. 3 nationally in bankruptcy filings. The Religious Liberty and Charitable Donation Protection Act of 1998, signed by President Bill Clinton, allowed tithing and charitable giving under the federal bankruptcy code. But a new bankruptcy reform law that went into effect in 2005 has clouded whether such donations are permitted. According to Kevin Anderson, standing Chapter 13 trustee in Salt Lake City, the New York ruling will have no effect in the short term for debtors filing for bankruptcy in Utah. Anderson added that bankruptcy judges in Utah are favorable to allowing debtors to make charitable contributions as it relates to the 1998 law. ‘Congress went to all this effort to pass the Religious Liberty Act of 1998 to make charitable contributions allowed,’ Anderson said. ‘I don't think Congress undid that with the new bankruptcy amendments.’ LDS members are expected to pay 10 percent of their gross income to the church. Roughly 30 percent of Utah bankruptcy filers make at least some charitable contribution, Anderson said. Debtors who elect to pay tithing while going through bankruptcy must provide proof that they are making the contribution as part of a monthly budget submitted to the court. Contributions may not be more than 15 percent of a filer's gross income and are accepted as a reasonable living expense. (*Deseret News*, Sept. 8, 2006.)

P. Even Crooks Tithe. Even crooks sometimes pay tithing: "One particularly messy 1990 court case involved the state-run Timpanogos Mental Health Center, one of the few public entities in Utah history to file for bankruptcy. The facility was driven into debt by three center administrators who later pleaded guilty to appropriating \$3.5 million in center funds for their personal use. One center official, ex-office manager and LDS Church member Craig Stephens, had tithed \$244,314 of the ill-gotten cash to the church. In a settlement, church authorities gave the money back." (*Salt Lake Tribune*, May 7, 1994, p. A3.)

1. A trustee for Bonneville Pacific is trying to get Church records on the tithing paid by eleven insiders of the corporation before it went into bankruptcy. The eleven are accused of embezzling some \$42.4 million over a ten year period. "That sum could be millions of dollars" according to some estimates. (*Deseret News*, Sep. 24, 1994, p. B1.)

2. By 1996, the Trustee for Bonneville Pacific had narrowed his recovery attempts to three principals: Robert Wood, Wynn Johnson and Raymond Hixson. It is estimated that these three alone "paid more than a million dollars worth of tithing to the Church during Bonneville Pacific's heyday, most of it in Bonneville Pacific stock." One of them also donated a building lot to the Church in 1991. (*Private Eye Weekly*, July 11, 1996, p. 11.)

Q. How Sacrosanct Are Tithing Donations? There have been some indications over the years that tithing funds have occasionally been used for peripheral purposes. For instance, an apostle reported on October 5, 1890, as part of the October general conference: "I then went to the Gardo House where the majority of the First Presidency, Twelve, First Seven Presidents of the Seventies, Presiding Bishopric and Presidents of Stakes were assembled. George Q. Cannon: 'Our financial affairs merit our earnest attention. The calls upon the Church are numerous and pressing, and we are constantly going deeper in debt. A "defense fund" should exist in each Stake and collections should be made from the Saints on this account. Now we are compelled to divert tithing from its proper channel and use it for political purposes and in various ways, because the Saints have failed to properly donate for defensive purposes.'" (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, p. 145.)

1. **Church Uses Tithing to Buy Sterling Mining.** "Despite a national economic depression, the First Presidency in 1894 used \$217,000 in tithing funds to establish the Sterling Mining and Milling Co. Within four years the church lost its entire investment in this speculative mining venture." (D. Michael Quinn, *The Mormon*

Hierarchy: Extensions of Power, 1997, p. 218.)

2. Auditors' Concerns About Use of Church Funds. In 1911, a committee of four Church auditors sub-mitted a sharply worded report on their concerns about using tithing funds for a loan pool for prominent Mormons: "If certain members of the Church are entitled to borrow money for private ends, is this not a right of all members, for the same purpose? If this policy is admitted, would it not result in confusion, jealousy, loss of consequent wrong?" They added that "the debtors frequently look upon their obligations as being due to a rich and indulgent relative, to be paid (if at all) at their own convenience." (D. Michael Quinn, "LDS Church Finances from the 1830s to the 1990s." *Sunstone*, June 1996, 23.)

R. A "Tithing Death Benefit" Once Considered. In an entry to his diary made at "the end of February, 1935," Pres. J. Reuben Clark noted: "Tithing-Death Benefit. It is the intention of the First Presidency to give, as a matter of aid and reward for faithfulness, from and after January 1, 1936, to one or more or all of the faithful Church members of the family of a deceased tithe-payer dying after January 1, 1936, an amount equal to one-tenth (1/10) of the tithing paid by such deceased tithe-payer after January 1, 1935. The First Presidency may change, modify, or discontinue the plan and practice thereof in whole or as to any individual case if wisdom or the necessities of the Church seem in their opinion to make such a course desirable." (*The Diaries of J. Reuben Clark, 1933-1961, Abridged*. Privately published, 2010, 16.)

a. I have not run across any indication that this program was ever put in operation. This was in the middle of the Great Depression, and would have been immensely popular. It might also have spurred tithe paying by some hard hit by the Depression. Perhaps a consideration of the costs involved deterred further action.

S. Amounts Raised Need to Be Kept Secret. Jan. 4, 1960. President McKay's personal journal for this date states: "Deposits. Brother [David M.] Kennedy suggested that banks might be selected in regional areas and that all funds raised by wards and stakes within the regions could be sent directly to the selected regional banks. Arrangements could then be made by these regional banks to send automatically all the end of each month deposited funds to a limited number of 'key' banks. This arrangement would eliminate the possibility of anyone outside of the Church organization identifying the amount of Church contributions. He also expressed opinion that if these banks were carefully selected, the funds of the church on deposit would be even safer than when concentrated in one bank." (*Confidence Amid Change: The Presidential Diaries of David O. McKay, 1951-1970*; edited by Harvard S. Heath, Signature Books, 2019, 297.)

IV. History of Tithing Compliance

A. Little Tithing Emphasis. "For the Church as a whole, Brigham Young publicly estimated that less than 10% of Latter-day Saints had paid their 10% tithing obligations from 1847 to 1870." When President Lorenzo Snow asked the presiding bishop to prepare a list of non-tithe payers, he was surprised to find 10,000 names on the list, including Apostle John W. Taylor. In 1910 only 16.5 percent of the Church's total stake membership of men, women, and children paid a full 10% tithing. (See *Journal of Discourses*, 13:279; D. Michael Quinn, *Sunstone*, June 1996, pp. 18-19.)

B. Apostle Parley P. Pratt. "July 2, 1856. P. P. Pratt asked Pres. Young what He should do with regard to tithing. Said he had been travelling and preaching a good deal & had not paid any tithing." (*Wilford Woodruff Journal*, July 2, 1856.)

C. 10-Month Donations For a Few Stakes in 1878. Franklin D. Richards recorded in his journal on Nov. 3, 1878: "To October 1, 1878, contributed by Cache Stake \$58,578.99; Bear Lake stake \$21,242.95; Box Elder stake, \$14,449.04; other donors, \$27.61. Total equals \$94,298.59." (*A Family of Faith: An Intimate View of Church History through the Journals of Three Generations of Apostles: Willard Richards, Franklin D. Richards, and George F. Richards, 1837-1950*. Edited by Kent F. Richards. Salt Lake City: Deseret Book, 2013, 194.)

D. Bishops Given 10% of Tithing. "Local ecclesiastical officers were paid from tithing. Bishops, for instance, received ten percent of the tithing collected. Members of stake presidencies drew on tithing funds for an allowance which ranged between \$300 and \$500 per year each in the payment of transportation expenses. The stake tithing clerk received a set salary. In 1904, for instance, Joseph Eckersley of Wayne County received \$250 per year as stake tithing clerk." (Thomas Alexander, *Mormonism in Transition: A History of the Latter-day Saints, 1890-1930*, 1986, p. 100.)

1. Amount Paid to Bishops in 1900. Clawson reported a line item from the Statement of Receipts and Disbursements for 1900: Bishop's percentage for handling tithes: \$104,839.10. (*Ibid.*, 266.)

2. Allotments Made by Stake Presidents and Bishops. Nov. 14, 1901. "The business attended to by us was: The Presidency of Stakes and the Bishops were to distribute the 10% which is allowed for collection of tithes." (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 165.)

3. Stake Presidents and Bishops Paid. Jan. 5, 1904: "The Presiding Bishopric came in and we made up the salary list of Stake Presidents and the percentage to be paid the Bishops [based on tithing collected]." (*Ibid.*, p. 262.)

4. Clerks Paid 2%. Jan. 14, 1908. "We met with the Presiding Bishopric and learned that tithing was a couple of hundred thousand more than the year before. We regulated the instructions to the Bishops, and the allowances to the Presidents of Stakes. We made 9% the amount for handling tithing and provided that two per cent go to the Clerks. We also agreed that no more script should be issued." (*Ibid.*, p. 376.)

5. Stake and Ward Share Determined by Tithepayers. "Dec. 15, 1890. The Presiding Bishops [William B.] Preston & [John R.] Winder called & submitted a list of stakes who should be entitled to an increased percent for receiving and disbursing tithing: Cassia, Kanab, St. George, Uintah, Millard & Snowflake to have 13% and Malad, Maricopa, San Luis, San Juan, St. Joseph & St. Johns to have 15% and all other Stakes 10%." (*In the President's Office: The Diaries of L. John Nuttall, 1879-1892*, edited by Jedediah S. Rogers, 2007, pp. 431-2.)

E. Tithing Report for 1891. At the April 1892 general conference, the report was given by Presiding Bishop Winder. "The Tithing for the year 1891 is \$134,500 less than in 1890. This, however, will be more than accounted for in the shrinkage of business and in the reduced prices allowed on produce.

a. Those Who Didn't Pay. "There are 6,750 persons who should have paid tithing who did not."

b. Amount Paid During Three Years. "The amount paid is \$28.19 per capita for 1879, \$39.13 for 1890, and only \$26.00 for 1891.

c. Donations for S. L. Temple. "The Temple offerings for the year 1891 amount to \$18,262.00 of which the Salt Lake Stake paid \$12,404.00. This is only about enough to pay one month's bill for work done on this structure.

d. How Spent. "Of all tithings collected, within a fraction of 60% is used by the various Stakes before it reaches the general office. There is about \$141,000.00 spent on the Temple grounds annually, and about \$55,000 is drawn for the benefit of the poor." (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, p. 326.)

F. Two-Thirds of Stakes Sent No Tithing in Cash Previous Month—1894. Oct. 2, 1894. "Pres. [Lorenzo] Snow addressed a few words to us and then gave the meeting into our hands. In speaking of tithing he said that

the [Presiding] Bishop had told him that from 22 of the stakes of Zion, the general office had not received one cent of cash tithing last month. From the other 11 Stakes small amounts had been sent. Among the 22 were Cache and Sanpete Stakes, two of the richest in the [Utah] Territory.” (*Ibid.*, 551.)

1. Presumably, most tithing was paid in-kind, and what was paid in cash was used locally, with nothing left to forward to Salt Lake.

G. Tithing Report in 1894. At the October 1894 priesthood session of general conference, “[Presiding] Bishop Wm. B. Preston read a report of the tithings paid in the various Stakes, and the amounts which are used in these Stakes. In some of them all is used that is donated and considerable in addition.

1. Tithe Payers Average \$20 per capita. “The average tithing paid per capita is \$20.00. This is per capita of tithe payers.

2. 81% of Tithing Is Used Locally. “Of the tithings 81% is used locally on an average.

3. Totals in 1890s. “In 1889 the tithing paid by all the people was \$782,798.78. In 1890, \$878,394.11. In 1891, \$747,273.30. In 1892, \$723,264.63. In 1893, \$576,583.64.

4. Expenditure by Church to Help Poor. “For the six months ending June 30, 1894, \$52,506.52 was appropriated by the Church to help the poor. The amount of six and three-tenths cents appropriated each month by each member of the Church would meet all the expenses of the poor in Zion. In Salt Lake Stake, it costs on average \$15.00 per six months to support one poor person.” (*Candid Insights*, 557.)

H. Did Brigham Pay Tithing? On June 27, 1873 in Logan, Brigham Young said: “If I am required to pay my Tithing, it is my duty to pay it. If the question is asked—‘Brother Brigham, do you pay your Tithing?’ I can answer with all propriety in the negative. I have never paid my Tithing, and if I turn to the right, left, front and rear, I shall seek in vain for a man in this Church who has paid his Tithing strictly. There is no man who has paid his Tithing. I have watched the thing closely, and according to my understanding of the literal meaning, spirit and intent of the term, I am compelled to come to the conclusion that there is not a man or woman in this Church who has paid his or her Tithing; and I do not know of an individual in this Church who has means enough to pay his back Tithing if it were required of him. I have not; it would require more means than I have now in my possession for me to do it. Perhaps I may be asked what is my excuse. I do not know that I have any.” (*Journal of Discourses*, 16:11-12.)

1. Not Always Carefully Paid. “The question may be asked, ‘Do you not attend to your own private affairs and business?’ Yes, when I can, but I do not know that I have ever spent one minute in attending to business belonging to Brigham Young, when the business of the Church and kingdom of God on the earth required his attention. Yet I would not say that this is any excuse for not strictly paying my Tithing. I have paid a great deal of Tithing, more perhaps than any other man, or any other ten men who were ever in the Church, and yet my Tithing is not paid. But I pay Tithing, and when the grain upon my farm is ripened, or the cattle upon it are matured, I say to my men, ‘Be sure and pay the Tithing on whatever we have raised.’ But in some instances I have found that it was neglected.” (Thomas Alexander, *Mormonism in Transition: A History of the Latter-day Saints, 1890-1930*, 1986, p. 112.)

I. Paying for Temples. As early as 1878, President John Taylor indicated that if the members all paid an honest tithe, the Church would not need special assessments to build temples: “Some people have an idea that these Temples ought to be built from the proceeds of the Tithing; I do not object to it in the least, providing you will only pay your Tithing. But we cannot build Temples with something that exists only in name. You deal honestly with the Lord, handing over in due season that which belongs to his storehouse, and then we will show you whether we can not build Temples, as well as do everything else that may be required with it. In the mean time, we have got to do the best we can in these matters . . .” (*Journal of Discourses*, 19:309.) It was not until

the 1990s that the Church was able to build temples without having the funds raised locally.

J. Debts Cancelled in 1880 for Jubilee Year. "As it was a year of Jubilee [fiftieth anniversary of the organization of the Church] \$800,000 of the perpetual Emigrating fund was forgiven to the Poor in Debts which they owed the institution. Also \$75,899.01 of back Tithing was forgiven the Poor. 1,000 Cows was to be given to the widows & poor & the Church was to furnish 300 of them. 5,000 sheep was to be given to the Poor & 2,000 of them to be furnished by the Church. The relief Society of the Sisters were to furnish as a loan 34,000 Bushels of the wheat they had in Store for seed to the poor . . ." (April 7, 1880.)

K. Amount Paid by Cache Stake in 1887. "March 7, 1889. ". . . we learn that the total tithing paid in Cache Stake in 1888 was \$75,005.90, an increase over 1887 of \$4351.14." (*In the President's Office: The Diaries of L. John Nuttall, 1879-1892*, edited by Jedediah S. Rogers, 2007, p. 323.)

1. Bountiful Stake in 1891. March 8, 1891. "[I] . . . rode to the East Bountiful meeting house where Conference was to be held. Pres. W[illiam] R. Smith reported the Stake in good condition—100 percent better than it was eighteen months ago. The Stake numbers in all about 6,000 Saints and their tithing for the past year was a little more than \$30,000. I spoke about 40 min. in relation to tithing . . ." (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, pp. 185-6.)

L. Non-Tithepayers in 1890. When President Lorenzo Snow asked the presiding bishop to prepare a list of non-tithe payers, he was surprised to find 10,000 names on the list, including Apostle John W. Taylor. (D. Michael Quinn, "LDS Church Finances from the 1830s to the 1990s." *Sunstone*, June 1996, pp. 18-19.)

1. Even Among Prominent Leaders. Dec. 7, 1890. "H. J. Grant spoke 20 min. on home industry and the payment of tithing. He said he once looked through the tithing record and found that only a part of our legislators, Bishops and Presidents of Stake paid their tithing." (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, 163.)

M. Free Will Offering Fund. In January 1891, Elders John W. Taylor and B. H. Roberts were appointed to establish "a Free Will Offering Fund throughout the Church. The heavy expenses forced upon the Church of late years by the judicial ~~raid~~ crusade inaugurated and carried on by the government, together with the confiscation of its most valuable property—from which hitherto the Church hath derived its income made it necessary to call upon the people for assistance besides their regular tithing, which for some time had been insufficient to meet the expenses of the church." (*History's Apprentice: The Diaries of B. H. Roberts, 1880-1898*, edited by John Sillito, 2004, p. 220.)

N. Stakes Holding On to Too Much Tithing. April 7, 1891, at a special meeting during general conference. "Bp. Preston spoke on Church finances. We are reaching such a condition that we must retrench our expenses or increase our resources. Bp. Winder read a statement of the tithing on hand and disbursed in the various stakes. Some of the stakes disburse much more than 50% if the tithing they receive. The lowest percentage is that of Salt Lake Stake, it being 2%, and the highest is 95% in the San Luis [Colorado] Stake. The population has consider-able, of course, to do with the totals. A great many Stakes have large amounts of property on hand, and yet the orders drawn on them remain unpaid. The [presiding] bishop desired that all orders should be called in and paid annually, at least, and hoped the cash would be remitted to the general office every month." (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, 201.)

O. Difficult Times. On June 30, 1893, Apostle Heber J. Grant noted in his diary: "This is the end of the month and not a dollar to pay anybody with not even Prest Woodruff and the Twelve. We have sent out or caused to be sent, circulars to the Presidents of Stakes to dispose of anything on hand in their stakes, in the shape of stock-produce or other property, cheap for cash and send the same to us at once. There is nothing doing—no

tithing coming in—or means stirring and everybody seems paralyzed as well as business” (*Diary Excerpts of Heber J. Grant, 1887-1899*; June 30, 1893.)

P. Tithing Report in 1895: Average Stake Uses 55% of Tithing Locally. At the priesthood session of the April 1895 general conference, held on April 9 in the Assembly Hall, the brethren were invited to “ask any proper questions.” Canute Peterson of Sanpete Stake asked: ‘How long shall we bear with men who are well off, but who fail to pay one farthing in tithing or donation to help the church.’ Apostle A. H. Cannon recorded: “As the subject of tithing was thus presented Father [Pres. George Q. Cannon] read a list of the amounts used of the tithings by the Stakes. Among these Sanpete used 97%, Canada 19%, and Davis 25%. There is an average used by all the Stakes of 55%. The average used by used by all the Stakes is somewhat less this year than last.”

1. Average Tithe-Payer Paid \$19.05 in 1894. “The average amount paid by each tithe-payer is \$19.05.
2. Some Unhappy That Money Goes to Salt Lake Stake. “Some do not like to pay tithing because it is generally concentrated in Salt Lake Stake, and thus builds it up at the expense of the other Stakes. This is a lame excuse. The effort should be made by the Presidents of Stakes to consume as little tithing as possible in their Stakes, and should at least support their poor without using tithing with which to do it. Davis and Sanpete Stakes have determined to sustain their poor without Church help. The Church should not be called to aid so many enterprises, but the settlements as well as individuals should be self-supporting.”
3. Value of One Meal a Month Would Take Care of Poor. “Francis M. Lyman said: ‘If we would give the value of one meal in a month to the poor, they would be placed beyond want. (Father said we should fast twenty-four hours, instead of only for one meal.)’
4. Pres. George Q. Cannon Largest Tithe-payer in Church. “Pres. Woodruff said that Father is the largest tithe-payer in the Church, but Father in explaining this matter later said that he had tried for many years to pay something as a consecration, and as there was no other fund in which to get credit than that of tithing, he had obtained credit for a larger tithing than he really should pay. He wanted by this means, however, to prepare himself and his family for the adoption of the law of consecration when it is again restored. He had sometimes borrowed money in order to pay into the Church for a consecration. Pres. Woodruff said that if the brethren could be with him [Woodruff] for a few days, and thus see the demands which are made upon the Church for financial help they would then see the necessity for the Saints paying their tithing fully and promptly.”
5. Funds Spent for the Poor Was \$109,509.43. “It was stated that the funds used for the poor in the year 1894 was \$109,509.43, out of which the Church donated from the tithing \$61,573.39.
6. Only 31,410 Members Pay Any Tithing; Nearly 10,000 Families Pay Nothing. “Heber J. Grant said that only 31,410 members of the Church pay any tithing, which leaves nearly 10,000 families which pay no tithing at all.”
7. 10,115 People Received Support from the Church. Grant said, “10,115 people receive support from the Church. Neither the Church nor individuals would be involved if all the people paid an honest tithing.”
8. Most Donations in San Juan Stake Were Paid to Indians. April 8, 1895. “Pres. Hammond of San Juan Stake said that most of their donations were paid to Indians, of which there are a great number in his Stake.”

Q. Temple Recommends Possible Without Tithing. President Lorenzo Snow announced in the Salt Lake Stake conference on March 13, 1897: “The other day I got a recommendation from a Bishop for a sister with this explanation: that she had not paid her tithing, and leaving it to our discretion as to how far she might be allowed to receive the blessings of the temple, and he wished me to write to him and inform him whether persons who did

not pay their tithing should be permitted to have a recommendation to the temple. Now, we are not prepared to answer a question of that kind. That is within the discretion of the Bishops and Presidents of Stakes. . . . We do not want to exclude any person from the temple that can be made better by entering therein. We want to extend leniency as far as consistent with that which is right. Therefore, I say it requires a good deal of discretion on the part of the Bishops in regard to these matters. We do not want them to go too far and allow persons that are unworthy to go into the temple; but we want them to extend their charity as far as they can.” (Brian Stuy, compiler, *Collected Discourses*, Vol. 5 [1897], pp. 266-7.)

R. Efforts for a Local Sugar Industry. “Although an effort to make sugar during the 1850s had proved unsuccessful, the estimated million dollars per year drained from the region to purchase imported sugar, continued to gail Brigham Young’s successors who were concerned with territorial economic independence. . . . When [Arthur] Stayner and a few other Mormon promoters of the Utah Sugar Company began raising funds in 1889, the Church authorities gave strong public encouragement. Still, by the fall of 1890, the heads of the company had managed to raise only \$15,000 of the \$50,000 necessary to construct the proposed factory in Lehi, Utah.” In 1891 the First Presidency underwrote the enterprise by endorsing a loan note of \$35,000 from Zion’s Savings Bank and Trust. They also appropriated \$50,000 from tithing funds, borrowed \$150,000 from local banks, and negotiated an additional \$100,000 loan from Wells Fargo in San Francisco. Because of the Panic of 1893, the country entered its worst economic depression yet, and the Church was in serious financial difficulty for many years. (Edward Leo Lyman, “George Q. Cannon: Economic Innovator and the 1890s Depression.” *Journal of Mormon History*, Fall 2003, p. 6.)

S. Each Member’s Tithing Amount Publicly Announced in Cache Stake. July 21, 1890. Apostle Abraham H. Cannon recorded this from a meeting of the brethren in 1890: “Bro. Merrill reported that in the wards of Cache Stake it was the custom to read the list of all the Saints once a year naming the amounts of tithing and donations each had paid, or if they had failed to pay, it was so announced. The Presidency condemned the practice.” (*Candid Insights of a Mormon Apostle: The Diaries of Abraham H. Cannon, 1889-1895*, edited by Edward Leo Lyman, 2010, p. 106.)

T. Financial Disasters of the 1890s. “Official Church histories describe the \$2 million Church debt in the 1890s as a result of the federal confiscation of Church properties from 1887 to 1890. Instead, the debts resulted from massive losses in the Church’s interlocked mining, sugar, real estate, banking, and investment firms. For example, despite a national economic depression, the First Presidency in 1894 used \$217,000 in tithing funds to establish the Sterling Mining and Milling Co. Within four years the Church lost its entire investment in this speculative mining venture. In June 1899, recently sustained Church President Lorenzo Snow told the apostles that ‘the Lord was displeased with us for borrowing or going into debt to the extent of nearly two millions of dollars for business enterprises.’” [*Journal History*, 8 June 1899, p. 6]. (D. Michael Quinn, “LDS Church Finances From the 1830s to the 1990s,” *Sunstone*, June 1996, p. 25.)

U. Drop in Tithing Revenue in 1893. “The Church’s economic fortunes suffered along with those of the territory. A drop in tithing revenue, from \$878,394 in 1890 to \$576,584 in 1893, charted the general economic decline.” (Ronald W. Walker, *Qualities That Count: Heber J. Grant as Businessman, Missionary, and Apostle*, special issue, *BYU Studies*, 43:1 [2004], 116.)

V. Great Increase Following St. George Conference. At the October 1899 general conference, President Lorenzo Snow spoke of the increase in tithing donations following the increased emphasis being placed on payment of tithes: “In looking over the books we found that a great many of the Latter-day Saints had not paid one cent of tithing. I was perfectly astonished, for I had no idea that there had been such neglect. But the Saints have been wonderfully awakened, and it is marvelous what they have done in the past few months . . . in com-parison with what they have done for many years past. . . . The total paid in these four months [June through September] last year was \$67,700. The total paid the same four months this year, 1899, was \$164,900, making an increase of \$95,800 for the four months. In [all of] October, 1898, \$18,000 was paid, and during the six days that are now past of this month, \$22,000 has been paid. . . . I know that the Lord will forgive the Latter-day Saints for

their past negligence in paying tithing, if they will now repent and pay a conscientious tithing from this time on.” (*The Mind and Will of the Lord: Indexed Discourses of Lorenzo Snow Speaking in General Conferences*, compiled and indexed by Harold W. Pease, 2006, p. 17.)

V. Tithing Issues in the Twentieth Century

A. Apostles Assigned to Work with Non-Tithepayers. “April 12, 1900. The Apostles met and discussed the question of reaching the non-tithe payers and apportioned the Stakes to each of the Twelve. I got Sanpete, Sevier and Wayne Co[untie]s.” (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 70.)

B. Total Tithing Paid in 1898-1900. Apostle Rudger Clawson recorded these figures, compiled just prior to the April 6, 1901 general conference:

Tithing paid in 1898	794,332.28	Total expenses for 1898	592,627.38
Tithing paid in 1899	1,138,362.64	Total expenses for 1899	639,083.10
Tithing paid in 1900	1,183,007.01	Total expenses for 1900	890,367.90

Church Indebtedness, 1898 and 1901.

Total Church indebtedness, Oct. 1st, 1898 \$2,168,012.20

Total Church indebtedness, Apr. 1st, 1901 1,284,256.75

(*A Ministry of Meetings: The Apostolic Diaries of Rudger Clawson*, edited by Stan Larson, Signature Books, 1993, 267.)

1. Bishop's Percentage. A line item on expenses for 1900 includes this notation: “Bishop's percentage for handling tithes: \$104,839.10. (*Ibid.*, 266.)

C. Bishop Stole the Tithing. Apostle Reed Smoot reported at a meeting of the Twelve on July 10, 1901: “I found a man in Bingham [Utah] who said he was a non-tithe-payer because the Bishop was stealing the tithing which I found true.” (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 133.)

D. Printing Lists of Non-Tithe Payers Proposed. On May 1, 1901, at a meeting of the Twelve, “Printing lists of non-tithing-payers and giv[ing] them to the brethren was proposed. The President [Lorenzo Snow] thought it was very bad to have 10,000 non-tithing-payers in our midst. He thought this was worse than the non-observance of the Word of Wisdom.” (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 122.)

1. Uses List: Saw Tithing Increase by Half-a Million Dollars. June 26, 1901. “I find that it is a good thing to have a list of non-tithing payers with me and to use it in our priesthood meetings. . . . There has been a great deal of improvement brought about by the preaching of the Gospel as instanced in tithing, from eight hundred thousand to thirteen hundred thousand dollars.” (*Ibid.*, pp. 123-4.)

2. Tithing Highest Ever. “Jan. 6, 1902. The Tithing for January first week which is to be reckoned to December exceeds any previous record.” (*Ibid.*, p. 174.)

3. Jan. 11, 1904. “I was pleased to learn that we are now ahead in tithing of last year.” (*Ibid.*, p. 262.)

E. Tithing Down in 1911. Jan. 13, 1911: “We went over the tithing accounts and found that there will be a

hundred 1000 dollars less than last year. I was glad there was that much. The year has not been so good for the working man and wood and produce less in price.” (*Ibid.*, p. 450.)

1. \$1 Million in Stocks. Jan. 18, 1911. “We had Bro. Arthur Winter read the financial status of the Church. We had not so much ready cash on hand as last year but we have invested nearly a million in stocks and buildings.” (*Ibid.*, p. 450.)

F. Total Tithing in 1914. At the April 1915 general conference, President Joseph F. Smith announced: “Now some people have reported that the tithes of the Church amount to millions every year, and Joseph F. Smith has the absolute control of all these millions, and never gives any account of them to the world, nor to anybody else. . . Now when you come to talk about the millions and millions of dollars of tithing paid by the Church . . ., it is simmered down to \$1,887,920 for the year 1914, and that was an average year.” (*The Mind and Will of the Lord: Indexed Discourses of Joseph F. Smith*, compiled by Harold W. Pease, 1999, p. 201.)

1. It was further announced at that conference that the amount collected by a special fast day, to be used by the European Mission president for the benefit of sufferers in the First World War, totaled \$33,000. (*Ibid.*, p. 202.)

2. Fast offering contributions in 1914 “represent perhaps about three or four cents per head per year.” (*Ibid.*)

G. Expenditures From 1901 to 1915. At the April 1916 general conference, President Joseph F. Smith presented combined expenditure totals for the 14 years he had been serving as President. The figures show what the priorities were during those difficult financial times: By the end of 1906, the Church was able to wipe out its bonded indebtedness of \$1 million. With interest, the Church had paid \$1,200,000.

Operating Expenses:

Church schools: \$3,714,455

Temples (upkeep, repair & new) \$1,169,499.

Chapel construction \$2,007,733.

Missions in Europe (buildings) \$266,236.

Missions in U.S. (buildings) 292,795.

College & chapels in NZ & Samoa \$78,000.

Missions (other than buildings) \$2,625,328.

Purchase of Early Church sites (Joseph Smith birthplace; Palmyra farm; Carthage jail; Adam-ondi-Ahman; property in Jackson County) \$161,000.

For real estate & buildings surrounding the Temple Block at SLC, and for new buildings that have been erected thereon \$1,555,000.

LDS Hospital, SLC \$600,000.

Relief for the Poor \$3,279,900.

President Smith concluded his report with this addendum: “I scarcely need to add one remark to this report; but I want to tell you this, that the tithes and means of the Church of Jesus Christ of Latter-day Saints have not stuck to my hands nor to the hands of any of my associates. They have gone to their legitimate purposes.” (*Conference Report*, April 1916, p. 8; quoted in *The Mind and Will of the Lord: Indexed Discourses of Joseph F. Smith Speaking in General Conferences*, edited by Harold W. Pease, 1999, p. 217.)

H. Total Tithing in 1914. At the April 1915 general conference, President Joseph F. Smith announced: “Now some people have reported that the tithes of the Church amount to millions every year, and Joseph F. Smith has the absolute control of all these millions, and never gives any account of them to the world, nor to anybody else. . . . Now when you come to talk about the millions and millions of dollars of tithing paid by the Church . . ., it is simmered down to \$1,887,920 for the year 1914, and that was an average year.” (*The Mind and Will of the Lord: Indexed Discourses of Joseph F. Smith*, compiled by Harold W. Pease, 1999, p. 201.)

1. “Only the general conference of April 1915 learned the church’s annual revenue from tithing. Subsequently such information exists only in unpublished internal reports for 1928, 1943-47, and 1950-60. The most tithing collected during that sampling was just over \$78 million in 1960, which translates into \$575 million in today’s dollars.” (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 120.)

I. Tithing Amounts Paid Per Person, 1912-1925. D. Michael Quinn, who had access to the tithing records for select years, reported the following:

In 1912, 94.7 percent of tithepayers paid less than \$100.00.

In 1913, 97.5 percent of tithepayers paid less than \$200.00.

In 1918, 96.8 percent of tithepayers paid less than \$300.00

In 1920, 97.6 percent of tithepayers paid less than \$300.00.

In 1925, 98.1 percent of tithepayers paid less than \$300.00.

(D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 172. He includes a chart that shows the other years as well during that period, but the amounts do not differ significantly from those included here.)

J. Liberty Bonds. At the October 1917 general conference, the members unanimously approved spending \$250,000 of tithing funds for the purchase of government Liberty Bonds to help the war effort during World War I. At the April 1918 conference, it was unanimously approved that the Church purchase an additional \$250,000 in Liberty Bonds. (*The Mind and Will of the Lord: Indexed Discourses of Joseph F. Smith Speaking in General Conferences*, edited by Harold W. Pease, 1999, p. 241.)

K. Walk-In Paid Tithing on Business. Oct. 8, 1917. “Bro Gamiter of Akron, Ohio came in. He has sold out his business & paid five thousand dollars in tithing.” (*Danish Apostle: The Diaries of Anthon H. Lund, 1890-1921*, edited by John P. Hatch, 2006, p. 665.)

L. Start of Welfare Plan Led to Significant Increases in Tithes and Offerings. At the April 1936 general conference, President Heber J. Grant announced that the new Church Security Plan would be set up and go into effect in October. At the October conference, President Grant announced: “It gives me a very great pleasure indeed to announce that we have had a remarkable and splendid increase in the tithes of the people since this Security Plan was first announced. We have also had, as I remember it, fully 100 per cent increase in the amount of Fast Day offerings paid.” (*The Mind and Will of the Lord: Indexed Discourses of Heber J. Grant Speaking in General Conference*, compiled and indexed by Harold W. Pease, 2005, pp. 344-5.)

M. President Grant: Pay Tithing or Resign. At the October 1937 general conference, President Heber J. Grant said: “I announced here at the Priesthood meeting last night and I decided to announce it again that we expect all the General Officers of the Church, each and every one of them, from this very day, to be absolute, full tithepayers, to really and truly observe the Word of Wisdom; and we ask all of the officers of the Church and all members of the General Boards and all Stake and Ward officers, if they are not living the Gospel and honestly and conscientiously paying their tithing, to kindly step aside, unless from this day they live up to these provisions. . . . If the people will pay their tithing and if they will keep the Word of Wisdom, and will actually, really, and for a fact, fast two meals once a month and give the equivalent, we will be able to carry forward our Security Plan without any trouble whatsoever. . . . We feel that in all the stakes of Zion, every stake president, every counselor to a stake president, every stake clerk, and every high councilor, standing at the head of the people in the stake—we ask them to kindly step aside unless they are living up to these laws. . . . and if we are too weak to do these things, we should step aside and let somebody else take our place.” (*The Mind and Will of the Lord: Indexed Discourses of Heber J. Grant Speaking in General Conference*, compiled and indexed by Harold W. Pease, 2005, p. 377.)

N. Tithing from Seminary and Institute Teachers, 1940. Feb. 23, 1940. “P.B. O. [Presiding Bishop’s Office] Budget. Began consideration. Worked till 1230 on this. Went over part of Budget—particularly examined

recommendation of promotions in institute and Seminary teachers—eliminating all who were in serious default in their tithing: Will meet Monday to make other adjustments. Telephoned D. O. [David O. McKay, the other First Presidency Counselor] in evening and he fully endorsed applying tithing test.” (*The Diaries of J. Reuben Clark, 1933-1961, Abridged*; Privately published, 2010, 35.)

O. Tithing Paid in the 1940s. In 1943, total tithing paid was \$15,725,854.57; in 1944, it was \$17,618,963.33, a 12% increase. In 1945, tithing was \$18,339,700.27, a 4.1% increase; in 1946, tithing amounted to \$17,696,181.40 which was a decrease of 3.5%, perhaps because of the end of World War II and the end of wartime high employment. Things were much worse in 1947, when tithing was \$15,046,910.46, a decrease of 15.1% from 1946. During those five years, total expenditures Church-wide went from \$4,300,000 in 1943 to \$9,647,000 in 1947. (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 119.)

P. Tithing Paid in 1942 Was 50% Higher Than 1941. At the opening session of the April 1943 general conference, President Grant (in a message read by President David O. McKay) said: “I am grateful to the Lord for the way in which He has opened the hearts of the people and led them to pay their tithing. The Church has never in all its history been in as strong a financial position as it is today. I think that in President Woodruff’s time the credit of the Church was so low that he could not borrow a thousand dollars and that now the credit is so high we could borrow any sum that we might need, I am made happy beyond all expression. We have enough money to do all the things which it is necessary for us to do in carrying on the work of the Church.” (*The Mind and Will of the Lord: Indexed Discourses of Heber J. Grant Speaking in General Conference*, compiled and indexed by Harold W. Pease, 2005, p. 459.)

Q. Tithing Has Never Been Higher Than 1943. President Grant told the April 1943 general conference (though Pres. David O. McKay read his talk): “Our tithing for the year 1942 was more than fifty percent greater than in 1941, and notwithstanding the enormous burden of taxes which the people now have to pay and notwithstanding the many and great calls which are made upon them to buy government bonds, to make Red Cross contributions, to contribute to community chests, and to make also their regular Church contributions such as Fast offerings, Welfare contributions, and the like, nevertheless for the opening months of this year our tithing is far and away beyond what it was for the same period in 1942.” (*Ibid.*, p. 459.)

R. Fast Offering Statistics for 1948. “Number of Church members who paid voluntary fast offerings and welfare contributions:

In the wards	173,546
In the missions	48,422
Total	221,968 (members)”

Amount of voluntary fast offerings and welfare contributions:

In the wards	
Fast Offerings	\$858,004.
Welfare Contributions	963,709.
In missions	
Fast Offerings	102,854.
Total Fast Offerings and Welfare Contributions	\$1,924,567.

Percent of Church membership who paid fast offerings	23.13%
Average fast offerings per capita in wards	\$1.11
Average fast offerings per capita in missions	\$0.55
Average fast offerings and welfare contributions per capita in wards	\$2.36

Assistance Rendered: There have been from 17,913 to 55,460 persons assisted through the bishops’ storehouse program each year since 1938. In 1948, there were 32,779 persons so assisted in the

United States. This is an increase over 1947 of 8,321 persons. We also sent to Europe food and clothing to help 17,000 persons or a total of about 50,000 persons assisted in 1948.” (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 498.)

S. Explosive Growth. “‘A new year in the financial history of the Church began in 1950-51!’ stated a new financial secretary [William F. Edwards] to the First Presidency. He reported that tithing revenues paralleled state and national personal income for eleven years. But starting with 1951, Church income commenced to rise independently. With the Presidency of David O. McKay, Church membership grew at a dizzying pace. Corresponding increases in tithing revenues required either increased investment of the Church's reserve income or greatly increased Church expenditures to keep the reserves in control. President McKay chose to do both, and ushered in an era in which the Church's investment portfolio expanded and diversified at the same time the Church spent tens of millions of dollars on expanding Brigham Young University and other educational facilities, on building new temples and chapels throughout the world, on micro-filming genealogical records, on caring for increased welfare needs of a membership that was doubling every twenty years, on developing public relations exhibits and media, and on related expenditures. Although the momentum for this change in Church finances had been developing for years, it seemed to explode at the time of David O. McKay's Presidency. His optimistic, expansive personality was equal to the new financial circumstances that confronted the Church as it accelerated into becoming a world religion.” (D. Michael Quinn, *J. Reuben Clark: The Church Years*, 1983, pp. 276-7.)

T. Church Expenditures. From 1925-1955, the percentage of tithing and other general church funds spent for various purposes was as follows: Wards and Stakes, 41.3%; Education, 21.2%; Missionaries, 19.9%; Temples, 8.7%; Welfare, 6.9%; and Other, 2.0%. (Richard O. Cowan, *Doctrine and Covenants: Our Modern Scripture*, 1978, p. 185.)

U. Tithing in Las Vegas. “. . . what became millions in loans to local Mormon developers would still be only a fraction of the business the Bank of Las Vegas was doing much more discreetly with the Eccles banks. By any measure, the windfall for the Mormon Church was enormous. Not long after the bank opened, as a handful of insiders knew, a special private plane began leaving Las Vegas every Monday morning for Salt Lake City, carrying to LDS headquarters millions of dollars earned and tithed in the city.” (Sally Denton and Roger Morris, *The Money and the Power: The Making of Las Vegas and its Hold on America, 1947-2000*, 2001, p. 167.)

U. Total Tithing Collected Yearly from 1950-60. Here are the totals, rounded out, of tithing paid annually from 1950 to 1960, and the annual expenditures for those years, as reported by D. Michael Quinn: 1950—Tithing, \$23.4 million, and Expenditures, \$17.6 million. 1951—Tithing, \$28.8 million, a 22.9% increase over the previous year, and Expenditures, \$20.9 million. 1952—Tithing, \$34.1 million, an 18.5% increase over '51, and Expenditures, \$24.8 million. 1953—Tithing, \$37.9 million, an 11.3% increase, and Expenditures, \$34.2 million. 1954—Tithing, \$41.0 million, an 8.2% increase, and Expenditures, \$37.5 million. 1955—\$46.4 million, a 13.1% increase, and Expenditures, \$43.7 million. 1956—\$52.6 million, a 13.4% increase, and Expenditures, \$38.9 million. 1957—Tithing, \$59.6 million, an increase of 13.4% (same increase as previous year), and Expenditures, \$53.5 million. 1958—\$66.3 million, an increase of 11.2%, and Expenditures, \$60.4 million. 1959—Tithing, \$72.2 million, an increase of 8.9%, and Expenditures, \$80.4 million, a deficit of over \$5 million for the year. 1960—Tithing, \$78.2 million, an 8.3% increase, and Expenditures, \$72.8 million. (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 121.) Quinn lists the exact unrounded totals for each year.

V. Church Starts Reducing Information Given in Annual Financial Report. April 3, 1953. “Pres McKay insisted on the changed financial statement that Pres. Richards had suggested he read at the Conference. Pres. Clark indicated his feeling that they ought to tell the people all they can tell them, they might want to read the shorter one, but publish the full thing, he hated to see what they tell them cut down, it might raise some comment. Pres. McKay said, Suppose we try it in the morning.’ Pres. Clark said, ‘If you want to do it that is all right; but he thought the record is better when they make it full.’” (*The Diaries of Heber J. Grant, 1880-1945, Abridged*, published privately, 2010, 201.)

W. Tithing Report for 1958. June 3, 1958. "We [this report was prepared by William F. Edwards] presented a report showing 1958 income. Tithing contributions through April are averaging about 9% ahead of a year ago. Other income will be increased considerably because of the larger earnings on the investment of reserves. It now appears that the income for 1958 will be in the area of \$2 ½ to \$3 million more than estimated in the budget. (*Confidence Amid Change: The Presidential Diaries of David O. McKay, 1951-1970*; edited by Harvard S. Heath, Signature Books, 2019, 220.)

X. Financial Losses in the Late 1950s. "During a few months in mid-1956, the Church lost a million dollars of tithing funds invested in municipal government bonds. Yet later that year, the First Presidency committed two-thirds of Church income to continued investment in municipal bonds. The next annual financial report gave fewer details about expenditures of Church funds, and the Church published its last financial report in April 1959. By the end of 1959, the Church had spent \$8 million more than that year's income. This deficit was extraordinary in view of the fact that the Church had had surplus income of \$78 million after 1958's expenditures. . . . At the end of 1962, the Church was deficit-spending \$32 million annually. . . . By then . . . the building program 'had so drained Church reserves that at one point financial officers wondered if they would be able to meet the payroll' for Church employees." (D. Michael Quinn, "LDS Church Finances From the 1830s to the 1990s," *Sunstone*, June 1996, p. 25.)

1. "Windows of Heaven." The 1959 general conference was the last one in which financial reports were presented with both income and expenditures listed. That year, for the first time in many years, the Church had a deficit, amounting to \$8 million. By 1962, the Church was deficit spending \$32 million annually. That year, the Church authorized the making of the film, "The Windows of Heaven," about the blessings of paying tithing. "No doubt the film about Lorenzo Snow's experiences over sixty years earlier stimulated tithing and was made with that purpose in mind." (E. Jay Bell, "The Windows of Heaven Revisited," *Journal of Mormon History*, Spring 1994, pp. 45-6.)

2. Following Deficit in 1959, Financial Report in Conference Changed. "In April 1962 the Auditing Committee's public reports stopped noting whether or not the church was carrying any debt. The reason was that counselor Henry D. Moyle, who had been appointed in April 1959, had persuaded President McKay to engage in deficit spending. In July 1962 he told Moyle and second counselor Hugh B. Brown (Clark's recent replacement) that 'non-producing properties must be sold so that the cash reserves of the Church may be replenished.' Three weeks later McKay, obviously worried, expanded this to selling 'all un-needed property.'" (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 121.)

3. Campaign to Increase Tithing Contributions. Dec. 1, 1961. "It was also agreed that a campaign should be started to increase the tithing income; this campaign to be part of the Stake Conference programs for 1962, so that in every stake conference the payment of tithing would be considered. It was also felt that some disciplinary action should be taken regarding our expenditures in order that the wards, stakes and missions may know that we need more tithing. It was mentioned that notwithstanding there has been an increase in tithe-paying, yet the percentage of tithe-payers is still not what it should be by any means." (*Confidence Amid Change: The Presidential Diaries of David O. McKay, 1951-1970*, Harvard S. Heath, editor; Signature Books, 2019, 400.)

4. Church Nearly Bankrupt in 1962, Erasing Massive Reserve Fund. "Still, the year's deficit reached \$32,717,660 by December 1962. Equivalent to \$235.9 million today, this over-spending made the church nearly bankrupt. As is often the case with bankruptcies, its balance sheet was not technically in the red due to the value of fixed assets. Nonetheless, LDS headquarters was in a cashflow crisis because it was unable to meet immediate obligations with its liquid assets. In 1963 'financial officers wondered if they would be able to meet the payroll. A few years of deficit spending erased the massive reserve fund that counselor Clark had insistently increased since the mid-1930s.'" (*Ibid.*)

Y. 1962 Tithing. A 1962 article by Neil Morgan in *Esquire* reported that the Church's income from tithing was "about a million dollars a day." That figure was told by President Henry D. Moyle to Salt Lake City Mayor J.

Bracken Lee, who then passed it on to Morgan. (Robert Gottlieb and Peter Wiley, *America's Saints: The Rise of Mormon Power*, 1984, p. 102.)

1. Tithing Nearly Doubled from 1952 to 1962. In 1952, the per capita tithing revenues for total LDS membership that year was \$28.65. By 1962, the per capita total was \$56.62, almost double the earlier figure. While figures more recent than that are not available, in real dollars, the 1962 tithing equaled \$253 per capita in 1990 dollars. If one adds in a growth figure based on the annual growth rate of earlier years, the per capita tithing in 1990 would be far in excess of \$253. (D. Michael Quinn, *Sunstone*, June 1996, p. 20.)

Z. Impact of Pres. N. Eldon Tanner. “In October 1963 second counselor N. Eldon Tanner replaced recently deceased Moyle as the First Presidency’s financial steward. He declared a ‘moratorium’ on the vastly expensive program of building new meetinghouses per Moyle’s projected ten-year conversion rates. Tanner also halted new stock and bond transactions ‘until a buffer reserve could be built up. Popularly remembered as the ‘guiding genius behind Church investments and finances’ from 1963 onward, Tanner was methodically rescuing the church from the brink. . . . Less than three years after Tanner’s appointment, church administrators could say that ‘the finances of the Church are now in a little better shape.’” (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 122.)

1. Nearly Half of Church’s Income Comes from Investments and Businesses. 1964. “Tanner made an unexpected disclosure in 1964 to a reporter from *Fortune* magazine. . . . The writer summarized Tanner’s overview: ‘The biggest source of the church’s income, more than 50 percent, comes not from its investments and businesses but from tithing and other voluntary contributions from its members.’ Said the other way around, by 1964 the church’s commercial income accounted for about 40-45 percent of its total revenue.” (*Ibid.*)

2. Still True in 1976. “Thus in 1964 and again in 1976, Tanner disclosed that nearly half the church’s income came from business sources. As his biographer observed, ‘step by step’ Tanner ‘introduced [the church] to corporate financing. For example, he advised President McKay that the church needed ‘a more stabilized system of investment.’”

a. One Impressive Example. “One example was the 1965 purchase of a significant percentage of stock in the *Los Angeles Times*. At the time, Tanner was a newly appointed board member at the *Deseret News*, through which the purchase was made. Four years later the stock’s value had increased from less than \$1 million to nearly \$30 million. By mid-1969 Tanner transformed the church debt to a surplus of \$29.5 million, the equivalent of \$175.5 million today.” (*Ibid.*, 123.)

AA. Tithing Up 11.3% Over 1967. June 5, 1968. Pres. McKay’s personal diary states: “Interest received on money invested in 1964 was \$3,800,000, but for the first nine months of September 1967 up to and including May 31, interest on investments amounted to \$7,500,000. The increase is due to the increase in interest rates, and also due to the fact that much more surplus funds the Church has at present than heretofore. . . . In addition to funds in this country, we have money in various countries which totals 3.8 million dollars of which 2.6 million could be taken out of the various countries. This is in addition to Canada, which has some 28 million dollars of Church assets which includes 20 million which could be taken out of that country also. The tithing income for the first five months of 1968 shows an increase of 11.3% over the same period a year ago.” (*Confidence Amid Change: The Presidential Diaries of David O. McKay, 1951-1970*; edited by Harvard S. Heath, Signature Books, 2019, 766.)

BB. What Percent Pay Tithing? At the Mount Olympus Stake conference of January 26, 1986, President Robert L. Rice announced that 60 percent of the adult members of the stake were tithe payers, and 71 percent of the Melchizedek priesthood holders were tithe payers. In the Singles Ward, 65 percent of the sisters and 96.9 percent of the men were tithe payers.

CC. Ward Budgets Eliminated. In November of 1989, the Church announced that effective Jan. 1, 1990, all ward and stake budgets would be eliminated, and members would be asked to pay only tithing, fast offerings, and special missionary donations. All other Church expenses (welfare farms, new buildings, ward and stake budgets, etc.), would be paid out of the tithes of the Church. Since most wards in North America had budgets running thousands of dollars each (and some were as high as \$30-40,000), Church revenues would have to be substantial to make this possible. (The letter sent to all priesthood leaders announcing this change is quoted in Lucile C. Tate, *Boyd K. Packer: Watchman on the Tower*, 1995, p. 254.)

DD. Tithing Accounts for 90%. "Church leaders say that tithing accounts for more than 90% of the church's revenues and that profits from business operations and investments make up the balance." (*Salt Lake Tribune*, July 2, 1991, p. A1.)

EE. Mormon Counties in Utah, Idaho Among Highest Percentage Contributors to Charity in 2013. "When it comes to charitable giving in the United States, it's not the wealthy northeast and West Coast communities that contribute at the highest rates. It's the southern states, Utah and parts of Idaho. Forty-eight of the 50 counties whose residents gave the highest proportion of their income to charity in 2013 were located in those areas, according to recently released IRS figures detailing itemized tax returns. Several of the counties reporting the highest rates of giving are in impoverished areas of Mississippi, Texas and Alabama. Religion likely plays a big role in explaining the numbers. A large proportion of charitable giving in those places goes to churches. Residents in Utah and Idaho, home to large Mormon populations, and the South, a center for evangelical Christians, are encouraged from the pulpit to tithe, the practice of giving 10 percent of one's income to church." An accompanying map shows that 27 of Utah's 29 counties, and 15 counties in southern Idaho (together with many counties across the Bible Belt of the South) are areas where the average tax-payer donated above 5% of income to charitable causes. Utah was the highest at nearly 7%. Mississippi was next, at about 5.2%. Tennessee and Alabama followed at just over 5%. Idaho was about 4.4%. New Jersey and the New England states were lowest, with New Jersey at 2% and the New England states clustering closer to 2.5%. Most of the other states were somewhere between 2.5% and 3.5%. "There is a strong correlation between the proportion of residents in a state that, according to Gallup, consider themselves very religious and the proportion of income in the state that goes to charity." (Phillip Reese, *Sacramento Bee*, May 4, 2016. <http://www.sacbee.com/site-services/data-bases/article75591077.html/5/4/2016>.)

FF. United States (2018). "More than two-thirds of Mormons declared themselves to be full-tithe-payers (68%), which is an astonishing rate but in keeping with other research that has shown Mormons to have the highest rate of giving of any religious group in America." (Jana Riess, *The Next Mormons: How Millennials are Changing the LDS Church*, 2019, 166.)

VI. Estimates of Tithing Paid

A. Amount Reported at General Conference. For over a century, the amount of tithing paid in the previous year, as well as the amount spent, was announced at the April general conference. This continued through April 1959. In that year, however, the Church audit showed a deficit (see above for details). Without any announcement, the Church quit reporting income and expenditures, starting in April 1960, and for nearly half-a-century, there has only been a statement from the general auditing committee of the Church indicating that "all is well." It is perhaps the only official "audit report" anywhere that contains no figures whatsoever.

B. Fast Offerings in 1937 Were Only One-Half a Cent per Meal. At the October 1937 general conference, President Heber J. Grant announced: "It is simply marvelous that people can live on eleven cents, some of them—two meals a day once each month for twelve months in the year—twenty-four meals on a half a cent a meal. (Or at least, so their fast offerings would indicate.)" (*The Mind and Will of the Lord: Indexed Discourses of*

Heber J. Grant Speaking in General Conference, compiled and indexed by Harold W. Pease, 2005, p. 377.)

C. Explosive Growth in the 1950s. "A new year in the financial history of the Church began in 1950-51!" stated a new financial secretary [William F. Edwards] to the First Presidency. He reported that tithing revenues paralleled state and national personal income for eleven years. But starting with 1951, Church income commenced to rise independently. With the Presidency of David O. McKay, Church membership grew at a dizzying pace. Corresponding increases in tithing revenues required either increased investment of the Church's reserve income or greatly increased Church expenditures to keep the reserves in control. President McKay chose to do both, and ushered in an era in which the Church's investment portfolio expanded and diversified at the same time the Church spent tens of millions of dollars on expanding Brigham Young University and other educational facilities, on building new temples and chapels throughout the world, on micro-filming genealogical records, on caring for increased welfare needs of a membership that was doubling every twenty years, on developing public relations exhibits and media, and on related expenditures. Although the momentum for this change in Church finances had been developing for years, it seemed to explode at the time of David O. McKay's Presidency. His optimistic, expansive personality was equal to the new financial circumstances that confronted the Church as it accelerated into becoming a world religion." (D. Michael Quinn, *J. Reuben Clark: The Church Years*, 1983, pp. 276-77.)

1. Amazing Building Spurt. At the October 1952 general conference, Pres. McKay announced that 84 new chapels had been completed and dedicated in the first nine months of the year, with another 53 scheduled for completion in the final quarter. Furthermore, 389 chapels were currently under construction, 50 of which were in the "missions," or outside existing stakes, many of them in foreign countries." (Gregory A. Prince and Wm. Robert Wright, *David O. McKay and the Rise of Modern Mormonism*, 2005, pp. 204-5.)

2. Tithing Up 217% in One Year. "In the same announcement McKay praised church members for opening their wallets to fuel the construction engine, stating that tithing receipts were up 217 percent from the previous year." (*Ibid.*, p. 205.)

3. Large Financial Reserves. Under Wendell Mendenhall's leadership, the building program "took off like a shot. . . . The church had built up large financial reserves during the war years, . . . and Mendenhall believed that these resources could be better deployed building the Kingdom." (*Ibid.*, pp. 205-6.)

D. Church Expenditures, 1925-1955. From 1925-1955, the percentage of tithing and other general church funds spent for various purposes was as follows: Wards and Stakes, 41.3%; Education, 21.2%; Missionaries, 19.9%; Temples, 8.7%; Welfare, 6.9%; and Other, 2.0%. (Richard O. Cowan, *Doctrine and Covenants: Our Modern Scripture*, 1978, p. 185.)

E. Financial Losses in the Late 1950s. "During a few months in mid-1956, the Church lost a million dollars of tithing funds invested in municipal government bonds. Yet later that year, the First Presidency committed two-thirds of Church income to continued investment in municipal bonds. The next annual financial report gave fewer details about expenditures of Church funds, and the Church published its last financial report in April 1959. By the end of 1959, the Church had spent \$8 million more than that year's income. This deficit was extraordinary in view of the fact that the Church had had surplus income of \$78 million after 1958's expenditures. . . . At the end of 1962, the Church was deficit-spending \$32 million annually. . . . By then . . . the building program 'had so drained Church reserves that at one point financial officers wondered if they would be able to meet the payroll' for Church employees." (D. Michael Quinn, "LDS Church Finances From the 1830s to the 1990s," *Sunstone*, June 1996, p. 25.)

F. Deficit Spending. Church leaders continued this same spending pattern until, by the end of 1962, the Church was deficit spending \$32 million annually. It was under these circumstances that full disclosure ended at general conferences, and the Church authorized the making of the film, "The Windows of Heaven," which stressed the blessings which come from paying tithing. (E. Jay Bell, "Windows of Heaven Revisited," *Journal of*

Mormon History, Spring 1994, p. 47.)

G. A Looming Crisis. “But even with voluntary labor, the construction of new meeting houses almost single-handedly pushed the church to a \$32 million deficit for 1962. . . . The LDS church was teetering on the edge of a crisis by 1963.” (D. Michael Quinn, *The Mormon Hierarchy: Extensions of Power*, 1997, p. 28.)

1. Efforts to Increase Tithing. As the church financial situation became more alarming, the Budget Committee reached an agreement to both sides of the balance sheet. On the supply side they decided to initiate a campaign early in 1962, through stake conferences, to increase tithing revenue. McKay confidently noted, ‘We should hope to increase the tithing by \$15 million in order to keep within our budget. On the expense side, they decided that ‘capital investments’—buildings other than chapels—simply would not be considered budget items.’” (Gregory A. Prince and Wm. Robert Wright, *David O. McKay and the Rise of Modern Mormonism*, 2005, 212.)

a. Tithing Increased by 10.8 Percent. “There was some good news amid the bad. The tithing campaign initiated early in 1962 achieved notable success, with receipts for 1962 being 10.8 percent higher than 1961. Overall, however, the deficits continued to mount.” (*Ibid.*, p. 213.)

b. Local Share Raised to 40 Percent. “During the building boom up to this point, congregations had been required to raise 30 percent of the total cost of new or remodeled buildings; McKay now authorized raising this ratio to 40 percent.” (*Ibid.*, p. 213.)

H. Tithing Increases by 1965. “A second factor [in pulling the church out of its cash crisis] was the consistent increase in tithing revenue. Since the renewed emphasis on tithing in 1962, there had been double-digit percentages increases each year, which in 1966 amounted to 11 percent. . . . By the end of 1965 the financial crunch was over.” (Gregory A. Prince and Wm. Robert Wright, *David O. McKay and the Rise of Modern Mormonism*, 2005, p. 225.)

I. Enormous Wealth by 1980s. In 1986, the *New York Times Magazine* reported in a cover story that the Church “is enormously wealthy, richer probably than any religious organization in the nation except the Roman Catholic Church.” [There are roughly ten times more Catholics than Mormons in the United States.] It estimates the church’s total assets at “nearly \$8 billion and its yearly income at about \$2 billion, about 75% of it from tithing and offerings.” It mentions that the church has “more than 800,000 acres of working farmland . . . and a portfolio of stocks and bonds said to be worth hundreds of millions of dollars.” (Robert Lindsey, “The Mormons: Growth, Prosperity and Controversy,” *New York Times Magazine*, Jan. 12, 1986, p. 32.)

1. Note: In the figures that follow, there are many discrepancies from estimate to estimate. If Quinn’s figures, for 1960 to 2010 (below) are anywhere near close, most of the estimates are far too low.

J. Ward Budgets Discontinued. In November of 1989, the Church announced that effective Jan. 1, 1990, all ward and stake budgets would be eliminated, and members would be asked to pay only tithing, fast offerings, and special missionary donations. All other Church expenses (welfare farms, new buildings, ward and stake budgets, etc., would be paid out of the tithes of the Church. Since most wards in North America had budgets running thousands of dollars each (and some were as high as \$30-40,000), Church revenues would have to be substantial to make this possible. (The letter sent to all priesthood leaders announcing this change is quoted in Lucile C. Tate, *Boyd K. Packer: Watchman on the Tower*, 1995, p. 254.)

K. Tithing Estimates for 1990. “If one were to assume that the average per capita income of LDS families in every nation is equal to the average per capita income of that nation and also assume that one-third of all Latter-day Saints paid a full tithing of 10 percent of their income, the tithing revenues of the church in 1990 would have been approximately \$3 billion, 88 percent of it coming from members in the United States.” (*The Mormons’ War on Poverty*, Garth L. Mangum and Bruce D. Blumell, 1993, p. 265.)

1. Estimated at \$4.3 Billion in 1991. "The Arizona Republic conservatively estimates that the church collects about \$4.3 billion a year from its members, plus \$400 million from its many enterprises." (*Ibid.*, June 30, 1991, p. A1.)

2. Estimate Too Conservative. "With the 1952-62 period as a basis of comparison [see "1962 Tithing," above], the LDS church's tithing revenues for 1990 would be far in excess of the \$4.3 billion estimated by the *Arizona Republic*." (D. Michael Quinn, "LDS Church Finances from the 1830s to the 1990s." *Sunstone*, June 1996, p. 20.)

L. Mormon America Estimates, 1999. In 1999, Richard and Joan K. Ostling, a husband-wife team, estimated the wealth of the Church in their book, *Mormon America: The Power and the Promise*. Here are the highlights:

1. \$25 to \$30 Billion in Assets? "The estimated grand total of LDS assets, by a conservative reckoning, would be \$25-30 billion."

2. \$5.3 Billion in Tithing Alone? Tithing alone likely generates some \$5.3 billion a year, "though one knowledgeable source thinks \$4.25 billion might be a safer estimate." (115)

M. Impact of Fast Offering Contributions. One man, after interviewing numerous bishops and stake presidents, estimated that the typical ward in the United States receives \$27,000 annually as fast offering contributions. By contrast, wards and branches in less-developed countries (LDCs) receive an average of \$350 annually as fast offering donations. "Multiplied by the number of such congregations in (respectively) the United States and the LDCs, these figures would yield about \$400 million for the former and \$4 million for the latter. We might estimate another \$100 million in donated food and clothing to the Church in the United States." (Bradley Walker, "Spreading Zion Southward," *Dialogue: A Journal of Mormon Thought*, Winter 2002, p. 92.)

N. Church Tithing Donated, Extrapolated, 1960-2010. D. Michael Quinn, in his book *The Mormon Hierarchy: Wealth & Corporate Power*, Signature Books, 2017, includes Table 1.7: "LDS Church's Tithing Extrapolated, 1960-2010, in US Dollars, Based on Average Increase of 12.9 percent." Here are his figures:

1960	\$78,151,520 (verified)	1983	1,273,204,288
1961	88,233,066	1984	1437,447,641
1962	99,615,132	1985	1,662,878,387
1963	112,465,48		
1964	126,974,531		
1965	143,353,116		
1966	161,845,668		
1967	182,723,759		
1968	206,295,124		
1969	232,907,195		
1970	262,952,223		
1971	296,873,060		
1972	335,169,685		
1973	378,406,574		
1974	427,221,022		
1975	482,332,534		
1976	544,553,431		
1977	614,800,824		
1978	694,110,130		
1979	783,650,337		
1980	884,741,230		
1981	998,872,849		
1982	1,127,727,447		

1986	\$1,832,299,699	2000	10,016,018,211
1987	2,068,587,330	2001	11,308,084,560
1988	2,335,435,096	2002	12,766,827,468
1989	2,636,706,223	2003	14,413,748,211
1990	2,976,841,326	2004	16,273,121,730
1991	3,360,853,857	2005	18,372,354,433
1992	3,794,404,005	2006	20,742,388,155
1993	4,283,882,122	2007	23,418,156,227
1994	4,836,502,916	2008	26,439,098,380
1995	5,460,411,792	2009	29,849,742,071
1996	6,164,804,913	2010	33,700,358,798
1997	6,960,064,747	(D. Michael Quinn, <i>Mormon Hierarchy: Wealth & Corporate Power</i> , 2017, 35 (Table 1.7.))	
1998	7,857,913,099		
1999	8,871,583,889		

O. Donations and Expenditures in Australia for 2010. As of Dec. 31, 2010, donations received by the Church in Australia amounted to 29,558,964. Total expenses for that year were 25,955,780. The profit for the year was 4,701,907. “Monetary figures in this report are in Australian dollars. Since an Australian dollar was worth 1.02 US dollars as of Dec. 31, 2010, the amounts are about the same.” (D. Michael Quinn, *Mormon Hierarchy: Wealth & Corporate Power*, 2017, Appendix 16, 503.)

P. Donations and Expenditures in Canada for 2010. As of Dec. 31, 2010, the Church reported the following statistics for its operation in Canada, as required by Canadian law:

Value of land and buildings in Canada	\$548,045,498
Total assets in Canada	691,140,110
Total amount received from other registered charities	150,973,539
[presumably from Church in SLC]	
Total expenditures	216,928,440

(D. Michael Quinn, *Mormon Hierarchy: Wealth & Corporate Power*, 2017, 508-513.)

Q. Donations and Expenditures in the Philippines for 2010. As of Dec. 31, 2010, in a document submitted to the Philippine government, the Church stated it had received “in Tithing and donations” during 2010 of 436,228,822 Philippine pesos, which in US dollars on that date amounted to \$9,950,475. In addition, the Church in the Philippines received from the Church in Salt Lake City \$63.8 million. It had expenses for the year of 2,736,841,022 Philippine pesos, or US \$62,427,943. (D. Michael Quinn, *Mormon Hierarchy: Wealth & Corporate Power*, 2017, Appendix 19, 517-18.)

R. Tithing, Other Donations and Expenditures in Tonga for 2010. As of Dec. 31, 2010, in a document submitted to the government of Tonga, the Church stated it had received “in Tithing Income,” 3,740,082 Tongan Pa’anga, each equal to \$0.54 USD at the time, or US \$6,926,078. It also received \$1,549,774 in “Other Contributions.” It had total expenses in 2010 of US \$67,567,004. “The miscellaneous income of 22 million Tongan Pa’anga, apparently the subsidy from LDS headquarters in Utah, equaled \$12 million USD.” (D. Michael Quinn, *Mormon Hierarchy: Wealth & Corporate Power*, 2017, Appendix 20, 526, 27.)

S. Tithing and Other Donations in the United Kingdom for 2010. As of Dec. 31, 2010, in a document submitted to the UK government, the Church reported the following statistics about their operation in the United Kingdom:

Donations from UK members came to £32,168,000, or \$20,620,513.

The “donation from parent company” in Salt Lake City of £1.1 million was the equivalent of \$1.8 million USD. (D. Michael Quinn, *Mormon Hierarchy: Wealth & Corporate Power*, 2017, Appendix 21, 528-29.)

T. 2012 Estimate: Worth \$40 Billion and Collects \$8 Billion in Tithing Annually. In a lengthy article on Mormon wealth in 2012, *Business Week* made this estimate: “The Mormon Church at the time said the estimates

were grossly exaggerated, but a recent investigation by Reuters in collaboration with sociology professor Cragun estimates that the LDS Church is likely worth \$40 billion today and collects up to \$8 billion in tithing each year.” (*Business Week*, July 10, 2012.)

U. Typical Utah Wards. "A typical ward [in 1991] generates over \$100,000 per year in tithing alone, and a typical stake can account for \$1,000,000 per year. When a new ward building is built (remember three wards) and management provides the money for a new \$1,000,000 building, it is hardly magnanimous since the stake donates that amount annually." (Ron Molen, "The Two Churches of Mormonism," *The Wilderness of Faith: Essays on Contemporary Mormon Thought*, Edited by John Sillito, 1991, p. 28.)

1. Very Wealthy Ward. A person in a position to know reported that in 2006, in a very wealthy ward in the Salt Lake Valley, total tithing would likely reach \$10 million by the end of the year. (Private conversation, October 2006).

2. Lower-Income Ward. It was reported that a lower-income ward in suburban Salt Lake County in 2009 received \$350,000 in tithing and \$25,000 in fast offerings. (Private conversation in January, 2010).

3. Older Salt Lake Ward. A ward in an older part of Salt Lake City received \$300,000 in tithing and \$18,000 in fast offerings in 2009. (Private conversation in January, 2010.)

4. Ward in Lethbridge, Canada. A form required of wards in Canada included the information that in 2009, the Lethbridge 12th ward received \$558,729 in donations from their members. That is presumably in Canadian dollars. ((harrisonames.com/?p=25#comment-2; March 17, 2011.)

V. Ward Totals in 2013. A ward financial clerk reported in October 2013 that his ward's annual budget for the year was aprx. \$9,000. Tithing sent in for the first ten months exceeded \$600,000, while fast offerings ran between \$35,000 and \$40,000, about 2/3 of which was used by the ward. (exmormon.org/phorum/read; Oct. 31, 2013.)

1. Another man reported: "Our ward has over \$750,000 in tithing donations this year through last Sunday. Our ward budget in 2013 is around \$9,100. We have 200 households and 460 member records in the ward." (*Ibid.*)

2. A ward finance clerk noted: "My last job was finance clerk for about three years (ending in Dec. 2009). The ward typically sent about \$600,000 per year to SLC in tithing and we generally had a budget allotted to the ward of about \$6,000 per year.

W. Eastern Stake Tithing. In April 1988, the president of a stake in a metropolitan area along the East Coast reported that for 1987, his stake received half a million dollars in tithing donations alone. He reported that his stake is not a wealthy stake, but quite average. If that same figure held true for the 1,127 stakes in the United States and Canada alone, the tithing of the Church would be \$563,500,000 for the year. That would still leave over 500 foreign stakes not tallied. (Personal conversation)

X. LDS vs. Other Religions. In trying to determine LDS contributions of tithing, the Ostlings in a recent book used this reasoning: In 1995, the average annual contribution per U.S. Seventh-day Adventist baptized member was \$989, and \$77 per foreign member. (Neither the Adventists nor the Mormons baptize infants.) If one assumed that Mormon contributions were no higher or lower than the Adventists, some interesting figures result. "The U.S. Mormon membership multiplied by the average U. S. Adventist contribution would yield reve-nues of \$4,903,875,402. The foreign Mormon membership multiplied by the foreign Adventist average of \$77 would yield \$364,651,749. The projected annual worldwide LDS membership contributions would thus be roughly \$5.3 billion as of 1995. Interestingly, in 1991 the *Arizona Republic* ran similar equations based on

giving in the Church of the Nazarene and came up with \$4.3 billion, which, adjusted for inflation, is not far from our number.” (Richard N. Ostling and Joan K. Ostling, *Mormon America: The Power and the Promise*, 1999, p.397.)

1. Better Than Church Admits. “For the Mormon Church to insist that the \$5.3 billion is ‘greatly exaggerated’ would be to admit that it is far less efficient than the Adventist Church in pulling in the tithe. From what we know, that is something that few Mormons and hardly anyone in the wider religious community at large would believe. On the other hand, one unknown factor is the degree to which baptized LDS members on the rolls are inactive and noncontributing. Also, the LDS membership could include more children and nonworking spouses without income than that of the Adventists or other groups. As indicated, one knowledgeable source thought \$4.25 billion would be a safer estimate, so the Adventist-based projection of \$5.3 billion may be high. In any case it is of the correct order of magnitude.” (*Ibid.*)

2. Comparison with Catholics. “More than half of Roman Catholic households contributed less than \$1 a week to the Sunday collection plate in 1991, according to a survey that seems to confirm Catholics’ place on the bottom rung of givers. The study of 330,000 Catholic households was the first comprehensive survey of financial data provided by parishes, as opposed to data obtained by surveying individual Catholics, researchers said.” The study was coordinated by Dean Hoge, a Catholic University of America sociologist.” (*Deseret News*, AP story, Dec. 24, 1992, p. A1, A5.)

3. Overall Comparison. “In a report combining the General Social Surveys from 1987 to 1989, Mormons gave 6.2 percent of their income, or \$1,713 a year, and Baptists gave 2.9 percent or \$734 a year. On the lower end, Lutherans contributed 1.3 percent, or \$349 a year, and Catholics gave 1.2 percent or \$290 a year.” (*Ibid.*, p. A5.)

4. U. S. Episcopal Church Received \$1.3 Billion in 2014. In conjunction with the triennial General Convention meeting in Salt Lake City (for the first time) in June 2015, it was reported that the total collection plate and pledge income received in 2014 was \$1,313,305,473. The Episcopalians reported having 1,866,758 “active baptized members” in 2014, a drop of 27,423 from the previous year. (*Deseret News*, June 21, 2015.)

Y. Tithing Estimates for 1995. Using those same assumptions, by 1995 the tithing revenues of the Church would have been about \$5.6 billion. (See above).

Z. Estimate Too Conservative. “With the 1952-62 period as a basis of comparison [see “1962 Tithing,” above], the LDS church’s tithing revenues for 1990 would be far in excess of the \$4.3 billion estimated by the *Arizona Republic*.” (D. Michael Quinn, *Sunstone*, June 1996, p. 20.)

AA. Time Estimates. In August 1997, *Time* Magazine ran a cover story on “Mormons, Inc.: The Secrets of America’s Most Prosperous Religion.” They stated, “With unusual cooperation from the Latter-day Saint hierarchy (which provided some financial figures and a rare look at church businesses), *Time* has been able to quantify the church’s extraordinary financial vibrancy. Its current assets total a minimum of \$30 billion. If it were a corporation, its estimated \$5.9 billion in annual gross income would place it midway through the *Fortune* 500 . . . And as long as corporate rankings are being bandied about, the church would make any list of the most admired, for straight dealing, company spirit, contributions to charity (even the non-Mormon kind) and a fiscal probity among its powerful leaders that would satisfy any shareholder group, if there were one.” (*Time*, August 4, 1997, p. 52.) Other findings:

1. “Last year \$5.2 billion in tithes flowed into Salt Lake City, \$4.9 billion of which came from American Mormons.” (53)

a. 92% of Tithing is Paid by American Mormons. If *Time* is correct, 92 percent of all tithing is paid by American Mormons. That would indicate that non-American members, who now comprise over half the total

membership, contribute a relatively small \$300 million to the Church.

BB. Tithing Provided 90% of Church's Revenue in 1997. “Bishop Burton was more specific in 1997, saying that tithing provides 90 percent of the church's revenue. . . . Although I have not seen an official accounting since the 1940-60 summary, tithing was growing at a mean average of 12.9 percent annually in the 1950s.” (See chart above, for extrapolated tithing amounts for 1960-2010.) (D. Michael Quinn, *The Mormon Hierarchy: Wealth & Corporate Power*, 2017, 139.)

CC. 2012 Tithing Estimate: \$7 Billion Annually. A 2012 analysis of the LDS's Church's finances by Reuters and University of Tampa sociologist Ryan Cragun has been released. Relying heavily on church records in countries that require far more disclosure than the United States, Cragun and Reuters estimate that the Church brings in some \$7 billion annually in tithes and other donations.

1. **Based on Canada and U.S.** Several countries around the world require religious groups and charities to file financial reports, including Canada. The country has only 185,000 Mormon members but a wealth of statistics on them. Taking total reported Canadian donations and dividing by the estimated number of active Mormons and family financial data from the World Bank indicates that active Canadian Mormons give slightly less than 8 percent of their income to the church. Assuming that active U.S. Mormons give at a similar rate and adjusting for higher U.S. income, total U.S. tithing would amount to more than \$6 billion, or about \$6.5 billion annually between the United States and Canada.

2. **Rest of World Sharply Lower.** Australia, Hong Kong, New Zealand and the United Kingdom, which also require financial disclosures, all have sharply lower donation rates than Canada. Based on data from those countries, tithing outside the United States and Canada totals several hundred million dollars, taking global total donations to about \$7 billion.

3. **Total Wealth: \$35 Billion.** Canada also requires the church to disclose the value of its assets and spending. Using those figures as a basis suggests the total value of church buildings, including temples and meeting houses, would be about \$35 billion globally.

4. **Less Transparency.** The Mormon church, meanwhile, appears to be decreasing transparency and member control of donations. New tithing slips give fewer donation options and come with an expanded disclaimer saying the church has sole discretion over spending, even though it will make "reasonable efforts" to follow donors' wishes. (*In.reuters.com/article/2012/08/12*; accessed Aug. 20, 2012.)

DD. Brigham Young's \$100,000 Tithing Payment. At the October 8, 1872 general conference, Elder George Q. Cannon noted: “While upon co-operation, let me here say that we can witness the good effects of this to the Church, and we shall feel them in days to come. President Young, the other day, paid into the cooperative establishment—Zion's Co-operative Mercantile Institution—a hundred thousand dollars tithing—the tithing of his own personal means—and it is now where it will yield profits for the benefit of the whole Church. . . . I have admired the wisdom, and have felt thankful that there was a sum placed where it could be used for the benefit of the work, and at the same time yield a handsome return for the investment.” (*Journal of Discourses*, 15:208.)

EE. Larry H. Miller's Testimony of Tithe-Paying. Larry H. Miller's bishop wanted to call him to be the advisor of the teachers quorum, even though he was barely active at the time. He wanted his own son to have Larry as an instructor. During an interview he raised a few concerns: “The bishop concluded the meeting by asking, ‘Will you quit swearing and will you pay tithing?’ I said yes. I went home—I remember the date: December 28, 1978 — and I told Gail, ‘Starting the fifth of January, I want you to take our gross income and pay tithing on it and don't ever ask me about it again.’ A lot of things broke loose after that. If you asked me what the turning points of my life were, I would say marrying Gail and paying tithing. Ever since I made that decision to pay tithing, the Church has been the guiding force in my life—in business, family, everything.” (*Driven: An Autobiography*, Larry H. Miller, with Doug Robinson, 2010, p. 97.)

FF. Wealth of the Church Is Its People. At the April 1992 general conference, President Hinckley added this thought: "We have a few income-producing business properties, but the return from these would keep the Church going only for a very short time. Tithing is the Lord's law of finance. . . . When all is said and done, the only real wealth of the Church is the faith of its people." (*Ensign*, May 1991, pp. 51-52.)

Compiled by
Reed Wahlquist
© November 2018

Addendum: Tithing and the Film, "The Windows of Heaven"

VII. Background of the Film

A. Background. The 1959 general conference was the last one in which financial reports were presented with both income and expenditures listed. That year, for the first time in many years, the Church had a deficit, amounting to \$8 million. By 1962, the Church was deficit spending \$32 million annually. That year, the Church authorized the making of the film, "The Windows of Heaven," about the blessings of paying tithing. "No doubt the film about Lorenzo Snow's experiences over sixty years earlier stimulated tithing and was made with that purpose in mind." (E. Jay Bell, "The Windows of Heaven Revisited," *Journal of Mormon History*, Spring 1994, pp. 65-81.)

B. Errors in Film. The numerous inaccuracies in the film appear to go well beyond "poetic license," as these details indicate:

1. "Contrary to the film's inference, . . . the majority of the general authorities did not go on the trip." (59)
2. As portrayed in the film, [stake president] McArthur gave the first discourse, expressed concern about the drought, and yielded the podium to Snow. Actually, according to the historical record, nobody commented on the weather at all." (63)
3. "Significantly, according to newspaper accounts, 'his remarks were mainly eulogistic of the people of this section of the country, of their tithes and offerings, giving them the name of being the best tithe-payers and most faithful stake in the Church.'" (63)
4. "In light of the film's focus, Snow's praise of their tithing practices is significant. A recent stake conference had revealed that about 76% of the eligible tithe-payers of St. George Ward were paying a full 10% of their income to the Church in 1898." (63)
5. "Furthermore, according to William Nelson, *Diary of William Nelson*, May 18 and 19, 1899, p. 386, 'there was snow in the mountains on the second day of Snow's visit and rain on the third day.'" (63)
6. Will Brooks, present at the conference in his youth, reflected in the 1960s on the film: "Nor was there the great dramatic moment of the picture. He made a good talk, a strong talk. He did pause for a while at one point, but the audience saw nothing that could be interpreted as a revelation. The newspapers, meeting minutes, and the few surviving journals are silent on the revelation or the events surrounding it. According to the film, LeRoy Snow was much struck by his father's moment of revelation. Historically, however, LeRoy made no mention of it in his minutes or newspaper stories, and did not discuss it in print for 35 years." (64-5)

7. “However, President Snow emphasized repeatedly from this time forth that he had received a revelation on tithing while in St. George. On the return journey to Salt Lake City, Snow stated in Holden that the divine communication came in the ‘first meeting’ in St. George. In Nephi he reflected that it came in a nondramatic way ‘that comes to us just as clearly and just as fully’ as other types of revelation.” (65)
8. “Abraham O. Woodruff, Franklin D. Richards, and LeRoy Snow also spoke briefly during this first session; none mentioned tithing. . . . “Evidently Snow did not tell his traveling companions of the revelation until that evening or the next morning, since thereafter, the emphasis of the conference focused on the necessity of paying tithing as a commandment.”
9. The film shows Snow instructing the congregation that if they “observe this law fully and honestly from now on, you may go ahead and plow your lands, plant your seed, and I promise you in the name of the Lord that in due time clouds will gather, the latter rains from heaven will descend, your lands will be watered, and the rivers and ditches will be filled, and you will yet reap a harvest this very season.” The film’s promise, or prophecy, is incorrect. “Obituaries, journals, media articles, speeches, official minutes that are available to researchers, auxiliary lesson manuals, and histories from 1899 to 1933 simply do not corroborate a promise of rain for tithing.” (67)
10. “Such orthodox histories during this time period as B. H. Roberts, *A Comprehensive History of the Church* (1912 and 1930); and Joseph Fielding Smith, *Essentials in Church History* (1922, 1935, and 1979) make fleeting mention of events at the St. George conference, are silent on any unusual event, and do not mention any kind of promise by President Snow.” (68)
11. The first mention of a tithing/rain connection was in *What of the Mormons?* (1947), written by Gordon B. Hinckley, then executive secretary of the Church Radio, Publicity, and Mission Literature Committee, and not yet a general authority. “By the time the earliest account appeared, President Snow had been dead for almost 30 years.” (70)
12. A promise was made, but it had nothing to do with rain: “Snow admitted the Church’s financial difficulties and announced his intention to stress tithing. If parents would teach their children to pay tithing, he promised, ‘then we will have a people prepared to go to Jackson County.’ He declared that Christ was coming soon, but that the Church congregation would ‘not hear the voice of God until we pay a full tithing and return to Jackson County.’” (72)
13. Back in St. George, the drought continued. . . . Stake minutes show that the only sermons on tithing given in the area that summer were by Daniel McArthur, Franklin D. Holt, William Andrus and Erastus B. Snow. “None of them promised rain if the Saints paid tithing, yet tithing donations jumped from about 75% in 1898 to 94% in 1899,” presumably because of the President’s emphasis. (79)
14. The 17-month drought was broken August 2 by a rainfall of 1.89 inches, and the ground was so parched that there was little run-off. “Though not depicted in the film, this welcome rainstorm caused extensive damage.” “Yet neither in Church nor newspaper records is the rain connected with paid tithing.” (81)
15. “The evidence is conclusive that Lorenzo Snow indeed received a revelation about the importance of renewed emphasis on tithing and made inspired promises churchwide about the continued existence of the Church if the Saints of his day would obey this principle.” (81)