

Elder Henry D. Taylor

Assistant to the Council of the Twelve

With the rising cost of goods and services, inflation marches steadily onward. These increases result in hardships for many but especially upon individuals and families with fixed incomes. There are so many demands on each available dollar that constant adjustments are necessary to make ends meet. One frustrated person remarked: "I just get my affairs to the point where I think that I can make ends meet when something breaks loose in the middle."

Malachi's formula

Centuries ago the Lord through a prophet gave a formula that gives a solution for these problems, when he said to Malachi: "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." (Mal. 3:10.)

A test of loyalty

Frequently we hear the expression "I can't afford to pay tithing." Persons who make such statements have not yet learned that they can't afford *not* to pay tithing. There are many members who from experience can and do testify that nine-tenths carefully planned, budgeted, and spent wisely, with the blessings of the Lord, will go much farther than ten-tenths spent haphazardly without planning and without the Lord's blessings.

The payment of tithing is a test of our faithfulness and loyalty. President Joseph F. Smith, many years ago, counseled: "By this principle (tithing) the loyalty of the people of this Church shall be put to the test. By this principle

it shall be known who is for the kingdom of God and who is against it." (Joseph F. Smith, *Gospel Doctrine*, Deseret Book Co., 1939, p. 225.)

A tithe one-tenth

Often the question is asked, "What is a tithe?" Joseph L. Wirthlin, a former Presiding Bishop of the Church, gave a clear definition when he explained: "The very word itself denotes one-tenth. A tithe is one-tenth of the wage earner's *full income*. A tithe is one-tenth of the professional man's *net income*. A tithe is one-tenth of the farmer's *net income*, and also one-tenth of the produce used by the farmer to sustain his family which is a just and equitable requirement, as others purchase out of their income such food as is needed to provide for their families. A tithe is one-tenth of the dividends derived from investments. A tithe is one-tenth of net insurance income less premiums if tithing has been paid on the premiums." (*Conference Report*, April 1953, p. 98. Italics added.)

A voluntary contribution

Several presidents of the Church have explained that the payment of tithing is an individual and a personal matter and that it is a voluntary contribution. Brigham Young in the early days of the Church taught the Saints, saying: "We do not ask anybody to pay tithing unless they are disposed to do so; but if you pretend to pay tithing, pay it like honest men." ("Brigham Young on Tithing," *Improvement Era*, May 1941, p. 282.)

Years later President Grant advised the people in these words: "The Lord, you know, does not send collectors around once a month to collect bills; He does not send us our account

once a month; we are trusted by the Lord; we are agents; we have our free will. . . ." (Heber J. Grant, "Settlement," *Improvement Era*, Jan. 1941, p. 9.)

Time of payment

There is merit in paying tithing when one receives the income or increase, although farmers and others operating their own businesses usually find it necessary to calculate their increase on an annual basis. Again, President Grant, speaking from years of experience and observation, suggested: "The payment of our tithing in the season thereof—when we get our income—makes it come easy. I find that those who pay tithing every month have very much less difficulty in paying it than those who postpone payment to the end of the year. . . ." (Heber J. Grant, *Gospel Doctrine*, p. 9.)

The law of tithing has come from the Lord as a commandment, and when we keep that law and commandment we are entitled to the blessings that are promised, for the Lord has said: "I, the Lord, am bound when ye do what I say; but when ye do not what I say, ye have no promise." (D&C 82:10. Italics added.)

Example of Mary Smith

In the early days of the Church there was a good and faithful woman, Mary Smith, widow of the martyred patriarch Hyrum Smith. She firmly believed in the promises of the Lord. Her son, Joseph F., and her grandson, Joseph Fielding, lived to become presidents of the Church. President Joseph F. Smith related an incident that occurred when he was a 10-year-old boy:

"I recollect most vividly," he said, "a circumstance that occurred in the days of my childhood. My mother was a widow with a large family to provide for. One spring when we opened our potato pits she had her boys get a load of the best potatoes, and she took them

to the tithing office; potatoes were scarce that season. I was a little boy at the time, and drove the team. When we drove up to the steps of the tithing office, ready to unload the potatoes, one of the clerks came out and said to my mother, 'Widow Smith, it's a shame that you should have to pay tithing'. . . he chided my mother for paying her tithing, called her anything but wise or prudent; and said there were others who were strong and able to work that were supported from the tithing office. My mother turned upon him and said: '. . . you ought to be ashamed of yourself. Would you deny me a blessing? If I did not pay my tithing, I should expect the Lord to withhold His blessings from me. I pay my tithing, not only because it is a law of God, but because I expect a blessing by doing it. By keeping this and other laws, I expect to prosper and to be able to provide for my family.'" (CR, April 1900, p. 48.)

Faith of Maori sister

I recall sitting in this historical Tabernacle back on October 1948 when the semi-annual conference of the Church was in session. Elder Matthew Cowley of the Council of the Twelve was speaking. He related an incident that made a deep and lasting impression on me. While serving as president of the New Zealand Mission he visited a good Maori sister who sincerely believed and observed the principle of tithing. Brother Cowley told of this experience in these words:

"Now, on one occasion I called in as I always did when I visited that vicinity, to see this grand little woman, then in her eighties, and blind. She did not live in an organized branch, had no contact with the priesthood except as the missionaries visited there. We had no missionaries in those days. They were away at war.

"I went in and greeted her in the Maori fashion. She was out in the back yard by her little fire. I reached forth

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my hand to shake hands with her, and I was going to rub noses with her and she said: 'Do not shake hands with me. . . .'

"I said: 'Oh, that is clean dirt on your hands. I am willing to shake hands with you. I am glad to. I want to.'

"She said: 'Not yet.' Then she got on her hands and knees and crawled over to her little house. At the corner of the house there was a spade. She lifted up that spade and crawled off in another direction, measuring the distance she went. She finally arrived at a spot and started digging down into the soil with that spade. It finally struck something hard. She took out the soil with her hands and lifted out a fruit jar. She opened that fruit jar and reached down in it, took something out and handed it to me, and it turned out to be New Zealand money. In American money it would have been equivalent to [about] one hundred dollars.

"She said: 'There is my tithing. Now I can shake hands with the priesthood of God.'

"I said: 'You do not owe that much tithing.'

"She said: 'I know it. I do not owe it now, but I am paying some in advance, for I do not know when the priesthood of God will get around this way again.'

Then after a brief pause and with considerable emotion Brother Cowley

continued: "And then I leaned over and pressed my nose and forehead against hers, and the tears from my eyes ran down her cheeks. . . ." (CR, Oct. 1948, pp. 159-60.)

Promised blessings

My beloved brothers and sisters, the Lord does keep his promises. He truly opens the windows of heaven and pours out his blessings upon those who are faithful and who obey his commandments but it will be done in his own way. These blessings may come in a financial or temporal way or may be realized by a spiritual outpouring, bringing strength, peace, and comfort. His blessings may come in unusual and unexpected ways so that at the time we may not even recognize them as blessings; but the promises of the Lord will be kept.

And to this I testify in the name of our Lord and Savior, Jesus Christ. Amen.

President Spencer W. Kimball

Elder Henry D. Taylor has just spoken to us. He is an Assistant to the Council of the Twelve.

Elder Hartman Rector, Jr. of the First Council of Seventy will now address us.

Elder Hartman Rector, Jr.

Of the First Council of the Seventy

We have sustained a new prophet at this conference, which is wonderful and inspiring. It's necessary, for it is a commandment of God, but of course, the work is yet to do. We must follow him.

Fundamental principles

The response of the Prophet Joseph Smith to the question "What

are the fundamental principles of your religion?" contains a succinct statement about the importance of testimony. He said:

"The fundamental principles of our religion are the testimony of the Apostles and Prophets, concerning Jesus Christ, that He died, was buried, and rose again the third day, and ascended into heaven; and all other things which pertain to our religion are