

Making Your Accounting

**“Render an Account of
Your Stewardship”**



The Joint Conference Of Restoration Branches

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Stewardship is the discovery, accumulation, management and distribution of all the gifts God has given unto us!

Stewardship is not the mathematical calculation of how much we owe, but the practical demonstration, by our lives, that all things belong to God and that our stewardship is to work for the welfare of Zion always acting with responsibility and accountability for all that God has given to us in our individual and collective stewardships.

Using This Booklet

This booklet is designed to help members of the church in their desires to respond to God's expectations in the temporal area of their discipleship. Practical guidelines are offered to provide specific helps for stewards at various points in the accounting process.

Need Further Help?

Please feel free to contact any member of the Finance Committee if you have any questions while filling out your tithing statement. We would be happy to assist you in your endeavor to "render your accounting to the Lord".

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Render an Account of Your Stewardship

Introduction

What is it that distinguishes Christians from other persons? Christians are those who are willing to take upon themselves the name of Christ. To assume Christ's name is to commit one's life to the teachings and example demonstrated in the life of Jesus of Nazareth.

One facet of the Christian life long recognized and taught by the church is the nature of our accountability to God for our lives and all the resources He places in our care. His expectations are vividly seen in Doctrine and Covenants 72:1c: "...it is required of the Lord, at the hand of every steward, to render an account of his stewardship, both in time and in eternity." However, recognizing the importance of willing, participating, co-creating disciples, he has further counseled that persons "...should be anxiously engaged in a good cause, and do many things of their own free will, and bring to pass much righteousness; for the power is in them, wherein they are agents unto themselves" (D&C 58:6d). When Christians willingly choose to be accountable partners with God in his ongoing purposes, they are free to be productive and fulfilled participants in the kingdom-building process.

Financial stewardship accounting, although only a part of the Christian life-style, is a significant and symbolic act in the life of a steward. It is a demonstration of a willingness to freely participate in a part of God's expectations for his children. The implementation of the teachings of Christ dealing with stewardship accounting, increase, inheritance, tithing, offerings, surplus, consecrations, and the storehouse all depend upon a people who will freely choose the life-style of accountability.

The Call to be Stewards

Acknowledging the current disorganization of the Church with the lack of a Presiding Bishop and Church hierarchy, one may question, “Are we still obligated to file a tithing statement?” “To whom should it be submitted?”

Although the circumstances are not identical, similarities do exist between the Church today and the scattered condition of the Church during the early years of the Restoration.¹ While the state of the Church today prevents full compliance with the laws of stewardship, our branch leadership believes that the principles of accountability and paying tithing are still required as a minimum response by all baptized members of the Church of Jesus Christ.

How then, are we to administer the law of temporalities? We find direction given in General Conference Resolution #138 which was adopted by the Church in 1872, as they grappled with the same issue. There we find this counsel,

“...That we consider it to be the duty of the presiding officers of missions, districts, and branches to teach the law of tithing and free-will offerings, presidents of branches to act as the Bishop’s agents in collecting and disbursing such tithing and offerings, keeping an account of all moneys received and forwarding the same to the Bishop to carry on the work of the ministry....”

¹ The Conference of April 6, 1875 affirmed the following resolution: “Resolved, That the law of tithing is binding upon the church in its scattered condition.” *R.L.D.S. Church History*, Vol. 4, Page 102.

Under the existing conditions of the Church today, each member must freely determine that portion of their temporal resources, which as stewards according to the law of God, can be identified as tithing. We endorse the action taken by the Church on October 16, 1866 as the pattern for this stance.²

In the absence of a Presiding Bishop, we believe the responsibility of teaching and administering the temporal law falls upon the restoration branches working in harmony with the laws of the church. We believe that each member is accountable for their temporal resources and that it is the responsibility that each baptized member should make an accounting (first time or annual), and that they should establish a standard of living that will make possible an annual increase and to pay their tithes and offerings that the church continues to be placed in a position to carry on the promulgation of the gospel of Jesus Christ.

Therefore, we encourage members of each branch to prepare an accounting to acknowledge their desires to be responsible stewards over the gifts and blessings that God has given them. Although it is not required, members are encouraged to send their accounting to Bishop Cederstrom who has been asked by the Conference of Restoration Branches to provide oversight over the temporal stewardship within the JCRB until such time that the Church of Jesus Christ is more properly set in order and that this work can be provided under the leadership of a Presiding Bishopric. It is also recommended that the tithes be forwarded by participating members of the Joint Conference to the JCRB to be used in the support of the missionary activities approved by the General Conference.

² “Resolved that to carry out the principles of the law of tithing, it is the opinion of this counsel, that the law should be carried out in the scattered condition of the church, and that as far as we can approximate to that law, is upon the principle of freewill offering, for the practical purposes indicated by that law.” *R.L.D.S. Church History*, Vol. 3, Page 453-454.

The First Tithing Statement

The First Tithing Statement is a complete listing of all current tangible resources along with all outstanding liabilities. With these two figures, it is easy to compute the tithing on a First Tithing Statement. The instructions below should help accomplish this.

Personal Information

Please complete your personal information as completely as possible. Don't forget to include all children who will not be filing a separate tithing statement. Be sure to sign and date the statement when you are finished.

Assets

- * List all items at their present value (your best estimate that is fair to God and fair to you) except real estate.
- * Real estate should be listed at the original cost plus any improvements that you have made to it.
- * Cash value of a life insurance policy is not the face value. If the policy has an actual cash value, it should be included here.

Liabilities

Liabilities should reflect the amount of money that you owe as of the date of this statement.

First Stewardship Inventory

_____ Date

Last Name	First	M.I.	Social Security #	Priesthood Office
"Give an account of thy stewardship." - Luke 16:2				
Spouse:	First	M.I.	Social Security #	
Address and Street		City	State	Zip

(Name/Age)	
_____	_____
_____	_____
_____	_____

* Signed	Date
_____	_____
* Signed (spouse)	Date
_____	_____

** Payment of tithing due is a matter of conscience and agency. This is not a legally binding agreement.*

Assets			
Cash and Securities			
Cash on Hand + Checking Account (s) Balance + Savings Account (s) Balance			
Investments (Stocks, Bonds, 401K Balance, CD, Accounts receivable, etc.)			
Housing			
Home (original cost plus improvements)			
Furnishings (furniture, electronics, decorations, etc.)			
Maintenance Equipment (tools, etc.)			
Personal			
Clothing * Books * Jewelry * Etc...			
Other			
Car(s) * R.V.'s * Boats			
Pension fund * Cash value of Life Insurance			
Business and Equipment Net Worth			
Total Assets			

Liabilities			
Home Mortgage (Balance due)			
Auto Loans (Balance due)			
College Loans * Student loans * Any other debts			
Total Liabilities			

Only those portions of the form deemed relevant to our discussion have been shown.

The First Tithing Statement (cont.)

Tithing Due

* **Line B** - Add up any tithing that you have paid prior to the date of this statement. The Treasury Department can assist you in obtaining this information. For every dollar that you have given back to God from your increase, there are nine dollars of your increase which are not subject to tithing again. To find out how much of your increase that you have already tithed, multiply all of the tithing that you have previously paid by nine and enter in this line.

* **Last Line** - This represents the total amount of tithing that you owe to the Lord.

New Start Statement

If you have not submitted your financial accounting for three years or more, then a "New Start" statement is recommended. A "New Start" statement consists of taking an inventory of your current assets in the same manner as a First Tithing Statement with the addition of one line (discussed below).

New Start Statement

There is one additional estimate that conscientious stewards will want to make. There has been a certain portion of your increase, in the years since your last statement, that is not reflected in tangible, physical assets. You have spent money for gifts, recreation, entertainment, etc., that are referred to as "intangible" expenditures of your increase. One tenth of your estimate of these "intangible" expenditures should be entered on Line E.

First Stewardship Inventory (cont.)

Tithing Due		
A	Subtract Total Liabilities from Total Assets to find accumulated increase	
B	Multiply the total tithing previously paid \$ _____ by nine	
C	Subtract line B from line A (= accumulated increase still subject to tithing)	
D	Tithing owed (divide line C by ten)	
E	(If this is a "new start" statement, refer to note 1 below)	
Total Tithing Due (Add line E and line D)		

Note 1: If you have filed before, but it has been several years, a certain portion of your increase since your last statement is not reflected in your tangible, physical assets. You may have spent money for gifts, recreation, etc., that were "intangible" expenditures from your increase. You should estimate what amount has been spent in this way. Divide your estimate by ten and enter that number in line E.

Only those portions of the form deemed relevant to our discussion have been shown.

Preparing the Annual Tithing Statement

To "render an account" of our stewardship on an annual basis implies that stewards should have some idea of the resources that God entrusts them with and how those resources are used. This suggests that sufficient records be kept to insure adequate accounting. Record-keeping is also very valuable to the steward's management and control of personal finances.

We encourage the keeping of a record of income and expense. However, if this type of record is not kept, you may still prepare a reasonably accurate statement. For instance, you receive from your employer the first of each year a W2 form which records your gross yearly earnings, as well as income tax and social security deductions. Your housing cost is readily determined whether you are renting or whether you are making payments on a mortgage. Other basic living needs as listed on the tithing statement form can be determined on an estimated basis. Please do not refrain from rendering your accounting if records have not been kept or if they are incomplete. You will find that if you really work at it, your record-keeping will improve from year to year and will soon provide the basis for a more accurate stewardship accounting.

Be sure to indicate the period covered by your statement. It is recommended that the period be for the calendar year.

Annual Tithing Statement

Income			
Gross Salary, Wages			
Income from rental property, investments, etc.			
Income from other sources			
Total Income			

Basic Living Expenses			
Housing			
Interest, Property Taxes			
Repairs, Maintenance, Insurance, Rent, Utilities			
Replacement Items			
	Subtotal	→	
Commodities			
Food, Eating Out			
Transportation			
Replacement and upkeep of clothing			
Personal Needs			
Medical Needs			
	Subtotal	→	
Other			
Income Taxes (Fed., state, local), Social Security Payment			
Other Family needs			
	Subtotal	→	
Total Basic Living Expenses			

Tithing Due			
A	Subtract Basic Living Expenses from Income to find Increase		
B	Divide line A by ten to find tithing due on Increase for this period		
C	Carry forward amount of "Total Tithing Due" from your last statement		
D	Add lines B and C		
E	Total tithing paid during the period covered by this statement		
F	Total Tithing Due at the close of this period (subtract line E from line D)		

Only those portions of the form deemed relevant to our discussion have been shown.

The Annual Tithing Statement

If you have systematically recorded all disbursements for your Basic Living Needs and Increase for the past year, all you need to do is to sum those expenditures up and enter the totals on the appropriate line of the form.

Total Income

Total up all income that you received throughout the year.

Total Basic Living Expenses

Enter each amount in the correct line and then sum the appropriate lines to determine your Total Basic Living Expenses.

To Figure Tithing Due

Follow the instructions for each line to complete the tithing statement and determine the remaining amount of tithing due (if any).



Annual Tithing Statement

Income			
Gross Salary, Wages			
Income from rental property, investments, etc.			
Income from other sources			
Total Income			

Basic Living Expenses			
Housing			
Interest, Property Taxes			
Repairs, Maintenance, Insurance, Rent, Utilities			
Replacement Items			
	Subtotal	→	
Commodities			
Food, Eating Out			
Transportation			
Replacement and upkeep of clothing			
Personal Needs			
Medical Needs			
	Subtotal	→	
Other			
Income Taxes (Fed., state, local), Social Security Payment			
Other Family needs			
	Subtotal	→	
Total Basic Living Expenses			

Tithing Due			
A	Subtract Basic Living Expenses from Income to find Increase		
B	Divide line A by ten to find tithing due on Increase for this period		
C	Carry forward amount of "Total Tithing Due" from your last statement		
D	Add lines B and C		
E	Total tithing paid during the period covered by this statement		
F	Total Tithing Due at the close of this period (subtract line E from line D)		

Only those portions of the form deemed relevant to our discussion have been shown.

The Children's Tithing Statement

For families with children, a simplified version of the tithing statement has been prepared for them to use. We hope that parents will encourage their children to use these forms as they learn to be accounting stewards. Until they are capable of comprehending the principle of accountability, it is recommended that children do not file their own tithing statements. When ready, it is recommended that the parents provide guidance and encouragement as the children file their own statements.

First Stewardship Inventory - Children			
This is a list of everything that I own as of _____ Date _____			
Name _____ Social Security # _____ Age _____ Grade _____			
Address and Street _____		City _____	State _____
1. Money on hand	\$		
2. Money in savings	\$		
3. Toys	\$		
4. Clothes	\$		
5. Other Items	\$		
6. Total Value of Above (Add lines 1 to 5)	\$		
7. All Tithing that I have paid	\$		
8. Multiple Tithing Paid (line 7) by 9	\$		
9. Subtract line 8 from line 6 (This is the amount that still needs to be tithed)	\$		
10. Tithing Owed (divide line 9 by 10)	\$		
Signed _____		Date _____	*Of all the search is
<small>Payment of tithing due is a matter of conscience and agency. This is not a legally binding agreement.</small>			

Annual Stewardship Statement - Children			
This statement covers a period from _____ Date _____ to _____ Date _____			
Name _____ Social Security # _____ Age _____ Grade _____			
Address and Street _____		City _____	State _____ Zip _____
1. My total income	\$		
2. My necessary living expenses	\$		
3. My increase this year (subtract line 2 from line 1)	\$		
4. Tithing I owe (divide line 3 by 10)	\$		
5. Tithing shown due on my last statement (line 8 of my previous Annual Statement or line 10 of my previous First Inventory)	\$		
6. Total tithing due (add lines 4 and 5)	\$		
7. All Tithing that I have paid during this period	\$		
8. Tithing Owed (subtract line 7 from line 6)	\$		

Conclusion

The process of stewardship accounting is a significant discipline, important both for stewards and the purposes and objectives of the church. Stewards become better managers of the gifts entrusted to them and can better integrate their life commitment to the Lord Jesus Christ through the disciplines of this process. It is a meaningful process that enables stewards to more adequately measure whether or not they are "...using the things of this world in the manner designed of God..." (D&C 128:8c). It is a process that releases resources that enable the Church to fulfill the redemptive ministries of Christ through the world.

We wish to commend the practice and discipline of annual stewardship accounting to all who desire to freely choose the Christian life. We are confident that as church members become more faithful to this process there will be an increased awareness of God's love among us. The challenge and promise of the Old Testament prophet Malachi may well apply to our time: "...prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." (Malachi 3:10).

I, the Lord, am bound when ye do what I say, but when ye do not, ye have no promise. (D&C 81:3b)

“...it is required of the Lord, at the hand of every steward, to RENDER AN ACCOUNT OF HIS STEWARDSHIP, both in time and in eternity.”

D&C 72:1c

“The church has been directed to accede to the rendition of the Bishopric with respect to the temporal law; and until such heed is paid to the word which has been given . . . The church cannot receive and enjoy the blessings which have been looked for when Zion should be fully redeemed.” D&C 129:8f

The Conference of Restoration Branches

Representing members of the

Church of Jesus Christ