

1. If your First Tithing Statement is prepared as of any other date than January 1 (let us say July 15), your first Annual Statement should cover the period July 15 through December 31. From then on, you would prepare your stewardship accounting on the calendar year basis, January 1 through December 31.

3. If by chance your total necessary living expenses in any year should exceed the total income for that year, you would show "nil" on Line Q and R of your tithing statement. Increase is determined by subtracting necessary living expenses from income which means that if there is no increase, there is no tithing due for that year.

C. If the total tithing paid on Line U exceeds the amount shown on Line T, the overpayment of tithes should be shown on Line Z and carried forward to Line S of your next statement. This overpayment can then be deducted from tithing otherwise due on this latter statement.

D. A blue statement form for the use of those engaged in farming and a pink form for children are provided by the church.

E. If you have been a regular filer in past years, but a few years have gone by since you last filed, you may use one of the following two methods to bring your filing up-to-date:

1. If you have kept records of income and expenses for the intervening years, you may prepare an Annual Tithing Statement for each of the missing years, or

2. You may prepare what is referred to as a "new start" statement. This statement is

prepared on the First Tithing Statement form on the same basis as you prepared your First Tithing Statement. However, it is suggested that an amount be shown on Line U of the form, in accordance with Note 2 as indicated in the lower righthand corner of the form.

F. 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 necessary living expenses 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.

G. Keep a copy of all statements prepared for your own record.

VI. Once the amount of tithing due has been determined, every effort should be made to pay the balance owing. Experience indicates that the best way to pay one's tithing is by consistent use of the duplex envelope. ●

PREPARING YOUR ACCOUNTING

By Fred L. Dickson,
as prepared for the Presiding
Bishopric.

The church teaches that a person should pay one-tenth of his accumulated increase (or net worth) as tithing, this being his initial response to the law of temporalities. After this has been done, he then pays as tithing one-tenth of his increase annually.

Helpful suggestions in carrying out these teachings are offered hereunder:

I. Preparing the First Tithing Statement

A. It is important that the required statistical information be noted on the right side of the form. Please show baptism register number in space or spaces indicated.

B. Be sure and fill in the date at which details of resources and liabilities are listed on the statement. This is not necessarily the date at which the statement is actually prepared.

C. Resources

1. These should be listed at their present value; be sure and list real estate at total value, not just your equity in the real estate.

2. Cash value of life insurance does not mean the face value. If your policy has a cash value, it will be noted on a table inside the policy.

3. Show value of clothing, furniture, household furnishings, etc., at a reasonable estimate of their worth.

D. Liabilities should reflect the principal amount owing as of the date of the statement.

E. The difference between total resources (Line V) and total liabilities (Line W) represents your accumulated increase or net worth (Line Q).

F. Determine total amount of tithing which you have paid up to the date of your statement. If you do not have this information, the Presiding Bishopric will send it to you on request.

G. Multiply total tithing previously paid by nine, and insert resultant amount on Line R (See Note 1 on Tithing Statement Form).

H. Complete the form, lines S through Z in order to determine the total tithing due as reflected on line Z. (If line R is greater than line Q, you will show nil on lines S, T, and Z.)

II. Keep a record of yearly income and expense

A. In order that you might prepare an accurate Annual Tithing Statement each year, it is recommended that you keep a record of your Income and Expense. A *Family Income, Expense, and Budget Record* book is available from Herald House or your book steward, as well as a *Youth Income and Expense Record* book and *My Stewardship Book* for the use of pre-teen children.

B. Make entries daily in the income and expense book as money is received and/or spent.

C. Total the columns at the end of each month.

D. Carry monthly totals to the annual recapitulation in the back of the book.

E. At the end of the year, total the columns of the annual recapitulation.

Sample First Tithing Statement

Form 1A
FIRST TITHING STATEMENT
 "Of all that thou shalt give me I will surely give the tenth unto thee."—Gen. 28:22
 Inventory as of January 1 1966
 List possessions at an estimate of present value which you feel is fair to God and fair to you.

| RESOURCES | | |
|--|-------------------------|--|
| 1. Cash on hand and in savings and bank accounts. | 1,100.00 | |
| 2. Accounts, notes and mortgages receivable, stocks, bonds. | 4,000.00 | |
| 3. Clothing, jewelry, cameras, books, musical instruments, etc. (See Note 3). | 800.00 | |
| 4. Furniture, household furnishings, appliances, silverware, etc. (See Note 3). | 1,500.00 | |
| 5. Automobiles, trailers, bicycles, boats, tools, power equipment, etc. (See Note 3). | 2,500.00 | |
| 6. Cash value of life insurance, (not face value—see table inside policy). | 1,150.00 | |
| 7. Real estate (usually—original cost plus improvements). | 19,500.00 | |
| 8. All other assets, livestock, merchandise, business equity, etc. | 240.00 | |
| (V) TOTAL RESOURCES | (V) \$ 30,790.00 | |
| LIABILITIES | | |
| 9. Real estate mortgages (balance now owed). | 15,500.00 | |
| 10. Time payment balances, bills, etc. | 250.00 | |
| 11. All other debts | - | |
| (W) TOTAL LIABILITIES | (W) \$ 15,750.00 | |
| (Q) TO FIGURE TITHING DUE | | |
| (Q) Subtract W from V to find accumulated increase (or net worth). | 15,040.00 | |
| (R) Multiply total tithing previously paid by nine (See Note 1) (10,500.00 x 9) | 9,450.00 | |
| (S) Subtract R from Q to find amount of accumulated increase still subject to tithing. | 5,590.00 | |
| (T) Divide S by ten to find amount of tithing still due. | 559.00 | |
| (U) (If this is a "New Start" statement, see Note 2). | - | |
| (Z) TOTAL TITHING DUE (Add U to T) | (Z) \$ 559.00 | |

Miss Mr. David Robert Thomas
 Baptism Register No. 275421 Family Name
 Name of Wife Alice Jean Brown
 (If Joint Statement) Maiden
 Present Mailing Address 1095 53rd Street
Your City Missouri 65621
 City State or Province
 Permanent Address As above
 Street
 City State or Province
 Church or Congregation Your City N. W. Missouri
 District or State
 My Age 43 41 16 13 10 NIL
 Age of Wife Age of Children Age of other dependents
 No previous statement
 District or State from which previous statement (if any) was filed.
 Occupation Accountant Controller
 State position held or type of work done
 Other skills or special training Auditing - Economics
 Signed David P. Thomas Jan. 10, 1966
 Date
 Signed (wife) Alice J. Thomas

INFORMATION

Use this form to make your original tithing statement. If several years have passed since the filing of your last statement it may also be used to make a "New Start Statement." Use the reverse side to make your Annual Statements.

NOTE 1: One tenth of our increase belongs to God. For each one dollar of increase returned to God, there are nine other dollars of increase which are never again subject to tithing! To find out how much of your increase is thus already tithed multiply the total tithing previously paid by nine and enter it on line R. A "Statement of Tithing Paid" will be sent to you by the Presiding Bishopric at your request.

NOTE 2: If this is a New Start Statement some adjustment should be made for those expenditures out of increase received since your last statement, which are not already included among your possessions on this form. One tenth of the estimated total of such expenditures should be entered on line U. This will include pleasure trips, hobbies, higher education, church offerings, gifts, etc.

NOTE 3: Estimate the approximate present value. In most cases this will be the original cost less depreciation (if any).

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 World Headquarters: Independence, Missouri

III. Suggestions for keeping your record

A. The gross amount of salary should be entered in Column A. Deductions from the gross salary should be entered in an expense column. For example, income tax and Social Security deductions should be shown in Column I; Health insurance deductions should be shown in Column G; deductions for purchase of bonds, etc., should be shown in Column K.

B. If you are making monthly payments on a mortgage on your home, this payment may well include one-twelfth of your real estate taxes and insurance, in addition to principal and interest on the mortgage. Interest, taxes, and insurance should be entered in Column C and mortgage principal should be entered in Column K.

C. Money spent for clothing, furniture, household furnishings, etc., which does no more than replace similar items upon which tithing has already been paid, should be entered in Column E or F. Purchases made which represent more than normal replacement items should be entered in Column K.

D. If a new automobile is purchased, replacing one on which tithing has already been paid, enter in Column H an amount (or amounts, if purchased on an installment plan), equaling the tithed value of the old automobile, less the trade-in allowance. In Column K, you will show the additional dollar investment (if any), in the new car. From this you will observe that in the consideration of the trade-in allowance, the amount entered in Column H will actually be the amount of

depreciation on the old car. This depreciation is determined by subtracting the trade-in allowance from the purchase price of the old car. The amount that will be shown in Column K will be the difference between the cost of the old car and the new car.

D. Computation of Tithing due

1. Total the items making up income and enter on Line X. Total the items making up necessary living expenses and enter on Line Y. Subtract the amount on Line Y from the amount on Line X. The difference is the increase for the period, which you will show on Line Q.

2. Complete the form (Lines R through Z) in order to determine the balance of tithing due at the close of the period as shown on Line Z. Be sure that the amount shown on Line U represents the total of tithing receipts issued to you bearing a date within the period covered by your statement.

V. Additional Suggestions in preparing your statement

IV. Preparing the Annual Tithing Statement

A. Complete statistical information as suggested in the preparation of the First Tithing Statement.
 B. Be sure and indicate the period covered by your statement. We recommend that the period be for the calendar year, January 1 through December 31.
 C. If proper records are kept, it will be a simple matter to complete your stewardship accounting. All you need do is enter on Lines A through I the totals that appear on your annual recapitulation.

Sample Annual Tithing Statement

Form 2A
ANNUAL TITHING STATEMENT
 "Give an account of thy stewardship..."—Luke 16:2
 Miss Mr. David Robert Thomas
 Baptism Register No. 275421 Family Name
 Name of Wife Alice Jean Brown
 (If Joint Statement) Maiden
 Present Mailing Address 1095 53rd Street
Your City Missouri 65621
 City State or Province
 Permanent Address As above
 Street
 City State or Province
 Church or Congregation Your City N. W. Missouri
 District or State
 My Age 44 42 17 14 11 NIL
 Age of Wife Age of Children Age of other dependents
 District or State from which previous statement was filed
 Occupation Accountant Controller
 State position held or type of work done
 Other skills or special training Auditing - Economics
 Signed David P. Thomas Jan. 12, 1967
 Date
 Signed (wife) Alice J. Thomas

| INCOME | | |
|---|------------------------|--|
| (A) SALARY, WAGES (Before payroll deductions) | 9,600.00 | |
| INCOME from rental of property, investments, etc. | 220.00 | |
| INCOME from all other sources (including pension, etc.) | - | |
| (X) TOTAL INCOME FOR PERIOD | (X) \$ 9,820.00 | |
| NECESSARY LIVING EXPENSES | | |
| (B) FOOD or BOARD, Groceries, Meals out, etc. | 1,600.00 | |
| (C) SHELTER, Rent, Taxes, Insurance, Repairs, Interest (See Note) | 1,536.00 | |
| (D) UTILITIES, Fuel, Electricity, Water, Ice, Telephone. | 490.00 | |
| (E) REPLACEMENT of Furniture, Household furnishings, Appliances. | 485.00 | |
| (F) REPLACEMENT of Clothing, Cleaning, Laundry, etc. | 420.00 | |
| (G) MEDICAL CARE, Hospital Insurance, Drugs and Supplies, etc. | 360.00 | |
| (H) TRAVELING EXPENSE for business, Busfare, Auto expenses, etc. | 297.00 | |
| (I) OTHER NECESSARY expenses, income tax, social security, etc. | 1,220.00 | |
| (Y) TOTAL NECESSARY LIVING EXPENSES | (Y) \$ 7,168.00 | |
| (Q) TO FIGURE TITHING DUE | | |
| (Q) Subtract Y from X to find increase for period covered by this statement | 2,652.00 | |
| (R) Divide Q by ten to find tithing due on increase for this period. | 265.20 | |
| (S) Carry forward amount shown on line Z of your last statement. | 559.00 | |
| (T) Add lines R and S. | 824.20 | |
| (U) Total tithing paid during the period covered by this statement. | 600.00 | |
| (Z) BALANCE TITHING DUE at close of period U from (T) | (Z) \$ 224.20 | |

REMARKS:

KEEP A COPY OF THIS STATEMENT FOR FUTURE REFERENCE. Then forward this account of your stewardship through the local Solicitor, Bishop's Agent, Bishop; or send direct to the Presiding Bishopric, The Auditorium, Independence, Missouri, U.S.A.

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