

Are you paying your tithing correctly?

by Amonhi >> Tue Dec 01, 2015 10:25am

I came on the forum to look something up and saw that Tithing was a hot topic with a number of threads and thought I would start this one to share some of my thoughts on the subject.

If you ask any Mormon how to pay tithing, they will generally agree on paying 10% and will usually split into 1 of 2 camps, Net or Gross.

Gross meaning before taxes and Net meaning after taxes but before other living expenses.

If I were to ask you if you pay tithing on your food, housing, clothes or other essentials of life, I think that about 95%+ of full tithe payers would say "Yes, of course!" What about non-essentials, would you pay tithing on:

- Car expenses,
- school tuition and expenses for yourself or your children,
- babysitters,
- maid services or cooks,
- toilet paper,
- travel expenses so you can see your family,
- gifts for birthdays and anniversaries

I think most full tithe payers say that they pay on these things. What do you think?

How about money you spend on serving a full-time mission (parents paying for their children or couples serving a full-time mission for example)? This is money that is 100% dedicated to the lord. Should you pay tithing on money that is 100% dedicated to the Lord? (That means you pay 110% to the Lord for that money.) Or do you think of that money as your increase and so you pay tithing on it the same way you would for money spent going to the movies?

If I asked you why you would pay tithing on your living expenses, you might tell me like other upstanding members have, "The lord has increased me by giving me another day of life and another day of paying my expenses. But is it really an increase if you are already alive and maintaining the same life you had yesterday. If you died, or were evicted or foreclosed on, then would experienced a decrease? 🤔 Everything else is maintaining what you already have unless you get a better house... Or do you think I am stretching?

What is you are in debt? Do you really own anything? Can't everything you own be taken by your

debtors to satisfy your debts? Even your bank accounts? If you are in debt, should you pay tithing?

I am willing to bet that I know the most common answers to these questions. Seems like even the newest members could answer these questions with little effort.

I have heard it preached over the pulpit by a Bishop saying that the church intends for us to pay on our gross. Of course a friend of mine had the guts to tell that bishop he was wrong and pointed him to the Bishop's Handbook which reads,

Definition of Tithing

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" (First Presidency letter, 19 Mar. 1970; see also D&C 119:4).

Whenever you see a phrase like "**which is understood to mean income**" you can interpret that to mean, "we don't know for sure but think that it means... or we want you to think that it means... (Not intending to offend here, but I will show you what the church thinks it means and you'll understand why I said that...)"

For starters, let's consider Abraham and how he paid tithing:

Alma 13:15

15 And it was this same Melchizedek to whom **Abraham paid tithes**; yea, even our father Abraham **paid tithes of one-tenth part of all he possessed**.

That would seem to indicate that Abraham paid on his Gross or whatever he possessed, as he possessed it. But Joseph Smith clarifies in the JST of Gen. 14 in which he adds this verse:

JST, Genesis 14:39

39 Wherefore, **Abram paid unto him tithes of all that he had**, of all the riches which he possessed, which God had given him **more than that which he had need**.

So, apparently Abraham took out his needs first and only paid tithing on his increase above his needs.

Abraham was a VERY wealthy man. Much of his wealth was in his herds. We will use cattle as an

example of how Abraham paid his tithing.

Year 1 – Abraham starts out with 100 cattle . They produce 40 cattle but that year, 5 are killed by wolves and 5 are sold for goods, (clothing, grain, tools, etc.), and 10 are eaten by him and his family. So, he gained 40 and lost 20 for a total annual increase of 20 cattle. He pays tithing on 20 cattle, (not 40).

Year 2 – Abraham starts out with 120 cattle. 2 go to tithing, so he has 118 cattle. That year was a great year for birthing, lots of twins! He got 100 new cattle! But, there was a huge drought and due to lack of water and lack of grazing land, by the end of the year, he lost 80 cattle and had to eat or barter with 20 for a total loss of 100 cattle. He ended the year with the same number he started with.

Does he pay tithing on the 100 that he gained in the first few months or does he pay nothing because the year end total cattle count was equal to the beginning of the year count? ($118 = 118 = 0$ increase?)

What is Abraham decided to sell one of his cattle to buy a gift for his wife's birthday or anniversary? His end of the year count of cattle would be lower. Should he pay tithing on that animal or the money he got for it before he bought a gift for his wife? Should he be tithed on the gift?

This is particularly revealing because this is equivalent to comparing your bank account totals from 1/1/15 and 12/31/15 to see how much you increased through out the year and if you increased, paying tithing on that increase, even if it was only \$10s. It is even more interesting when you consider gifts you bought for your children and spouse which would result in lower bank account comparisons, (essentially not paying tithing on the gifts or other expenses).

What does it really look like to not pay tithing on your needs? What does the church consider to be "needs"?

We can find out by considering the way general authorities and other leaders pay tithing as instructed by the church handbooks of instruction.

If you don't know, General authorities or anyone who gives a substantial amount of their working time to the church are reimbursed for their expenses and some are compensated with an additional "stipend" or salary like Apostles and prophets. Fairormon.org gives a Mormon Friendly explanation of these stipends [HERE](#).

This is also backed by scriptures which tell us,

“And also that **bishops should receive a living wage:**

'And the elders or high priests who are appointed to assist the bishop as counselors in all things, are to have **their families supported out of the property which is consecrated to the bishop, for the good of the poor,** and for other purposes, as before mentioned;

'Or they are to receive a **just remuneration for all their services,** either a stewardship or otherwise, as may be thought best or decided by the counselors and bishop.

'And the bishop, also, shall receive his support, or a just remuneration for all his services in the church. - Doctrine & Covenants 42:71-73

In addition to the stipend, all of their living expenses are paid for them by the church. In an effort to be fair and well documented, rather than looking at general authorities like the first quorum of the seventy or the apostles and prophet, let's look at our humble mission president whose entire life style is paid for by the church for the whole 3 year mission. (Sure some mission presidents who are well off might not accept the churches funding of their missions, but I think that is rare and we are focusing on the interpretation of the doctrine by the church which requires us to examine a mission family that does allow the church to pay for their mission. So, we will see how the church tithes them while serving a mission.

To find this information, you must get a copy of the Mission Presidents Handbook of instruction published by the church. It is not available to the general membership...

Tithing and Other Offerings

You do not pay tithing on money reimbursed to you by the Church.

If you have income that should be tithed, you should normally pay tithing to the ward where your membership records are located (see page 9).

However, if you are serving outside your own country and your membership records are in the ward where you are residing, you should generally make tithing contributions directly to Church headquarters. (For questions about

contributing tithing directly to headquarters, call 801-240-3060.)

- **Mission Presidents handbook (2006) page 83**

Two points,

- they don't pay tithing on money reimbursed to them by the church
- They may have other income, but not from their earned income or work/job because they are working full-time for the church. That income should be tithed according to the scriptures, (D&C 119:4-6).

What does the church reimburse them for? Here is what the Mission President's Handbook says,

Appendix B

Family Finances

Monthly Reimbursement of Living Expenses

While you are serving as mission president, **the Church reimburses the necessary living expenses for you, your wife, and your dependent children.** Dependent children are defined as those who are **under age 26**, have not been married, **and are not employed full-time.** **Living expenses include food, clothing, household supplies, family activities, dry cleaning, personal long-distance calls to family, and modest gifts (for example, Christmas, birthdays, or anniversary).**

In addition, the following are provided or reimbursed:

- **Medical expenses—including dental and eye care**, but not orthodontics or elective or cosmetic surgery—if not covered by personal health insurance. **In unusual situations when orthodontic care is needed**, consult with the Missionary Department (801-240-3070). If you have dependent children living away from home in the United States who need medical treatment, you should consult Missionary Medical in advance (800-777-1647 or 801-578- 5650). Missionary Medical can assist in arranging treatment and monitoring the situation.
- **Support for children serving full-time missions**, when requested.
- One **round trip for each unmarried child under age 26 to visit you** in the mission if he or she did not accompany you to the field.
- **Elementary and secondary school expenses for tuition, fees, books, and materials.** **Reasonable expenses for extracurricular activities and for music or dance lessons** may be reimbursed.
- **Undergraduate tuition at an accredited college or university that offers two- or four-year degrees. Tuition is waived at Church-owned schools. Tuition at other schools is reimbursed after the classes have been successfully completed.** The tuition reimbursement will not exceed the equivalent of current tuition at Brigham Young University, regardless of the actual tuition cost. Students must meet the same standards for enrollment as others; the Missionary Department does not facilitate acceptance into Church-owned schools.

The following higher-education expenses are not reimbursed: college application fees, college entrance exams, preparatory

or remedial classes (or English for the TOEFL exam), nontuition fees, books, expenses for graduate degrees, and similar expenses.

The amount of any funds reimbursed to you should be kept strictly confidential and should not be discussed with missionaries, other mission presidents, friends, or family members.

For any questions regarding your family finances, the education of your children, or the change of a child's status because of a mission call, marriage, graduation, or full-time employment, please call the Missionary Department (801-240-3070).

Joint Bank

Account A joint personal bank account at Church headquarters is established for you and your wife.

Your monthly reimbursements are deposited into this account, which can be accessed by a debit card, electronic transfers, or regular checking. Other arrangements may be made for mission presidents from outside the United States who are serving in countries with different legal requirements.

You should not open a local bank account for personal funds received from the Church unless absolutely necessary, **especially if the account would produce interest** (and thus raise incometax questions). Contact the Missionary Department (801-240-3070) or the area administration office for guidance if you believe a local bank account is needed.

Accounting for reimbursements. Keep a current register of all debit charges, electronic transfers, and checks charged to the joint bank account. Balance your checkbook to your bank account at least monthly to verify the authenticity and accuracy of all charges to the account.

Each month retain in an envelope all receipts and charge slips as proof of expenses. If you lose or misplace a receipt, include in the envelope a note providing the date and an explanation of the expense on a piece of paper. Keep this envelope in a confidential file, separate from mission office operating expenses and available for review by representatives from Church headquarters, if necessary for tax or legal purposes.

Housing, Transportation, and Insurance

Mission home.

Your mission home is either owned or leased by the Church. Mission homes are selected, furnished, and decorated to be versatile and to meet the needs of a variety of mission presidents over an extended period of time. As a result, your mission home may be larger or smaller than your needs or than the home to which you are accustomed. The Church tries to avoid remodeling or redecorating mission homes with each change of mission presidents.

Any maintenance needed for the home should be done before a new president arrives. A

Facilities Maintenance Group representative inspects the home annually with you to determine any major maintenance or replacement needs.

The mission office pays such mission home expenses as:

- **Rent (if leased), utilities, telephones, and Internet connection.**
- **Maintenance, including gardening and repair or replacement of household items.** If a mission home outside the United States and Canada has large lawn and garden areas, a gardener may occasionally be hired. In the United States and Canada the grounds are maintained through the Facilities Maintenance Group.
- **One part-time housekeeper-cook** (no more than a total of 20 hours per week).

Specific policies and procedures must be followed in hiring and paying domestic or any other help (see page 74). Failure to follow those procedures may create legal and financial liabilities for the Church and for you personally.

Caring for your family is your wife's primary responsibility. She should not feel an obligation to participate in mission activities at the expense of family needs. **If a babysitter is needed occasionally so that she can participate in an activity, the cost of the babysitter may be reimbursed.**

In the rare situations where missionaries live in the mission home, they should perform housekeeping duties for the areas that they use. Missionaries should never babysit.

Transportation.

The Church provides one mission automobile assigned exclusively to the mission president. Although a vehicle is not permanently assigned to your wife, she may use any available mission vehicle for shopping, taking children to school, or other needs.

Dependent children who are mature and careful drivers may occasionally drive a mission vehicle to assist your wife with family needs, if they are properly licensed, trained, and certified by you on the same basis as the missionaries.

The mission office pays the following transportation expenses:

- **Fuel, oil, maintenance, and repair expenses for mission-owned vehicles.**
- **Travel expenses** for you and your wife as you supervise the mission, including the costs of meals and lodging. **Normally the mission office reimburses you for the travel expenses of your children as they travel with you to meet the missionaries during the first month and during the final month of your mission.** On other occasions when they travel with you, their expenses are paid from your personal reimbursement of living expenses.

Insurance premiums. Medical expenses for you and your family are paid from Church funds.

Maintaining any medical insurance you have can therefore reduce medical costs to the

Church. Missionary Medical (800-777-1647 or 801-578-5650) contacts mission presidents before they begin their missions to discuss whether each president should keep his personal health insurance policy in force during his mission. **In such circumstances the Church reimburses the president for the health insurance premium.**

The Church provides a US\$50,000 **travel policy** on you and a US\$25,000 policy on your wife.

These policies cover loss of life, limb, or sight and apply when you and your wife are traveling to fulfill Church responsibilities. If you currently have or desire additional term life insurance, **premium costs may be reimbursed up to a maximum of US\$100 a month** or the cost for US\$250,000 face value of level term insurance, whichever is less.

The cost of personal health and life insurance premiums is reimbursed to you in your account.

You are responsible for making payments to the insurance provider.

- Mission Presidents handbook (2006) Appendix B, Family Finances pages 80-82

To sum it up, here is a brief list of the things that the church tells mission presidents NOT to pay tithing on...

food, clothing, household supplies, family activities, dry cleaning, personal long-distance calls to family, and modest gifts (for example, Christmas, birthdays, or anniversary), Medical expenses including dental and eye care, Support for children serving full-time missions, Round trip travel for visiting family members, Elementary and secondary school expenses for tuition, fees, books, and materials, Reasonable expenses for extracurricular activities and for music or dance lessons, Undergraduate tuition at an accredited college or university that offers two- or four-year degrees, Rent (if leased), utilities, telephones, and Internet connection, Maintenance, including gardening and repair or replacement of household items, part-time housekeeper-cook, babysitters, cars, Fuel, oil, maintenance, and repair expenses, Travel expenses including the costs of meals and lodging, Medical expenses for you and your family, health insurance premiums including travel policies...

Remember at the top of this post, Joseph smith said that Abraham paid tithing on "all the riches which he possessed, which God had given him **more than that which he had need.**

The current church handbook tells us that Mission Presidents are not considered to have "increased" by having their expenses covered, (food, clothes, housing, etc) They are not considered to have increased by sending their children to college or paying insurance or even by giving or receiving gifts (birthday's or anniversary's for example). They are not considered to have "increased" by traveling to see family or paying for family to come see them. Or, if they hire a cook or a maid...etc...

What is a tithe-able increase? Any income beyond those needs. Even if a Mission President

couldn't afford to send their kids to college before becoming a mission president, and then the church begins paying for their kids to go to college for the 3 years while they serve as mission presidents, they are not considered to have increased by doing so, and so even if they live a better life as a mission president and are able to provide more for their family as a mission president than before, they are not considered to have increased and so do not pay tithing.

Here is another question... If you knew that your tithing was going to pay for some unknown mission president to send their kids to college, or to pay for their kid's mission and you couldn't afford to send your own children to college or on a mission, would you pull out a portion of money from your tithing to help your kids go to college or on a mission? Would you pay tithing on money used to send your own kids on missions or to college?

Here is another quote from the mission president's handbook,

Mission Administration

Introduction

In addition to your ministering work with missionaries and with members, you administer an office and temporal affairs, including a budget and physical facilities. You are responsible for overseeing the resources of the Church so that they are managed wisely and according to their proper purpose.

Recognize, however, that temporal matters have a spiritual dimension. **For example, the mission budget comes from sacred tithing funds, and the missionary support funds** that you distribute to your missionaries reflect the sacrifices of faithful Church members. Efficient record keeping will enable you to identify and meet the needs of your missionaries and of the work in general. An orderly mission office will enable you and your missionaries to build and strengthen a climate in the mission in which the Spirit can work to greatest effect.

Strive always to make your mission a house of order and to keep in mind the spiritual dimension of your temporal responsibilities.

The money used to cover the reimbursed expenses of a mission president and their families come from tithing and from missionary fund contributions. So, you might want to consider whether or not you should be paying tithing on your needs because your tithing will cover their needs.

TALMAGE: "You have need of many things in this world-food, clothing, and shelter for your family AND YOURSELF, the common comforts of life, AND THE THINGS THAT SHALL BE CONDUCTIVE TO REFINEMENT, TO

DEVELOPMENT, TO RIGHTEOUS ENJOYMENT. YOU DESIRE MATERIAL POSSESSIONS TO USE FOR THE ASSISTANCE OF OTHERS AND THEREBY GAIN GREATER BLESSINGS FOR YOURSELF AND YOURS.

I do not say to to be disrespectful in any way. I believe fully that mission presidents should pay tithing the way they are instructed to by the church. When I read the scriptures that teach us how to pay tithing, they all tell us that we should pay tithing this way. I believe that we should be like Abraham and count our cattle at the beginning of the year and then again at the end of the year and pay on our increase if we have any. (Not monthly, but annually like the scriptures instruct, and not on everything they make, but on their surplus, again, like the scriptures tell us.)

Doctrine and Covenants 119:4

4 And after that, those who have thus been tithed shall pay one-tenth of all their **interest annually**; and this shall be a standing law unto them forever, for my holy priesthood, saith the Lord.

5 Verily I say unto you, it shall come to pass that all those who gather unto the land of Zion shall be **tithed of their surplus properties**, and shall observe this law, or they shall not be found worthy to abide among you.

6 And I say unto you, **if my people observe not this law**, to keep it holy, and by this law sanctify the land of Zion unto me, that my statutes and my judgments may be kept thereon, that it may be most holy, behold, **verily I say unto you, it shall not be a land of Zion unto you**.

A few points here... You can't have Zion unless you pay tithing. I will add that you can't have Zion unless you pay tithing correctly or if that tithing is NOT USED correctly because you will have poor among you and we all know that Zion doesn't have any poor.

(I'll defer to our resident experts on how tithing should be used as this is a well documented topic understood by many and not the point of this thread. Please use a different thread for that discussion. Thanks.) But I will say that the poor who are relying on the welfare of others should not pay tithing because they don't have any surplus. They are like mission presidents who have their needs covered by others.

"The celestial law requires one-tenth part of all a man's substance which he possesses at the time he comes into the church (See D&C 119:1), and one-tenth part of his annual increase ever after(See D&C 119:4). **IF IT REQUIRES ALL MAN CAN EARN TO SUPPORT HIMSELF AND HIS FAMILY, HE IS NOT TITHED AT ALL.** The celestial law does not take the mother's and children's bread, neither ought else which they really need for their comfort. **The poor that have not of this world's good to spare**, but serve and honor God according to the best of their abilities in every other way, shall have a celestial crown in the Eternal Kingdom of our Father." (The Millennial Star, 1847. Orson Hyde, editor)

But you might say, "WAIT A MINUTE AMONHI! You go too far and say that the poor who are not able to cover their needs shouldn't pay tithing because they have no surplus!

Yeah, that's right. They don't have a surplus. If they do, it should be given to the poor 100% to care for others who are worse off than they. They should not make a profit off the welfare of others.

You might say, "But Amonhi, people will just spend all their money before tithing settlement so they can get out of paying tithing."

Yeah, some might. If they would, then Mormon tells us that their tithing is counted as evil to them anyway and they are NOT blessed for it because they give the gift grudgingly. The righteous will naturally strive to be profitable servants so that they can give more to the Lord. And, consider what the Lord says regarding the unprofitable servant who intentionally does not produce more than he is given.

27 Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.

28 Take therefore the talent from him, and give it unto him which hath ten talents.

29 **For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath.**

30 And **cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.** - Matt. 25

This does not mean the poor are going to outer darkness because they are unprofitable. A rich person can be just as unprofitable as a poor person. It means that if someone is intentionally unprofitable and not expanding what they have been given, they are not able to rule over a few things and so they will not be able to rule over many things. Even the person with only 2 talents used them and expanded them and returned with 4 talents and was given the same reward as the person with 5 talents who expanded and returned with 10 talents. It doesn't matter how many talents we are given or what opportunities we are given, it matters what we do with them. If we are poor and have little and expand that little and return with more, then we are wise servants and given the same reward as the wealthy who have been given much and expand

much.

22 He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them.

23 His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. - Matt. 25

Oh, I forgot to pick on a few people... Debtors... Who isn't in debt these days? (I'm not actually just to be straight with you...)

If you are in debt, should you pay tithing?

Well, no. Until the debt is payed off, you are someone else's slave and everything you own is encumbered and at risk of being taken to satisfy the debt. If you are in debt, then you aren't profitable. You have gone backward financially in the hopes that you can move forward faster. For example, you buy a house on debt. You own more money than you own. If you lose the house to foreclosure, and the bank is unable to sell it for your debt, they might come after you personally for the difference. It is impossible to be profitable while in debt.

Covenant of Tithing

On the evening of the 29th of November, I united in prayer with Brother Oliver for the continuance of blessings. After giving thanks for the relief which the Lord had lately sent us by opening the hearts of the brethren from the east, to loan us \$430; after commencing and rejoicing before the Lord on this occasion, we agreed to enter into the following covenant with the Lord, viz:

That **if** the Lord will prosper us in our business and open the way before us **that we may obtain means to pay our debts,** that we be not troubled nor brought into disrepute before the world, nor His people; **after that, of all that He shall give unto us, we will give a tenth to be bestowed upon the poor in His Church, or as He shall command;** and that we will be faithful over that which he has entrusted to our care, that we may obtain much; and **that our children after us shall remember to observe this sacred and holy covenant;** and **that our children, and our children's children, may know of the same, we have subscribed our names with our own hands.** (March 29, 1834.) DHC

2:174-175.

(Signed)

JOSEPH SMITH, JUN.,

OLIVER COWDERY.

TotPJS page 70

I recommend that if you are in debt, you prayerfully make the same covenant and work to get yourself out of debt and then ONCE YOU ARE OUT OF DEBT, pay a tenth of all the Lord gives you as a tithe.

So, in closing, I quote the First Presidency of the Church from a letter sent out to Bishops and Stake Presidents on March 19, 1970,

For your guidance in this matter, please be advised that we have uniformly replied that the simplest statement we know of is that statement of the Lord himself 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 should be entitled to make his own decision as to what he thinks he owes the Lord, and to make payment accordingly.**

Peace,
Amonhi

A few more interesting quotes on this subject:

"I plead with you in the name of the Lord, and I pray that every man, woman and child who has means shall pay one-tenth of their income as a tithing." - Lorenzo Snow(Conference Report, Oct 1899)

"If a man has not the means to pay tithing and would if he could, I can fellowship him just as well as if he had." - Orson Hyde, 01JAN1847 (President of the Quorum of 12.)

"When the revelation which I have read was given in 1838, I was present, and recollect the feelings of the brethren. A number of revelations were given on the same day. The brethren wished me to go among the Churches, and find out what surplus property the people had, with which to forward the building of the Temple we were commencing at Far West. I accordingly went from place to place through the country. Before I started, I asked brother Joseph, "**Who shall be the**

judge of what is surplus property?" Said he, "**Let them be the judges themselves, for I care not if they do not give a single dime.** So far as I am concerned, I do not want anything they have." - Brigham Young (JD, 2:306)

"If a man gives for the benefit of the Church, it is considered a voluntary offering. Yet **the law requires or enjoins a consecration of the overplus, after reserving for himself and family to carry on his business.**" - John Corrill (A Brief History of the Church of Latter Day Saints, pg. 45)

"if a man has not the means to pay tithing and would if he could, I can fellowship him just as well as if he did; but if he has the means and will not pay; and [h]as no disposition to pay; not believing the revelation upon that subject, I would cut him off from the Church; and let him go to California or where he pleases." - Brigham Young, Mar 13, 1860, Office Journal: Book D [2006], p. 54.

I require all their surplus property to be put into the hands of the bishop" Let us consider for a moment this word 'surplus.' What does it mean when applied to a man and his property? **Surplus cannot mean that which is indispensably necessary** for any given purpose, **but what remains after supplying what is needed** for that purpose. **Is not the first and most necessary use of a man's property that he feed, clothe and provide a home for himself and family! . . . Was not 'surplus property,' that which was over and above a comfortable and necessary substance?** In the light of what had transpired and of subsequent events, what else could it mean? Can we take any other view of it when we consider the circumstances under which it was given in far west, in July, 1838? **I have been unable in studying this subject to find any other definition of the term 'surplus,' as used in this revelation, than the one I have just given.** I find that it was so understood and recorded by the Bishops and people in those days, as well as by the prophet Joseph himself, who was unquestionably the ablest and best exponent of this revelation. - Franklin D. Richards, Nov. 6, 1882. JD 23:313.