At the first of the year, an announcement went out that had a major effect on the budgeting of the Church. It related to the activities and operation expenses of the local units being paid for henceforth from the tithes and offerings of the Church.

It is the purpose of this meeting to give you a feeling for the reason for the changes in the budgeting procedure.

We are confident that when you understand the spirit and purpose of the change, most of the detailed questions will be resolved. We are following the admonition of the Prophet Joseph Smith: “I teach them correct principles and they govern themselves.” (Messages of the First Presidency, comp. James R. Clark, 6 vols., SLC: Bookcraft, 1965-75, 3:54.) We should not, according to the scriptures, need to be commanded in all things. (See D&C 58:26.)

The Effect Will Be Spiritual

We have been taught that tithing is not so much a matter of money as a matter of faith. While the change in budgets and assessments and fund-raising may seem at first to be a temporal matter, the effect of it will be spiritual.

Already we hear priesthood and auxiliary leaders commenting with keen insight that this change turns us more directly to spiritual matters. They are beginning to see that, in effect, this announcement has more to do with spirit than with money. You will become more dependent upon the Spirit and more in need of personal revelation when the decisions are left to you.

Some Few “Resourceful” Leaders

We have also heard of some very clever inventions calculated to circumvent the instructions and maintain some of the expensive, even extravagant, activities to which we have become accustomed. Those resourceful souls will have cause to repent once they understand the spirit of the decision. Those clever practices will soon fade as you learn the purpose for it all.

A Surprise

To many, the announcement came as a surprise, and yet if you had been listening carefully, you should not have been too surprised. For years, Presidents of the Church have talked of and prayed for the day when tithes and offerings would qualify members for full participation in the Church.

President Joseph F. Smith, as early as 1907, stated: “We may not be able to read it right away, but we expect to see the day when we will not have to ask you for one dollar of donation for any purpose, except that which you volunteer to give of your own accord, because we will have tithes sufficient in the storehouse of the Lord to pay everything that is needful for the advancement of the kingdom of God.” (Conference Report, Apr 1907, 7)

The First Presidency has counseled us again and again: “Dear Brethren and Sisters,” they wrote, “we are seriously concerned over the demands made upon the people of the Church in carrying forward its many programs. We are most anxious that these requirements not become so heavy as to have an adverse effect on family life, vocational pursuits, or the pursuit of needed educational undertakings. We are also concerned about the financial requests made upon our people…. We have reason to feel that these requirements are becoming unduly burdensome for some.” That was printed in the Priesthood Bulletin in 1978, 1982, 1984, 1985, 1987—five times!

The First Presidency sent yet another letter entitled “Reduction of Time and Money Required for Church Programs.” I will read from it: “We are very anxious that the cost of participation in Church activities not become unduly burdensome to our members. There is concern lest some who are not able to meet these costs may withdraw themselves from full participation in the Church. Particularly the youth programs of the Church should be so managed that all of our young people may enjoy full participation.” (Letter to stake presidents, bishops, and branch presidents, 2 May 1978.)

Time an Issue

Did you notice that each of those statements called for a reduction in both time and money required of members? “I have told you many times,” President Brigham Young said, “the property which we inherit from our Heavenly Father is our time, and the power to choose in the disposition of the same. This is the real capital that is bequeathed unto us by our Heavenly Father.” (Journal of Discourses, 18:354; italics added [by Elder Packer].)

Some of you have asked why this change should come just when the forces of temptation are surrounding our youth as never before. You ask, “Do we not need more impressive activities and more meetings, rather than fewer?”

Sometimes more can be less, and sometimes less is more. Even with all we expend and all we do, we are not doing as well as we should and have little evidence that the expensive activities really secure our youth.

There is a lesson, a profound lesson, in the Book of Mormon. In Jacob’s parable of the olive tree, the lord of the vineyard wept because he had worked so hard but the trees brought forth wild fruit. “What could I have done more?” he asked. “Have I slackened my hand, that I have not nourished it, and digged about it and pruned it and stretched forth mine hand almost all day long? What could I have done more for my vineyard?” (See Jacob 5:47.)

How many bishops with disappointing results have felt to say those very words in their souls? “What could I have done more for my ward? Why wild fruit after all our work?”

It was the servant—it always is the servant—who said, “Is it not the loftiness of thy vineyard—have not the branches thereof overcome the roots which are good? And because the branches have overcome the roots thereof, behold they grew faster than the strength of the roots, taking strength unto themselves.” (Jacob 5:48.)

“Nevertheless,” the lord of the vineyard said, “I know that the roots are good.” (Jacob 5:36; italics added [by Elder Packer].) Then he brought cuttings from the trees he had planted in poor ground, for he found them to be strong; and grafted them in that “the root and the top may be equal in strength.” (Jacob 5:66.)

There is great meaning in Jacob’s parable for the Church in our generation. Meetings and activities can multiply until they take “strength unto themselves” at the expense of the gospel—of true worship.

This change in budgeting will have the effect of returning much of the responsibility for teaching and counseling and activity to the family where it belongs. While there will still be many activities, they will be scaled down in cost of both time and money. There will be fewer intrusions into family schedules and in the family purses.

Church activities must be replaced by family activities. Just as we have been taught with temporal affairs, the spirit of independence, thrift, and self-reliance will be re-enrowned as guiding principles in the homes of Latter-day Saints.

And, just as stake leaders now will sponsor fewer activities, leaving more of the time and money to ward leaders, ward leaders in turn will leave more of both to the families.

This decision will set a better balance between families being assessed time and money to support Church activities and Church activities complementing what families should do for themselves.

That is a difficult balance because some families need more support than others. Perhaps we have been over-programming stable families to meet the needs of those with problems. We must seek a better way.

I can see parents grateful indeed to have a better balance with activities on Saturdays. Saturday activities can be scheduled to allow our youth to have their activities but on occasion to be home on some Saturdays to be taught how to work, to help, to learn to find recreation in the family setting.
the moms and dads who have obediently left home to oversee Church activities can find more time with their own children.

President Kimball said, “This is a shocking thing to me ... to come to a realization of what we have been attempting to do, all with the best of intentions.” He said the cost of membership in both time and money was “becoming prohibitive for the members of the Church, and they find it very difficult and sometimes we lose the members of the Church because they do not want to admit they cannot afford the things we expect.” (“Reduction and Simplification,” 13 April 1979.)

It is my personal conviction that this change in budgeting will have enormous reactivating influence on those who have held back because they could not afford the cost of Church activities. Consider parents struggling under the pressure of providing all that a growing family requires. Can you not see them being less firm in pressing their children to attend Church activities when they really can’t afford the costs? When we press them too hard, we infer that they aren’t good enough providers. If you understand the human ego at all, you will know parents will withdraw from activity rather than say they can’t afford the cost.

Can you see a seventeen-year-old boy overhearing his mother on the phone saying, “Yes, yes, I know. We will try to make a partial payment next month. I know we did, but we just didn’t have it. We’ve had some medical expenses. Yes, I understand that. We just have not been able to do it. Oh, please don’t do that. If you take it, it will be impossible for my husband to get to work. Please, can’t you give us a little more time?”

Question: Will that boy sign up for an expensive youth camp or conference, no matter how desperately he wants to go? Will he attend regularly if every activity requires “just a few dollars”? The money he can supposedly earn to pay his own way may have more pressing uses.

You may se we can provide for him. Careful about that human ego! Remember, we have already been teaching him and his parents to be independent, thrifty, and self-reliant.

Question: Will that boy go on a mission? I have known young men who have thought to disqualify themselves rather than to put what they feel is an impossible financial burden upon the family with perhaps the mother leaving younger children to find work to support him on his mission.

Now funds which have been spent on these things may be salted away for missions. Can you not see that this saving commitment can have a very protective moral and spiritual influence upon a young man, in some ways more powerful than one more exciting youth activity? It can indeed be a “saving” commitment.

The scriptures speak of tithes and of offerings; they do not speak of assessments or fund-raising. To be an offering, it must be given freely—offered. The way is open now for many more of us to participate in this spiritually refining experience. Some of you know families overburdened with missionary and other expenses. Offer to help. The bishop can act as intermediary, and you can give the anonymous gift. What a privilege. It has not been given to all.

You must devise ways of letting those who have drawn back because of expense know about the change. They weren’t in the meeting when the announcement was made. Send your youth out to call them back. Tell them what the prophet said: “Come, my brethren, every one that thirsteth, come ye to the waters; and he that hath no money, come buy and eat; yea, come buy wine and milk without money and without price.” (2 Ne 9:50; italics added [by Elder Packer].)

For those who can and are willing, there comes the opportunity to make generous offerings. In leaving decisions to you, do you not see the fundamental doctrine of moral agency asserting itself? Do you not see the change from assessment to offering something of the testing which is fundamental to our mortal probation?

I have thought much lately of the other prophet Joseph, who interpreted the dream of the pharaoh. I have thought of the seven years of plenty and a time to prepare before the years of famine. I have thought of a pharaoh humble enough to heed the counsel of a prophet and of a people who were saved because of it. I have thought of a family that was united—the family of Israel.

I could not express to you, my brethren and sisters, the depths of my feeling about what has been announced. It is a course correction; it is an inspired move. It will have influence upon the Church across the world, not just in our generation, but in the generations to come. I have the certain conviction that it is pleasing to him who is our Lord and our Redeemer, even Jesus Christ, our Savior. In the name of Jesus Christ, amen.

“The Lord’s Way”

President Thomas S. Monson

Ensign. May 1990, 92-94.

... The newly announced local unit budget allowance program is but one of several carefully studied and prayerfully implemented steps taken by the Church to relieve the membership of financial burdens which some simply could not carry.

First to be introduced was the consolidated meeting schedule, that the time of the Church members could be conserved and the cost of attending meetings reduced.

Second, there followed the introduction of increased Church participation in the construction of meetinghouses. Many of you will recall the time when meetinghouses were constructed under a participation ratio of 50:50, where the Church contributed half of the cost, with the other half coming from the members of the units who would occupy the building. This moved gradually to a 60:40 ratio, then to a 70:30 ratio, then to a 96:4 ratio, and finally to the welcome announcement that the total cost of building sites and the construction of buildings would be lifted from the local units altogether and provided in full through the tithes of the Church.

Third, there was eliminated the per-capita welfare assessment utilized to provide commodities to be distributed to the needy through the welfare program. Generous fast offerings would supplant the commodity budget.

Finally, the new local unit budget allowance program will replace local ward and stake budgets, with many costs heretofore borne by individual Church members now being covered through their tithes.

These steps were preceded by lengthy discussion and fervent prayer on the part of those sustained as prophets, seers, and revelators. In the words of the Apostle Paul, “This thing was not done in a corner.” (Acts 26:26.)

... Not so well understood, and perhaps less appreciated, is the announcement pertaining to local unit budgets. It will be helpful if we keep in mind the principles that govern the budget allowance program:

- the budget allowance program was created to reduce financial burdens on members.
- Members should not pay fees or be assessed to participate in Church programs.
- Priesthood leaders should reduce and simplify activities whenever possible.
- Activities should be planned at little or no cost, should build testimonies and provide meaningful service to others.

One of our objectives has been to insure that all budget costs be funded either through the 100-percent reimbursement items or the per-person budget allowance and that there be no separate assessments or fund-raising activities to support the programs of the Church. An exception would be that relating to our affiliation with the Scouting program, which has as a basic tenet that a boy earns his own way. Permitted under the budget allowance program is the financing of prescribed Cub, Scout, Varsity, and Explorer activities. This same exception is made for Young Women for camping activities outlined in the Young Women Handbook. It is the desire that restraint be used in programming youth activities and that consistency between Young Women and Young Men programs be achieved.

Under the new budget program, some wards that have been spending at a higher level for youth activities find that the budget allocation is less than that to which they have been accustomed. Other wards find the allocation is more than they have been spending. Really, it depends upon whether the
leaders of the Young Men and Young Women have been following our
direction to keep their activities closer to home and more modest, or
whether they have been among those who have each year found it
necessary to accelerate the glamour of such activities—which, of course,
costs more money. By and large, it is going to average out rather well. The
ingenuity of our people is well known. We can have good activities closer
to home.

The primary responsibility for building testimonies and providing faith-
building experiences in our members, including our youth, resides in the
home. The Church should continue to support the determination of the
family to do this. Priesthood leaders will wish to increase their efforts to
build strong, gospel-centered homes. Families vary in size and
composition. All are to receive our devoted attention. The building of
testimonies is not related to financial costs. It is not necessary to buy the
activity of our youth. Our youth activities depart from the pattern of the
world.

To measure the goodness of life by its delights and pleasures is to apply a
false standard. The abundant life does not consist of a glut of luxury. It
does not make itself content with commercially produced pleasure,
mistaking it for joy and happiness.

To find real happiness, we must seek for it in a focus outside ourselves. No
one has learned the meaning of living until he has surrendered his ego to
the service of his fellowmen. Service to others is akin to duty, the
fulfillment of which brings true joy.

In some respects many of our youth activities in recent years have
supplanted the home and family. There has been a tendency to trend in our
thinking to the position that an activity must be exotic to be successful.
Faraway places with strange sounding names beckon as a Pied Piper for
our youth to follow. Featured in our Church publications at times are
glowing accounts of excursions to Hawaii, the Sacred Grove, historical
sites, and other tempting locations. The word spreads, the cost escalates,
and yearning increases, while objectives dim and time commitments of
leaders and youth border on the burdensome. Errantly, we have used the
term “super-activity” to encourage the exotic rather than the practical.

Many units are now planning major youth conferences on a two-year or
three-year basis rather than each year. Some have discovered that through
careful scheduling, there are sites and facilities very close to home
available for productive youth activities. One stake reported holding its
youth conference at the stake center, utilizing the parking lot and grounds
for some of the functions and the recreational hall and chapel for others.
The report: “One of the finest youth conferences we have ever held!”

When we turn our attention to outdoor encampments, let us remember that
the same moon, the same stars shine forth from the heavens from hilltops
close to home as the ones which shine over the Himalayas. The campfire
glow, the sharing experience, lessons from leaders, and that inner feeling of
closeness to God do not depend on distance. They are available to all….

A letter from a member in the eastern part of the United States, received
just last week, touched my heart. May I share this letter with you:

“Dear President Monson, I apologize for taking from your busy schedule,
but felt I would be a most ungrateful father if I didn’t take a few minutes to
express my sincere and personal thanks to you and the Brethren for the
recent announcement on ward and stake budgets.

“Yes, we too are grateful to the Lord for this blessed and inspired day—not
so much for the financial relief, but more for the hopeful reduction in ward
and stake activities that will allow families to return home. It seems that
over the years, we have become so activity-conscious that, unfortunately,
though well-intended, our focus has been redirected from basic gospel
principles to social events and concerns. I rejoice in the thought that the
Lord is indeed causing local leaders to return back to basics, that our
meetings and activities will focus on the Master and His blessed life. I
sense this recent announcement is a big step in that direction…..”

“My beloved brethren and sisters, I seek the direction of the Holy Spirit. I
am grateful for what Elder Packer and President Monson have said, and
commend their words to you. I bring you the love and blessing of President
Benson, who has expressed his full approval of the program of which we
speak…..

I think I speak for my Brethren when I say that we are constantly aware of
the great and sacred trust imposed upon us as officers of the Church,
charged with responsibility for husbanding those financial resources which
belong to the Lord. We know that the funds are not ours to spend. We
know that we are accountable to the Lord for the stewardship given us. We
must be prudent. We must be conservative. We must be careful.

I recall that when I was a boy I raised a question with my father, who was
my stake president, concerning the expenditure of Church funds. He
reminded me that mine is the God-given obligation to pay my tithes and
offerings. When I do so, that which I give is no longer mine. It belongs to
the Lord to whom I consecrate it. What the authorities of the Church do
with it need not concern me. They are answerable to the Lord, who will
require an accounting at their hands.

Great is the trust, tremendous is the responsibility. I deplore waste. I
deplore extravagance. I value thrift. I believe in prudence and conserva-
tivism. I believe, and I have always believed, as far back as I can remember,
that tithing is the Lord’s law of finance. In a revelation given on 8 July
1838, He indicated that His saints “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.” (D&C 119:4.)

The Brethren have interpreted the word interest to mean income. Beyond
that they have not given interpretation.

One the same day in which this revelation was given, the Lord established
the system under which the tithes should be disbursed. He said: “Verily,
thus saith the Lord, the time is now come, that it shall be disposed of by a
council, composed of the First Presidency of my Church, and of the bishop
and his council, and by my high council, and by mine own voice unto
them, saith the Lord. Even so. Amen.” (D&C 120.)

That same system obtains and governs today as was prescribed when the
revelation was first given. Each Tuesday of the year, with the exception of
one or two Tuesdays during the Christmas season, the Appropriations
Committee meets. This is composed of the First Presidency, representatives
of the Council of the Twelve, and the Presiding Bishopric. This committee
essentially becomes an executive committee of the Council on the
Disposition of the Tithes—which includes the First Presidency and all of
the Twelve, who are sustained as prophets, seers, and revelators, together
with the Presiding Bishopric—and which Council meets at scheduled times
during the year.

The Lord in the 1838 revelation indicated the disposition should be made as
He directed “by mine own voice unto them.” All of these meetings are
opened with prayer, invoking divine guidance. It is my testimony that in
this process the will of the Lord is sought and His inspiration is received.

What we have recently done in the institution of this new program is, I am
satisfied, an expression of that inspiration. What we have done is an act of
faith. I believe it to be a tremendous act of faith. The Church is not so
wealthy that it can indiscriminately scatter its resources. We must be
extremely careful and wise, and I believe inspired, if this program, which
involves many millions of dollars of added expense, is to function. We ask
every stake president, every bishop, every branch president, every
administrator of Church facilities, to teach our people principles of
frugality. Watch the lights and turn them off when they are not needed.
Watch the heating and cooling. Watch the sprinkling of lawns and
telephone usage. We may be as free as we wish with our own funds, but not
with the Lord’s. We want our buildings to be comfortable and well lighted.
We want them to be well maintained and attractive in the communities in
which they are located. But we must not be wasteful.
With reference to the money allocated for activities, may I say to you stake presidents, the formula was devised on the basis of attendance at sacrament meeting as the most simple and realistic gauge of activity in the ward. Expenses for the stake should be minimal, with all costs of physical facilities, including the basic costs of telephones, being covered from the general funds of the Church. Let the budget funds which come from headquarters flow down to the wards on a basis measured by sacrament meeting attendance in each ward. In allocating funds, we have not distinguished between so-called affluent wards and so-called poor wards. We have allowed an equal amount to all, and this same principle should govern in the allocations made by you.

Further with reference to activities, may I say that I regard activities as important, particularly for our youth. Social opportunities are necessary. Young people enjoy one another’s company, and it is essential that they have the opportunity to do so. But perhaps we have gone too far in providing for some beyond what is needed or what is best in terms of the individuals and their families.

It should be recognized that this church is not a social club. This is the kingdom of God in the earth. It is The Church of Jesus Christ of Latter-day Saints. Its purpose is to bring salvation and exaltation to both the living and the dead....

In working under this new program let us not quibble or complain. Let us not get bogged down in discussions over a division of dollars and dimes. Let us not worry and get all worked up about exotic excursions that now may not be possible. These might provide wonderful fun, and young people, we all agree, need to have some fun under the direction of Church officers and teachers. But these officers and teachers, and these young men and women, are people of ingenuity who with faith and prayer can work out programs costing little in dollars that will yield tremendous dividends in wholesome recreation and faith-building activities. Perhaps we should be less concerned with fun and more with faith. This is a new and wonderful program. As with any new program, there will be a few items that will need to be corrected as we go along. There are still unanswered questions, particularly concerning recreation properties. Time and experience will provide the answers. Meanwhile, be grateful and prayerfully go to work to make it function. I promise you that you will be happy if you do so. Family life will be strengthened and faith will increase.

Elder Packer and President Monson have spoken of offerings. We hope that through the payment of liberal fast offerings there will be more than enough to provide for the needs of the less fortunate. If every member of this church observed the fast and contributed generously, the poor and the needy—not only of the Church, but many others as well—would be blessed and provided for. Every giver would be blessed in body and spirit, and the hungry would be fed, the naked clothed according to need....