Have you ever thought about the fate of the rich young man who confronted the Savior with his question about what he needed to do to inherit eternal life? The Savior’s final counsel to him was to identify what this particular young man had as his personal stumbling block and advise him to remove it. He said, “Yet lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven: and come, follow me” (Luke 18:22).

As I think of this man, I feel very sad for him. To be offered eternal treasure and to refuse to accept it for the sake of some temporary wealth is like a hungry man accepting a single candy bar instead of a lifetime supply of tasty, nourishing food.

But there is something about money that causes people to make bad decisions. Although we are not required to do as the rich young man, there are some who struggle with a foundational principle of the gospel, the principle of tithing. I well remember being taught by the missionaries as a young married man in Sydney. The missionaries seemed to enjoy coming to our home to teach me and they nearly always looked bright and happy. But one day they seemed to lack their usual happy countenances. As we began the lesson, they introduced me to the law of tithing and I think they may have been a little apprehensive about raising this issue.

I clearly remember my feelings as they did so. I almost jumped out of my chair with joy! This principle was an answer to my prayers. I had, for a long time, known that I was greatly blessed. I lived in a country where I was free. I had parents and siblings who loved and supported me. I had good health and educational and sporting opportunities which I embraced and enjoyed. I had been blessed with the most beautiful and wonderful wife. And I felt that I had done nothing to earn these blessings. I knew there were other parts of the world with other young men my age whose lives were very different from mine. These blessings I had were not enjoyed by all and I didn’t know how to acknowledge...
to my Heavenly Father in a meaningful way that I knew that He was the source of all those blessings. But now the missionaries had opened my eyes. This was a simple law. We didn’t earn much, but tithing was just 10%. We still had 90%. As our earnings increased, tithing was still just 10%. I could live that law exactly!

I have since discovered six truths in relation to this law which have brought me even greater understanding.

1. Tithing is a “rent” to the Lord on our occupation of His creation and represents “interest” on the capital the Lord has lent us—air to breathe, water and food to sustain us, abilities He has given us, bodies He has created for us. And failure to pay our full tithe really is robbing God.

In the October 2001 general conference, Elder Jeffrey R. Holland of the Quorum of the Twelve Apostles said: “Paying tithing is not a token gift we are somehow charitably bestowing upon God. Paying tithing is discharging a debt. Elder James E. Talmage once described this as a contract between us and the Lord. He imagined the Lord saying: ‘You have need of many things in this world—food, clothing, and shelter for your family . . . the common comforts of life. . . . You shall have the means of acquiring these things; but remember they are mine, and I require of you the payment of a rental upon that which I give into your hands. However, your life will not be one of uniform increase . . . [so] instead of doing as mortal landlords do—requiring you to . . . pay in advance, whatever your fortunes or . . . prospects may be—you shall pay me . . . [only] when you have received; and you shall pay me in accordance with what you receive. If it so be that in one year your income is abundant, then . . . [your 10 percent will be a] little more; and if it be so that the next year is one of distress and your income is not what it was, then . . . [your 10 percent will be] less. . . . [Whatever your circumstance, the tithe will be fair.]’”

This makes perfect sense. You would never expect to be allowed to occupy someone else’s property without paying rent. But the earth is the Lord’s creation. Governments assume the right to allocate the part of the earth that comprises their nations to be bought and sold, but those governments did not create the land. We are all tenants on the Lord’s property. He it is who has provided the earth and the animals, trees and vegetation that provide our food and sustenance. Not only that, but He provides us air to breathe and water to sustain our lives. Our rent is owed to Him. But, unlike the countries in West Africa where one is typically required to pay three year’s rent in advance for occupying a property, the Lord only requires His rent in arrears, after we have received our increase, with that rent adjusted to our earnings and representing a relatively small part, at 10%, of those earnings.

Elder Dallin H. Oaks of the Quorum of the Twelve Apostles, in the April 1994 general conference, quoted a non-Mormon businessman as saying: “We would not lend a neighbor money with which to run his business without interest. Neither would we expect him to lend us money without paying interest. I found I was using God’s money and the business talents He had given me without paying Him interest.”

It’s enlightening that tithing is defined as “interest” in D&C 119:4: “And after that, those who have thus
been tithed shall pay one-tenth of all their interest annually.”

So, we really do rob God when we don’t live this law. “Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings.

“Ye are cursed with a curse: for ye have robbed me, even this whole nation.

“Bring ye all the tithes into the storehouse, that there may be meat in my house, and prove me now here-with, 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 3:8–10; 3 Nephi 24:8–10).

2. Our tithe should be the very first thing we put aside to pay, before anything else.

This prioritizing of paying our tithes is reflected in the words of the Savior: “for your heavenly Father knoweth that ye have need of all these things.

“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you” (Matthew 6:32–33).

Our Church publication For the Strength of Youth counsels: “Pay [tith- ing] first, even when you think you do not have enough money to meet your other needs. Doing so will help you develop greater faith, overcome selfishness, and be more receptive to the Spirit.”

Tithing has never been difficult for our family. I decided that when I earned income, I would immediately take 10% and put it aside. It was never mine! We would manage with the other 90% and simply budget our expenditure with that. That 90% was legitimately ours, and I had discharged my “rent” to the Lord.

Faithful Saints throughout the world honor this principle. The reflections of a Tongan grandson illustrate their attitude. “Grandpa Vanisi’s spirituality inspired an awe in me as a child. I remember following him daily to his plantation. He would always point out to me the very best of his taro, bananas, or yams and say: ‘These will be for our tithing.’ His greatest care was given to these ‘chosen’ ones.

During the harvest, I was often the one assigned to take our load of tithing to the branch president. I remember sitting on the family horse. Grandfather would lift onto its back a sack of fine taro which I balanced in front of me. Then with a very serious look in his eyes, he said to me, ‘Simi, be very careful because this is our tithing.’ From my grandfather I learned early in life that you give only your best to the Lord.”

3. Tithing teaches us about sacrifice, which prepares us to better understand the Savior’s Atonement.

The Doctrine and Covenants helps us understand that tithing is not really about money but about our hearts:
“I, the Lord, require the hearts of the children of men.

“Behold, now it is called today until the coming of the Son of Man, and verily it is a day of sacrifice, and a day for the tithing of my people” (D&C 64:22–23).

Elder Robert D. Hales of the Quorum of the Twelve Apostles related this story about a newly married couple in South America that touched his heart:

“They lived thousands of miles from a temple. Their income was meager, but their faith was great.

“They promised the Lord and each other to first pay a full tithe out of their income. Then they would spend modestly for a small apartment without any furniture, not even a chair or table. What was left over, after their food expenses, would go into a temple travel fund.

“More than a year went by. They kept their tithing promise to the Lord and their objective to go to the temple. The young man's brother, a nonmember, watched their humble faithfulness. One day, like a ministering angel, he came with two airplane tickets so they could fulfill their dreams and go to their beloved temple.

“They went to the temple and were sealed; another great blessing came to them when their brother was baptized. He gained a testimony from their example and his own sacrifice. His sacrifice for others opened the door of salvation to his soul.”

4. When we pay our tithe, it enables the Lord to bless us.

President Henry B. Eyring, First Counselor in the First Presidency, explained aspects of this which we can easily overlook. He said: “When we pay our tithes to the Church, our Heavenly Father pours out blessings upon us. Anyone who has consistently paid a full tithe knows that is true. The blessings are sometimes spiritual and sometimes temporal. They are given in the Lord’s time and according to what He knows is best for us.”

President Heber J. Grant (1856–1945) put it in context when he said: "Prosperity comes to those who observe the law of tithing. When I say prosperity I am not thinking of it in terms of dollars and cents alone. . . . But what I count as real prosperity . . . is the growth in a knowledge of God, and in a testimony, and in the power to live the gospel and to inspire our families to do the same. That is prosperity of the truest kind.”

As stated by President James E. Faust (1920–2007), Second Counselor in the First Presidency, “Members of the Church who do not pay tithe do not lose their membership; they only lose blessings.”

The following example of such blessings appeared in the February 1982 Liahona: “During the depression years in the 1930’s, we lived on a poor farm in New Jersey, [USA,]
with unproductive soil yielding meager crops. Strawberries were the only plants that responded adequately to our efforts, but the strawberry season is relatively short and our yearly income was so small it was hardly worth mentioning.

“I sold our strawberries in liter-size baskets in front of our house, which was on a county road. The returns for the strawberry season came to $40, the only cash we had seen for a long time. The $4 seemed a pathetically small sum to offer as tithing, and with a family of four young children, the money was desperately needed in many ways. But I was determined to pay our tithing, and did so.

“We were not aware of any immediate blessings, other than having the satisfaction of doing what is right. However, the following year the strawberry-leaf blight struck the area. All the plants in the fields literally died—all but ours. Our plants remained healthy and yielded a crop of big, juicy strawberries.

“People came from several kilometers in every direction to buy our strawberries. Our customers supposed we had a hardier species of strawberry plants and wanted to buy some of our plants for their gardens. When we told them ours were the same type they already had in their fields, they believed we must have given our strawberry patch some special attention.”

One of our sons-in-law some years ago had a job that he did not enjoy. He had also not put aside his tithing for some months as he had received his income and, being concerned about that, he gathered all his funds together to catch up with his tithing. It was somewhat difficult to do and he had to go without for several weeks. The week after he had caught up with his tithing, he was making a phone call and incorrectly dialed one of the digits. To his amazement, a friend from some years before answered this wrong phone number. This friend had lost contact with our son-in-law and immediately indicated that he’d been trying to locate him because he had a job that he felt would be perfect for him. The job was accepted and prayers of thanksgiving for this miracle were offered. The connection of this random phone number to his now full-tithe was obvious.

5. We need to pay tithing, just as we need nourishment and exercise.

Elder James E. Talmage (1862–1933) of the Quorum of the Twelve Apostles said: “Tithing is the Lord’s revenue system, and He requires it of the people, not because He is lacking in gold or silver, but because [we] need to pay it. . . .

“The prime . . . purpose behind the establishment of the law of the tithe is the development of the soul of the tithe-payer, rather than the providing of revenue.”

In Old Testament times the Lord sent a pestilence upon Israel, and many people died. He commanded David to offer a sacrifice at the threshing floor of Araunah the Jebusite. When David went to see Araunah and Araunah found out why he had come, he generously offered to freely give him whatever was needed for the sacrifice. But David refused the gift and his response was profound: “I will surely buy it of thee at a price: neither will I offer burnt offerings unto the Lord my God of that which doth cost me nothing.” He bought the threshing floor, offered the sacrifice, and the plague ceased. (See 2 Samuel 24:21–25.)

6. Tithing is a prerequisite for higher ordinances and preparation for us to consecrate ourselves.

Elder Robert D. Hales said: “Paying tithing helps to qualify us to receive
the higher ordinances of the priesthood. To qualify for eternal life, a person must receive all the ordinances of the priesthood administered in the house of the Lord. Tithing is one of the basic standards of judgment by which it is determined whether a person is worthy to receive these ordinances.”

President James E. Faust told of his grandfather’s attitude to tithing: “I wish to speak about opening the windows of heaven. As a boy I learned a great lesson of faith and sacrifice as I worked on my grandfather’s farm during the terrible economic depression of the 1930s. The taxes on the farm were delinquent, and Grandfather, like so many, had no money. There was a drought in the land, and some cows and horses were dying for lack of grass and hay. One day when we were harvesting what little hay there was in the field, Grandfather told us to take the wagon to the corner of the field where the best stand of hay stood and fill the wagon as full as we could and take it to the tithing yard as payment of his tithing in kind.

“I wondered how Grandfather could use the hay to pay tithing when some of the cows that we were depending upon to sustain us might starve. I even questioned if the Lord expected that much sacrifice from him. Ultimately, I marveled at his great faith that somehow the Lord would provide. The legacy of faith he passed on to his posterity was far greater than money, because he established in the minds of his children and grandchildren that above all he loved the Lord and His holy work over other earthly things. He never became wealthy, but he died at peace with the Lord and with himself.”

These six points are true. What a blessing tithing has been in my life. I really do love to live this principle. Blessings have come to me in many forms, and my confidence is strong that this is one law that I know I can continue to live exactly. To live something with exactness brings great comfort. How I love my Heavenly Father for this simple but ever powerful law.

NOTES
3. For the Strength of Youth (booklet, 2011), 38.
Testimony on Tithing  
By Ferdinand and Franklin Ukaegbu  
Uratta Branch, Owerri Nigeria Stake

We feel our Savior’s love each moment we keep the law of tithing. Obeying the law of tithing has made us become an agent, ever ready to receive our own heavenly blessings. Keeping the law of tithing does not involve simply paying the one-tenth of our increment but also the willingness and faithfulness in which we use to keep it. We know that paying our tithes prepares us for greater blessings which are to come. Indeed, we are living witnesses of the blessing of the law of tithing. And we know how blessed we are in obeying the law. As we keep the law of tithing, we see the Lord rebuking the devourer for our sake, which made people to see us as a light and call us blessed. President Ezra Taft Benson (1899–1994) once said: “When we put God first, all things fall into their proper place or drop out of our lives. Our love of the Lord will govern the claims for our affection, the demands on our time, the interests we pursue, and the order of our priorities” (“The Great Commandment—Love the Lord,” Ensign, May 1988, xx). We are ever delighted because of the peace the gospel has brought to us. We know that God and the Savior Jesus Christ live. We testify of these truths in the name of Jesus Christ, amen.

Honoring the Law of Tithing  
By Miata Hawa Karimu  
Batiama Branch, Bo North District, Sierra Leone

The act of giving one-tenth of one’s earnings to God is an act of obedience to His commandment. There is more to this commandment than just giving your money, property, or any other thing you find worthy. The things that really matter are the sincerity of your heart, the regularity of the act, and the completeness of the tithe. In 3 Nephi 24:8 and Malachi 3:8, the Lord explains how men are robbing Him through tithe and offerings and consequently outlines the blessings that men can accrue from paying their honest tithe.

I know that it is sometimes difficult, especially for low-income earners, to honor this commandment; however, it is my believe that as we grow in faith and establish a good relationship with our Heavenly Father, we will better heed His words in D&C 119:4, which says, “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.”

I know that our Heavenly Father is loving, wise, and just. And I know that as we honor the law of tithing, our lives will change and we shall prepare ourselves adequately for eternal glory.
May 17, 2017, marks the 15th anniversary of the first missionary training center on the continent of Africa. Missionary training centers (MTCs) are centers devoted to training missionaries for The Church of Jesus Christ of Latter-day Saints.

The missionary training center in West Africa is located in the community of Tema, approximately 30 kilometers east of Accra, Ghana’s capital. Construction on the facility began in 2001, and it was dedicated on May 17, 2002. A new missionary training center is under construction on Independence Avenue in Accra, Ghana. It will be completed and occupied in 2017.

Young men and women called as full-time missionaries begin their service at one of the Church’s MTCs worldwide. There are a total of 15 centers throughout the world. They are located in Argentina, Brazil, Chile, Colombia, the Dominican Republic, Ghana, Guatemala, Mexico, New Zealand, Peru, the Philippines, South Africa, Spain, the United Kingdom, and Utah, USA.

At the beginning of their service, missionaries usually spend 3–12 weeks at an MTC where they receive training in doctrine, conduct, proselytizing methods, and, when required, a foreign language.

Missionaries who train at the Ghana MTC come from many African countries, as well as several nations outside of Africa. Training is conducted in both English and French.

MTC presidents and their wives who have served in Ghana include the following:

- President and Sister Stephen M. Hadley: 2002–04
- President and Sister James W. Ritchie: 2004–06
- President and Sister Brent L. Nielson: 2006–08
- President and Sister David K. Harmon: 2008–10
- President and Sister Fredrick Froerer III: 2010–12
- President and Sister Stephen L. Graham: 2012–14
- President and Sister Reid A. Robison: 2014–16
- President and Sister Scott M. Brubaker: 2016–18

The Managers of Training and Operations who have served in the Ghana MTC include the following:

- Eugene Engmann: 2002–10
- Mathias O. Eguko: 2010–15
- Patrick Appianti-Sarpong: 2015–present