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CHURCH EFFICIENCY SERIES

A Financial Plan for the Local Church

By FREDERICK A. AGAR

“Our one first, final and supreme need is the spirit of God within our spirits. Methods, money needed? Yes, indispensable; but effective in the transformation of individuals and communities exactly to the degree that they are controlled by the spirit of Jesus. Partaking of him is our only hope. Seek him, seek him, seek HIM, for ourselves and for one thousand million people who know nothing about him.”

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A Financial Plan for the Local Church



I. THE OBJECTIVE

To secure from every church member

1. The recognition that God is the owner of all material things and all personality. "Ye are not your own, ye are bought with a price." There can be no differentiation between a man and his money.

2. A positive recognition of the consequent stewardship, to be acknowledged by a systematic, proportionate giving function, which shall include in its objects the whole program of God's Kingdom upon earth. To secure not less for the missionary and beneficent work of the church at large than for the local church support.

II. THE UNDERLYING PRINCIPLES

1. All money for the support of God's work should be the direct, simple result of self-giving worship of God.

2. Right methods should be used. Wrong methods should be discarded.

(a) We lose the respect of the world as well as our own self-respect by money grabbing devices and other harmful methods.

(b) We shall wisely urge against money being raised by methods that are contrary to the principles of Christian stewardship.

III. THE PROGRAM

1. To secure in all departments of the church the primary recognition that giving is a function of spiritual life. Every member of the church should be taught the principles of God's ownership and man's stewardship.

2. To urge every child of God to give proportionately and systematically, "not grudgingly or of necessity for God loveth a cheerful giver." We must therefore all have a vital interest in and concern for the person who does not give at all or gives inadequately and grudgingly.

3. To induce giving upon a proper understanding of the dictates of love and obedience as well as upon the needs of the church.

4. Church membership, if it is to produce spiritual health and growth, must entail some definite financial responsibility upon every member.

5. Giving must be to God primarily, and to the church for expenses or beneficence as a part of His program.

(a) It should therefore relate itself proportionately and definitely to the opportunities presented by the national and local needs or budgets for Kingdom service.

(b) It should never be withheld because of dislike for man, method or agency. Love of God compels obedience to his whole program.

6. The local church should seek to guide the function of giving in the life of all its members.

It should therefore prepare an annual budget made up in two sections.

(a) CHURCH EXPENSES

(Items may
be added or
subtracted)

Salary
Light
Heat
Music
Repairs to Building
Sunday School
Women's Circle or Aid Society
Young People's Society
Foreign-Speaking Work
Miscellaneous Fund

(b) BENEFICENCE

(Items may
be added or
subtracted)

Foreign Missions,
Including Woman's
and General
Home Missions,
Including Woman's
and General
Publication Society
Education
State Missions
City Missions
Anti-Saloon League
Hospital Fund
Miscellaneous Fund

7. A committee should be appointed in the manner prescribed by church custom. Where no other rule applies the committee should be representative of the officers and of all departments and activities of the church. It should aid the trustees in compiling this double budget. This committee will maintain a fair sense of proportion in planning their double budget. The committee when constituted should represent the interests of the whole church. Such a committee is often known as "The Missionary Committee," "The Church Council," "The United Mis-

sions Committee." This committee will constantly remind the whole church that three things are closely related:

(a) Direct gospel propagation (Evangelism).

(b) Educational work (Education).

(c) The acquisition and use of money by every believer for all phases of gospel work (Stewardship).

a. Make the budget inclusive, covering in one or other of its parts all the needs of all departments of the church. Continuous appeals will thus be prevented. Present efforts for various causes should all be included in the beneficence budget, or an unexpected need should be met by an appropriation from a reserve fund provided for that purpose.

b. The possibility for extra or sacrificial giving made easy by the use of special envelopes.

c. Constant presentations of Kingdom enterprises to be the aim of the church.

d. Double envelopes and double treasury system organized, i. e., separate treasurers for the two funds, or at least different bank accounts. In large churches there should also be a financial secretary for each fund, to do all the detailed account keeping with the individual givers.

8. An annual Every Member Canvass carried out. It should not be organized as a grab for money, but as a real ministry to life. Life must have its functions if it is to be maintained.

A. FIRST STEPS IN THE CANVASS

a. Select at least ten per cent of the membership to act as canvassers.

b. Annually, select a Sunday, two weeks or more in advance, as the date upon which every

member of the church and congregation will be personally asked by the canvassing committee of two to make a pledge, payable weekly, toward the duplex budget.

c. The visits are to be made on Sunday afternoon. This is a spiritual ministry to produce a spiritual function.

d. Begin early to make a complete list of friends and members to be canvassed.

e. Have canvassers meet at least once or twice for prayer and a full discussion of the whole plan. For a successful canvass the workers must be thoroughly prepared for their work.

f. Send by letter, or personally, to every one full details at least a week before the date of the canvass.

g. At all prayer and preaching services between adoption of the plan and date of canvass let sermon and discussions center upon such subjects as stewardship, articles of faith, giving, discipline, the church covenant, missions, etc.

h. Arrange canvassers in pairs, and distribute names among them according to acquaintance, influence and friendship, as well as by geographical location. Names may be given to the canvassing pairs at the beginning of the educational campaign, but experience has shown that it is often wise not to announce the results of this pairing and assignment of names until just before the committee starts out on the work. The soldier spirit should prevail.

B. THE PLAN OF WORK

a. The day of the canvass the workers dine together when possible. Whether this is done or not, all meet at 1:30 in the church. After

prayer the visitation committee are all canvassed by two of the members.

b. Then two by two they go out and see all others to be canvassed, and secure from them a pledge, payable weekly, for both church support and missions.

C. THE CANVASS ITSELF

Pray for a spirit of sympathy for fellow-man, that we may approach them in the true spirit of Christ.

a. The Way of Approach.

(a) The Greeting.

Cordial, brotherly, opening statement as to purpose of call. Life more than money. Represent the church of Christ.

(b) A Boost for Church and Pastor.

Talk them up. All must love and help. Complaints will most likely follow—if there are any. Have sympathy—don't argue or defend. Pray. Pray.

(c) State needs of church and Kingdom represented by budgets. Invite questions. Don't argue; give information. Pray with those who hesitate. You do not want "something." You want the individual's share of church and Kingdom needs, according to his prosperity. Occasionally it may be wise to end the call after prayer without subscription, saying that others will call later.

b. Getting the Result.

(a) Present pledge card. One for each member. Family contributions should be divided.

(b) Ask for maximum amount; if possible a substantial increase over last year.

(c) Do not urge too large a subscription or suggest one too small.

(d) Encourage conversation, but not argument. Always pray rather than argue. Too much secrecy as to amount of pledge unwise, but it may be necessary to yield at this point.

(e) Secure pledge signed—leave a copy signed by canvasser. Pray that all canvassers may be led forth to do the noble generous thing themselves.

c. Taking Leave.

(a) If no pledge has been secured in taking leave a short prayer might be helpful. Then state that another committee will call, as the church believes that every one should respond.

Be kind, but firm. Be sympathetic but not apologetic.

(b) The pledge secured, don't get up hastily and depart. Visit for a few minutes in a cordial, informal way. Then thank members for response—it will help others. Urge prompt weekly payment.

(c) When you get up to go suggest some definite line of work or new interest in church work to the household.

(d) Approach non-members from a different standpoint.

(e) When all have been seen, the workers return to church and turn in a full report. Those not responding or missed are re-assigned, to be called upon before next Sun-

day morning, at which time a full report is made to the whole church.

(f) Non-resident members are written to and a pledge expected from each.

d. Follow-Up.

(a) Push the canvass or visitation until every member has been definitely approached and has responded with a definite pledge for both phases of work represented by the double budget.

(b) A systematic follow-up should be inaugurated to establish a healthy function in giving. An all-the-year plan of education concerning stewardship and sacrificial giving should be planned and carried out.

(c) Lay church officers should have constant knowledge of those who fail to give regularly. All pledge cards should have printed upon them this line: "This pledge can be cancelled at any time upon notice to pastor or church treasurer."

(d) A personal visit made upon the irregular. A dangerous spiritual symptom has manifested itself and needs immediate attention. Cause should be discovered and a cure sought. Any quite unable to give should help from the church.

(e) A quarterly statement sent to all normal cases. (Use the Boy Scouts, Camp Fire Girls or the boys and girls in the Bible School.)

(f) Final absolute refusal to give should lead to some loving form of discipline which should be corrective and not punitive.

(g) If the canvass is to succeed the following things must be guarded against:

- (1) Over emphasis on one budget at the expense of the other.
- (2) Use of the mails to avoid personal work.
- (3) Failure to connect attendance upon services, work and giving in the life of the church.
- (4) A divisive element in church that subordinates the whole to a part.
- (5) Actual work of visitation spread over too long a period.
- (6) Fear that proper emphasis upon giving will create difficulty.
- (7) Badly balanced pairs of canvassers, such as men and women together. Too much age or youth. Failure to train canvassers.
- (8) Not made an annual part of church work.
- (9) Slighting definite campaign of education.

9. Weekly or monthly payment of salaries to be the rule. All other bills paid promptly at the end of each month. All missionary funds distributed monthly.

10. If any deficit occur a business arrangement should be made with a local bank to borrow the needed money till God's stewards provide it.

IV. SUMMARY

1. There must be final and complete recognition that spiritual life and giving are inseparable. The regular worshipers are the regular givers. Non-givers are the non-worshiping members. About 95 per cent. of income comes from the givers of record. The loose offerings

will average about 5 per cent. of income. Such a small cloak will not cover the army of non-giving members. They should not be allowed to hide under it.

2. The church must not permit any substitutes to displace the normal functions of a spiritual life.

3. Courage, not cowardice; love and not listlessness must rule in regard to delinquents. Where now we lose in dishonor many a life, let us save many by courage and a loving ministry to sick souls.



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