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A FINANCIAL PROGRAM FOR
A NEW TESTAMENT CHURCH

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By

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Please read—

MARK 12:41-44;

I CORINTHIANS
16:1-9;

II CORINTHIANS
8 and 9

PERHAPS the one question that is asked me most often concerning the matter of church administration is, how can we get more of our people to give to kingdom causes? This is a great question, a worthy question, a challenging question, and one that should be given deep and serious and sensible consideration by every New Testament church.

SOME ESSENTIALS

1. **Good financing is essential to any good business.**

If you have a good business today and do not have a good financial system you will not have a good business tomorrow. This is true of an individual. The individual who has not a good financial system is headed for trouble. He will be embarrassed. He will embarrass all his best friends. This is true of a family. It does not make any difference what the income of the family is, if the family's financial system is faulty such family is headed for trouble, difficulty, division, separation, and

divorce. Bad financial systems are given in the United States record of statistics as being the cause of the second greatest number of divorces in our country. This is likewise true of our churches. If they do not have good financial systems, they are headed for trouble.

2. To New Testament churches is committed the biggest and best business in the world, kingdom business. Therefore they should have the best financial system.

No genuine, sincere Christian will deny or even argue or seek to evade the above statement. Now if it is true that to our churches is committed the best business in the world, it stands to reason that they should have the best financial system. Let me say right here, quick and fast, that we have such financial system. Christ did not leave his churches to grope in ignorance and darkness concerning such a vital and far-reaching matter.

3. The best financial system for a New Testament church is that system which enlists the whole of the church membership in the whole of the financial program. Our churches have hurt themselves and have hurt all of our kingdom causes by permitting a few of our people to bear all the financial burdens. This is unjust to those who are enlisted. They are overburdened. This is unjust to those who are not enlisted for they do not have any share or part in kingdom activity. The New Testament program is, "Instruct each one of you to bring an offering every Lord's day." Some one has

said that a good financial code for a Christian would be, "Bring the Lord's money to the Lord's house for the Lord's work on the Lord's day. This is the Lord's way." That would not be half bad for Christians to follow.

4. **No good financial system will work itself.** This is true not only of a financial system but of any system. It is just an outline, a plan, a program, to go by, and there is need of what Paul says, "As I gave instruction that each one may be enlisted in this all-important matter." Some of our churches do not have a good financial program. Some have a good financial system but do not work it. But, thank God, there are others which have a good financial system and are working it faithfully fifty-two Sundays in the year.

5. **It is easier to keep up than it is to catch up.** The Scriptures have given us the simplest and easiest and surest way, in all the world concerning our offerings. It is to "keep up." There is no need for debt, embarrassment and difficulty if this simple scriptural teaching is followed. Much of the trouble comes from permitting our people to get too far behind with their offerings. Then it is a burden, it is a difficult thing, it is an embarrassing thing, and many times causes members to absent themselves from their church. The scriptural program would eliminate all this.

6. **Continued effort is irresistible.** You will not get this or any other program on in best form the first time. You will probably not be

able to enlist all of your people the first time, but I am saying that if this is faithfully continued it will improve week by week until we will have what Paul said, "Let there be equality, not some burdened and others eased, but that all may have part." This is highly desirable. There are churches in every state in our Convention, to my certain knowledge, that have completely changed the offerings in their churches in the last six years. This has helped and blessed the churches and made useful and happy members.

7. **The New Testament program is, put it on, keep it on, and keep it going.** This is the instruction given in Holy Writ. If your church will follow this a new day will dawn not only for your church but for our kingdom causes the world around.

Now, having given these essentials, listen to me while I point out seven things concerning a financial program for a New Testament church. First of all let me say:

1. **The financial program should be formulated by the church.** Why by the church? Why not by the finance committee? Why not by the deacons? Because the finance committee and the deacons cannot finance a church. They are to help, they are to lead, they are to do definite specific service concerning this program, but the financial policy and program for a church should be formulated by the entire church. First of all, there is the pastor. He must never forget that he is "overseer of

all the flock". He is pastor of teaching, training, evangelism, missions, stewardship, enlistment, soul-growth, and all. Surely he is pastor of finance. Therefore in making this financial program the church should appoint a committee representing all the groups in the church to formulate this financial program. In most of our churches we have Deacons, Woman's Missionary Union, Baptist Training Union, the Sunday School, and our Brotherhoods. Now, all these organizations or representatives from all these organizations should sit together in council to formulate the church budget. After this is done it will be brought before the entire church in conference for consideration, adjustment, and adoption. Every organization will have part in helping to make the financial program by this method. This is highly desirable as all these organizations must lead in enlisting the whole of the church membership in such a program.

Not long ago in the Queensborough Baptist Church, Shreveport, Louisiana, Dr. C. W. Culp, pastor, they had nine hundred resident church members and there was need, pressing need, that every member should be enlisted in the financial program of that church. To do this the following organizations came together for two hours for two nights to give consideration to this vital matter. These organizations were, twenty-five Deacons, one hundred Officers and Teachers of the Sunday school, forty-eight officers and leaders in the Baptist Training Union, and thirty-seven in the Woman's Missionary

Union. These all took an active and serious part in helping to make the church's proposed budget. This same method was followed by the First Baptist Church, Goldsboro, North Carolina, and has been followed by many of the states in our Convention and always a noted and worthy increase has been observed; first, in the number of gifts, second, in the amount of the offerings.

2. The financial program for the church should be adequately considered by the church. By this I mean that every individual in the church should know everything about the budget of the church. This is one great reason why the program needs to be made by all the organizations of the church working together. Then all these organizations can be put to the task of enlisting their particular groups one hundred per cent in the whole program. Take the two churches just mentioned and I saw those groups, all of them, working one hundred per cent to enlist each member of every organization. In each church there were one hundred fifty people working faithfully to help inform and enlist the church membership. These churches printed their budgets and had each item listed to the last penny concerning the gifts and expenditures so that every one, even a child, could understand all about the church budget. Copies of these budgets were placed in the hands of every church member. Then each organization set to work to give information and inspiration concerning the church's financial program. Of course the largest part

of the work was done by the officers and teachers of the Sunday school. This is the largest, the best trained, and most co-operative organization in many of our churches. The Sunday school is the largest, the best informed, and the best trained organization in any church and certainly it ought to be able to do the major part of the work in so important a matter.

3. **The church's financial program should be worthy and all-inclusive.** It should be worthy of Christ, the head of the church. It should be worthy of the church herself, the bride of Christ. It should be worthy of our gospel, the redemptive power of God. It should be worthy of a lost world. Such a program well made out and thoroughly considered will challenge every sincere and genuine Christian.

4. **The financial program should be adopted by the church.** You will observe here that I mean by the church, by all the church. It is a church affair and when adopted by the church it behooves every co-operating believer in his church to have part in carrying out the program of his church.

5. **The financial program should be promulgated by the entire church.** Now, all of these organizations having had part in forming the program, giving instruction, giving information and inspiration about the program, should aid in promulgating this program. By having all these organizations seek to get the entire constituency present for this occasion and then to do the actual enlisting of every member

of the church in this program, here is where we need some good common sense and deep-down genuine religion. It will help us to learn again and anew that it is just as Godly, it is just as Christ-like, it is just as Christian, it is just as New Testament, it is just as essential, to enlist, to grow, to develop one in the Christian life as it is to lead one to Christ. You will never grow and develop one in the Christian life until he is led to have part in the offerings through Christ's churches. That is why the scriptural injunction, "Let each one of you bring an offering" and that is why Christ, in that glorious passage in Mark, permitted the widow along with the rich and wealthy people and people of all classes to come and bring her tiny offering. All the people there that day had part in the offering. That is what we need now. This can be done if we will use all these organizations and especially the Sunday school, the greatest of all these organizations, will use all of its officers and teachers in putting on this financial program. In the two churches herein mentioned I saw one hundred fifty people working faithfully on the enlistment day and when they had finished, the entire resident membership of the church had been enlisted. This has been done many times. I challenge you to do it again. It can be done if the pastor and people will that it shall be done. Not long ago in one of our greatest churches 3,233 people were enlisted in one hour in the financial program of the church. The assistant pastor went to the pastor and said, "Brother Pastor, I have here 3,233

pledges just secured through our Sunday school to the financial program of our church." Whereupon the pastor remarked, "Is it possible that I have lived to see the time when more than 3,000 people could be enlisted in one hour in a great church program?" The assistant replied, "But Pastor, you must remember that this morning we had more than five hundred of our best and well trained workers helping to do this thing. It was easy and it was glorious." Surely it was glorious!

6. **The financial program of the church should be supported by the church.** In the New Testament there is nothing said about shows, rummage sales, oyster stews, and ice cream festivals. These things will not finance a church. They will not help. They will chill and kill the spirit of giving in any church. If continued they will dry up the streams of liberality in any church. We are dealing now with one of the fundamentals of the Christian religion. God is seeking to save us from ourselves. He is seeking to save us from the sin of selfishness and the sin of covetousness, and for our good we have it from his Word, "Let each one of you upon each Lord's day give back to God as God has given to you." This will save you, it will save our churches, it will save our kingdom enterprises. Each member should be taught, instructed, pleaded with, to bring his or her offering to the Lord's house for the Lord's work each Lord's day.

7. **The finances of the church should be faithfully handled by the church.** By this I mean

that these offerings, all of these offerings, shall come into one treasury, the church treasury, and shall be accounted for by two or more people. When these offerings are faithfully counted by the treasurer, by the financial secretary, and by the mission secretary, and by the building fund secretary, and when they check against each other, we can be pretty sure that the finances are being handled faithfully. These offerings then should be divided for the causes for which they were given and checks should be sent to these causes immediately and these checks should be signed by two or more people, thus checking not only the incoming offering but the outgoing offering. Such a system will help and bless any church, better still, will bless your church. I challenge you to try it!