

#1837 1837

THE MANAGEMENT
OF
CHURCH FINANCES;

SUGGESTIONS TO THE

BAPTIST CHURCHES OF MISSOURI,

FROM THE

1837

STATE MISSION BOARD.

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EXPLANATORY.

At a meeting of the State Mission Board of the Missouri Baptist General Association held in Mexico, Mo., on Monday, November 24, 1884, the undersigned were appointed a Committee to issue the following address to the churches. Embodying as it does the mature thought and experience of the members of the Board we trust it will receive that consideration which the subject of a more enlarged benevolence merits.

A. F. FLEET,
FRANK ELY,
E. W. STEPHENS,
Committee.

TO THE BAPTIST CHURCHES ^{OF} MISSOURI.

Assured that a more exact and business-like system in the management of our church finances would effect far better results both to the churches themselves and to the cause of Christ both at home and abroad, and would help in large degree to solve the vexed question of raising money for the support of the churches and for missionary work, the State Mission Board of the General Association of Missouri Baptists desire to recommend to the pastors and churches of our State the following plan for their consideration and adoption (if approved) for the year 1885:—

1. That the Church appoint a committee of three of her most liberal and best business men to take charge of her financial operations. In some cases the deacons of the church (or a committee of three of the most active of their number) would be the most suitable persons to execute the plan. But in others it might be best to appoint a special "finance committee," whose duty it should be to attend exclusively to these matters and to report to the church as often as shall be required. We would emphasize the importance of this committee, for though a *plan* be absolutely perfect, it must surely fail without intelligent business capacity and unceasing diligence in its execution.

2. That this "finance committee" get from the clerk of the church a full list of all of its members, and then that this list be divided into three parts, each member of the committee taking those to whom he could most successfully present the matter, and whom it was most convenient for him to see.

3. That the committee meet and make an estimate of all the probable expenses absolutely necessary for the year, including pastor's salary, incidental expenses, etc., and that what is considered a proportionate amount for each member to give be set down opposite his name.

This is not intended as an assessment, but merely a suggested amount, and practical experience has shown that much more can be secured on this plan than by simply asking in a general way for a contribution; nor is it likely that a judicious committee will discriminate in favor of one or against another in the amounts they ask their brethren to contribute.

4. That each member of the committee see every one on his list and secure from him if possible a pledge for this definite amount, and that it be paid in installments, at frequent regular intervals, say once a week, once a month, or once a quarter at least.

It is far easier to secure a pledge for a small amount to be paid weekly or monthly than for the larger aggregate of these small sums to be paid quarterly or yearly. Thus frequent giving becomes a habit, and is recognized as a part of the regular worship.

We would urge every church to try the envelope system, as surely the most practical plan for recording these small sums and furnishing vouchers both to treasurer and contributor.

5. That at least four annual collections be taken for missionary and benevolent enterprises, one of which should be for State Missions, and that after the pledge has been secured from each one for the regular church expenses, a proportionate amount be promised to these missionary objects, to be given to each according to the needs of the work or the preference of the giver.

It is difficult to make this clear without an illustration: For example, let those who contribute ten cents a week promise 25 or 50 cents to each one of the quarterly collections. Those who give \$50 a year might give \$5 to \$10 to each department of Mission work, and the large givers in even larger proportion.

So impressed is the Board with the importance of some systematic plan by which every member of every Baptist church in Missouri may be reached and induced to contribute in a way somewhat proportionate to his ability for the support and enlargement of all the great enterprises in which our denomination is engaged, that through the liberality of some

of the members of the Board, provision has been made to furnish any church which is willing to try the plan, with the following full and detailed account of its practical working in one church in which it has been used with great success, to which is added a copy of all the blanks needed to carry it out.

PLAN FOR THE MANAGEMENT OF CHURCH FINANCES.

The following plan has been in successful operation in one of our Missouri churches for three years, and within that time no quarter has ever been closed without a balance in the treasury, and that too after all debts had been paid, and some of them before due; while the benevolent contributions to outside objects have been quadrupled. It is but just to state that this is not a wealthy church, but only an average one, such as may be found by the score in many parts of our State:

1. The first thing the deacons did, about a year ago, was to have a thorough overhauling of the church book, so as to find out how many names could really be counted on as "present for duty." Some they found had moved away, some were absent on leave, some had deserted, some were dead, some had "joined other churches," and some were—well, we won't say where, but certainly, where members of a Baptist church ought not to be found. So that out of 250 names, only about 175 could be counted on as ready for service.

2. The next step was to make an estimate of the probable expenses absolutely necessary for the year, and it was about as follows:

Pastor's salary, \$1,200; sexton, fuel, gas, \$140; insurance on church, \$50; expenses of Sunday School, \$50; other expenses, repairs, etc., (estimate) \$100; margin to cover unpaid subscription, \$60; total, \$1,600.

3. The subscriptions for the preceding year had amounted to only about \$1,200, and almost all who had been in the habit of giving thought they were doing as much as they could. But here was a deficit of \$400, and how was it to be met? Were the few who had been doing all the giving to be asked to increase their subscription 30 per cent? Or should an effort be made to increase the number of givers? Both plans were tried in somewhat the following way :

4. The roll was carefully gone over, and what was considered a proportionate amount for each member, was set down opposite his name. The list was divided into three parts, each one of the three deacons taking those to whom he could most successfully present the matter and whom it was most convenient to see ; the plan was explained, and each one was asked not to *give something*, but to give a definite amount each Sunday during the year. Some at first were not inclined to pledge any fixed amount. Others thought that the weekly sum asked was too much ; but almost without exception, when the needs were stated and the plan of management explained, the amount suggested was agreed to.

And just here a practical remark. The deacons of a church if wisely chosen know all the financial needs of their church, and are much more competent to decide what proportion of the financial burden each one should bear, than the individual church member himself, and there is but little danger that they will discriminate in favor of one or against another in the amounts they ask their brethren to contribute.

5. This personal interviewing and explanation took much valuable time ; but by the annual business meeting about the last of December, every member of the church whom it was at all practicable to visit, had been seen, and the others written to, and a definite amount in almost every case agreed upon. The result surprised the deacons themselves. No large amounts had been given, but the increased number of small amounts, together with the enlarged subscription of a few of the most liberal givers, made the \$400 additional, and gave a margin besides for subscriptions doubtful because of removals or otherwise.

6. The Scripture plan, "Upon the first day of the week

let every one of you lay by him in store as God hath prospered him," was urged upon all, the envelope system was recommended, and its adoption has been almost universal.

So much for the "plan." Now let us hear something of its gratifying

RESULTS.

As we wish to be intensely practical, we may as well give one of the quarterly reports, and then at some subsequent time a consolidated financial report for the whole year. Here is the quarterly report :

TREASURER, IN ACCOUNT WITH		BAPTIST CHURCH.
		Dr.
188—		
Jan. 1,	To Collection.....	\$ 19 30
“ 8,	“ “	25 81
“ 15,	“ “	35 00
“ 22,	“ “	31 43
“ 29,	“ “	25 17
Feb. 5,	“ “	56 05
“ 12,	“ “	38 67
“ 29,	“ “	18 93
“ 26,	“ “	21 46
Mar. 5,	“ “	25 81
“ 12,	“ “	29 26
“ 19,	“ “	30 75
“ 26,	“ “	61 20
	Total.....	<u>\$418 84</u>
		Cr.
Mar. 31,	By pastor's salary for first quarter paid semi-monthly in advance.....	\$300 00
“ “	By sexton's salary, paid at close of each month.....	18 00
“ “	By cash paid for wood and sawing same.....	8 65
“ “	By amount paid for gas 1st quarter.....	10 60
“ “	By Gospel hymn books for Sunday-School and Church	12 40
“ “	Sunday-school Lesson and Children's papers, 1st and 2nd quarters.....	21 58
“ “	By Church envelopes and printing same, with 500 circulars.....	8 00
“ “	By repairs on gutter and roof.....	10 75
“ “	By insurance on Church for \$2,500 for 5 years.....	20 00
“ “	By check book and blank book for Treasurer.....	1 50
	Total.....	<u>\$411 48</u>

By subtracting the "Cr." from the "Dr." we have a balance to the credit of the church at the close of the first quarter of \$7.36.

At the close of the second quarter there was a balance on hand of \$61.11, at the close of the third quarter, \$88.97, and if the collections continue to run as they have done during the other quarters, the church will close the year without a dollar's indebtedness, and with at least \$125 in the treasury, to be turned over to the improvement fund, or otherwise devoted as the church may designate.

SOME OF ITS ADVANTAGES.

Now let us sum up what we conceive to be a few of the practical advantages of the plan :

1. The number of contributors to the church expenses has been doubled during the year. All of the young members have been encouraged to give 25, 15, 10 or 5 cents a week, and not to get the money from their parents, but whenever possible to earn it themselves. (Parents can devise a thousand ways by which children can earn money, and thus always have something for their church gifts.) This has not been a burden, but a pleasure, and we think it will be the universal testimony that those who have given most regularly have felt most interested in the church. "Where your treasure is, there will your heart be also."

2. The deacons have tried to manage the finances of the church with as much exactness and diligence as they would their own business. The Sunday contributions are deposited in bank generally the day after their collection, and the bank-book is kept accurately posted. All accounts are carefully examined, and nothing is paid out for any purpose unless approved by all the three deacons, and then only by bank-check. The bank-book is therefore a constant check to the treasurer, and prevents possibility of mistake, from forgetfulness or negligence, as well as gives him a voucher for all funds passing through his hands.

The pastor's salary, ——— ah ! what shall we say of the pastor's salary? How much trouble it has caused, and in how many churches ! Indifferently collected and irregularly paid,

what anxiety and worry it has cost the pastor, struggling to meet his obligations, but unable to do it, because the church did not pay him what it promised, and *when it promised it!* According to our plan, on the 1st and 15th of each month by 9 o'clock in the morning, the pastor's salary for the coming half month has been passed to his credit, and thus has come to pass, a result which as far as our deacons know, has never happened before in the history of Baptist churches, the pastor has never said a word on the subject of money to the treasurer of the church since the year began!

4. The church has not been called together periodically, to have the deacons rise with long faces, and in mournful tones tell the brethren that the pastor's salary was behind, the wood was out, that repairs were needed, but could not be made for lack of money, that the subscriptions were not paid, and that things were in a bad way generally.

Nor has the proposition been made that "the balance be raised then and there," from four or five brethren, and about a dozen sisters, while those most needed had wisely staid away.

5. And there has been no irritation caused by anxious deacons approaching sensitive brethren who sometimes through neglect, and sometimes by necessity have fallen behind in their subscriptions. But by a vote of the church the deacons are requested, at least two weeks before the close of the quarter, to notify each member of the amount in arrears, with the request that it be enclosed in an envelope, on either of the two Sundays intervening before the close of the quarter. This notification (the deacons have insisted that the brethren should not call it a *dun.*) is sent through the post-office, and thus the personality of the reminder is avoided, no irritation is caused by direct application, and the deacon's business is not injured by his brethren passing on the other side of the street to avoid being asked for their dues. A copy of this is given on page 16.

6. Another very important point gained here, is the saving of time, which busy men can ill afford to lose. A hundred such notifications as those just mentioned, can be

made off and the envelopes directed and sealed in one hour, while the personal interview would take at least twenty.

7. And not least of all the advantages gained, must be the satisfaction which the church feels in knowing that her secular affairs are really *managed*, and managed by business men on strictly business principles, and the respect she feels for herself and compels from all with whom she has dealings that her credit is beyond reproach.

Such has been the condition of the——Church during the past year. On no day during the year has she been unable to meet all her liabilities, and in one case, that of the pastor's salary, she has paid a half month before it was due.

BENEVOLENT CONTRIBUTIONS.

What has been written had reference only to the maintenance of our home work, and no mention was made of the contributions to objects of general benevolence. Let us see if the increase of the amounts given for these purposes have been somewhat proportionate to the larger sums needed for expenses at home.

1. In their report for 1881 and their recommendations for 1882, the deacons suggested a continuation of the quarterly collections for the four objects to which the church had been contributing, and in the following order: First quarter, Foreign Missions; Second quarter, Mission work in the District Association; Third quarter, State Sunday School work; Fourth quarter, State Missions.

2. It was also recommended that the church should support the Sunday School during the year, so that all the contributions made in the Sunday School might be devoted to benevolent purposes. There were two important points involved in this recommendation, the first of which was that the Sunday School was not an independent organization, but was only the church at work in the special direction of instructing the young members of its congregation in almost exactly the same way as the weekly prayer meeting is designed for the instruction and edification of those of maturer age. And surely nobody ever heard of a church which declined to pay for the lights and fuel consumed at its prayer meeting, but

left these expenses to be met by those who attended this devotional exercise.

The second point was the cultivation of the spirit of giving on the part of the children in the Sunday School, and it was thought that when they know that the money contributed would not be used to pay for lesson papers and hymn books and for other expenses of the school, but would be devoted directly to the spread of the gospel at home and abroad, there would be much more interest in giving than there had been before. The importance of forming and developing in children the habit of contributing from their own earnings for Christ's cause cannot be overestimated, when we consider that the church of the future is in a great measure the Sunday School of to-day, and that if the Sunday Schools of the present are properly instructed and trained, the difficulties we now meet on every hand in aggressive Christian work will be largely overcome, and the church will indeed stand forth "fair as the moon, bright as the sun, and terrible as an army with banners."

3. The collection for Foreign Missions was :

From the Church.....	\$ 54 07
From the Sunday School.....	21 30
From the Missionary Society (composed of members of the church and Sunday School).....	45 80
Total.....	\$121 17

Of this amount, thirty-three dollars is given by the Missionary Society for the board and tuition of a little girl in China, while the rest is sent to the Foreign Mission Board without designation as to its use. The amount contributed by the church for Foreign Missions last year was \$50.00, showing a large increase for 188—

4. About the close of May we were visited by _____ the veteran missionary among the Indians, and although Indian missions had not been included in the four collections recommended, the church invited brother _____ to give them an account of his work, and contributed for it \$61.60.

For this purpose there had been no contribution in 1881.

5. For missionary work within the bounds of the——
District Association

The Church gave.....	\$39 73
The Sunday School.....	18 40
Total.....	<u>\$58 13</u>

Against \$37.15 for 1881, an increase of 56 per cent.

6. For the Sunday School work in the State was collected the following sum :

From the Church.....	\$12 65
From the Sunday School.....	13 38
Total.....	<u>\$26 03</u>

A clear gain of \$26.03, since no collection for this purpose had been taken up in 1881.

7. The contribution for State Missions during the year has been \$140.03.

The contribution from the Sunday School for the last quarter will be from \$15 to \$20, to be designated as may be deemed best. Putting it at \$17 and adding up the various contributions, it will be found that the church has in 188— contributed for benevolent operations, outside of its own limits, \$405.98 against \$283.15 in 188—, a gratifying gain of over 50 per cent.

These figures may be slightly modified by the treasurer's final report, but the change will be so small as scarcely to demand attention. And thus it will be seen that increased and general contributions at home have not only not diminished the interest in the general work, but as might be expected, have caused a material increase in the amounts raised for general missionary operations.

ANNUAL REPORT OF DEACONS.

The following is the Annual Report of the Deacons of the
 ———Baptist church, for the year 188— :

Your Board of Deacons beg leave to submit the following
 annual report of church finances for the year 188— :

Pastor's Salary	1200 00
Support of Sunday School.....	39 82
Amount paid for Sexton, Gas, Fuel, Insurance, Printing.....	
Postage, Hymn Books, etc., etc.....	222 17
Expended for the poor.....	40 80
Balance on hand.....	120 17
<hr/>	
Total expense for Home Work.....	1622 96
State Missions.....	160 08
Foreign Missions.....	125 67
Indian Missions.....	79 75
Mission Work in Ass'n.....	58 23
State Sunday School Work.....	26 03
Total for Missions.....	448 78
Improvement Fund.....	370 14
<hr/>	
Total raised by Church in 188—.....	2442 86

The promptness with which a large majority of the members contributed, is, we think, cause of sincere congratulations. After paying the pastor semi-monthly in advance, without the omission of a day, and the punctual payment of all other needed expenses, the church has closed each quarter free of debt, and with a surplus in the treasury.

The most gratifying feature of the contributions has been their absolutely voluntary character. Almost every dollar has been contributed through the envelopes, and in not a single instance has a personal reminder, beyond the quarterly circular notifications, been necessary. Out of about 180 members who reside in or near———, 160 have contributed more or less regularly; and a large majority have paid in full for the year. A comparison with 188— indicates a gratifying progress in all departments of church work, the aggregate amount raised being over 25 per cent more than that of 188—. All moneys have been punctually deposited in bank, and all payments have been made by check, after approval by the board of deacons. The treasurer's bank

book, therefore, represents in full all transactions, and the bank checks stand as vouchers for all payments. The envelopes in which the Sabbath contributions had been made are all carefully preserved in alphabetical order, each Sunday to itself, so that they can be easily consulted in case any member should think he had been improperly credited.

We recommend that the following periods be set apart for contributions to the objects named, viz: Foreign Missions, Second Sunday in February; Indian Missions, Second Sunday in May; District Association, Second Sunday in August; State Missions, Second Sunday in October.

The gratifying report of our home work has been due, as all will readily agree to the plan adopted by the church a year ago, and the systematic manner in which the members have made their contributions. In the number of contributions and the regularity with which they have given, there has certainly been a decided advance over previous years. And yet there are other objects which claim our attention as imperatively as does the support of our home interests. The great cause of the extension of the Redeemer's kingdom is the same everywhere, and no church can hope to prosper which does not so regard it. In our contributions to Foreign, State, Indian and Associational Missions for the past year, the church has done well, the total amount being over 50 per cent more than that reported the year before. And yet this has been accomplished without any well defined system or plan. In order that this department of our church work may keep pace with our home work, we wish to recommend that for our benevolent contributions, the same system be adopted that has been used with such success in our home work. We would, therefore, suggest that all who are regular contributors to pastor's salary and incidental expenses, be requested to give a proportionate amount to each of the four objects recommended. Let us illustrate the proposition:

There are some in the church giving to pastor's salary and incidental expenses; \$75 a year, some \$60, some \$50, some \$40, some \$20, and so on down to \$1.00 a year.

Now suppose those giving \$5.00 a year give 25 cents to each of the four benevolent objects recommended. (Many really

give as much as \$1.00 to each); those giving \$13.00 a year, contribute \$1.00 each quarter, and so in proportion, those giving \$75.00 contribute \$5.00 each to the four benevolent objects,—amounts contributed would be uniform, and all would bear their fair proportion in this part of the work.

In this case, if the collection happens to fall on a rainy Sunday or if from any cause members are kept away from church, the contributions for that day would be the same as if all the members were present, and the total amount would not be subject to rain or sunshine, sickness or health. And thus by introducing system into the plan for our benevolent contributions, and securing from every member a contribution according to his ability, without its bearing heavily upon any individual member, a sum is raised considerably larger than would be possible in the ordinary way of raising such collections, and the church is trained to give from principle, and not simply from the impulse or feeling of the moment. We would also recommend that a committee of two or three judicious brethren be selected to apportion the amounts so contributed according to the needs of the respective objects, and to report their action to the church for its approval.

Respectfully submitted,

_____ } Deacons.

BLANKS.

The following blanks are used by the church in its financial work :—

THE ENVELOPE.

Be sure and write your name and amount enclosed, seal, and put in the basket.

CONTRIBUTION
For Pastor's Salary and Incidental Expenses of the
BAPTIST CHURCH
_____, MISSOURI.

Date, 1884.

Name,

Amount,

"Upon the first day of the week, let every one of you lay by him in store, as God hath prospered him."

THE QUARTERLY NOTIFICATION.

..... Mo., 1888

Mo

In accordance with the action of the Church in regular session, the deacons are requested, at the close of each quarter, to notify the members of the amount remaining due on their subscription to pastor's salary and incidental expenses. At the quarterly business meeting, to be held the Saturday before the first Sunday in....., they desire to report all the members as having paid in full for the quarter—a result in which all will have equal interest and pride.

The amount credited on your subscription to date is \$....., leaving \$..... due at the end of this quarter, which can be placed in an envelope on next Sabbath, or handed to any one of the undersigned.

Very truly yours,

_____, }
 _____, } DEACONS.
 _____, }

NOTE.—The regular business meetings of the Church are held at 11 o'clock, A. M., on Saturday before the 1st Sunday in April, July, October and January of each year.