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# Southern Baptist Finances

A Survey and a Suggestion

BY E. P. ALLDREDGE

Secretary of Survey, Statistics and Information

1926

SOUTHERN BAPTIST SUNDAY SCHOOL BOARD  
NASHVILLE, TENN.

RECORDS OF SOUTHERN BAPTIST FINANCES  
 1900-1925

# SOUTHERN BAPTIST FINANCES

## A SURVEY AND A SUGGESTION

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### I.

#### A SURVEY OF SOUTHERN BAPTIST FINANCES

**1. Per Capita Gifts to Local Church Expenses, 1900-1925.**—The table on the next page makes clear the following facts, viz: The membership of Southern Baptist churches, in the past 25 years, increased from 1,657,996 to 3,649,330. This shows a net gain in membership amounting to 120.1%, or 1,991,334 members, which represents an average annual net gain of 4.8%, or 79,653 for the 25 years. This growth is without a parallel among the larger denominations in America.

This table also shows a prodigious growth in Southern Baptist contributions to local church expenses. The annual gifts of our people for the support of their local church work during this period, for example, mounted up from \$2,574,794.53 in 1900 to \$30,771,574.28 in 1925—a net gain of 1,095.1% or \$28,196,779.75 for the 25 years, and an annual net gain of 43.8% or \$1,127,871.09. This table also discloses the fact that our per capita gifts to local church expenses mounted up from \$1.56 in 1900 to \$8.43 in 1925—a net gain of 440.3%, or \$6.87, or an annual net gain of 17.6% or a little over 27c per year. Summing up, we see the following situation:

25 years growth of membership.....	120.1%
Average annual growth of membership.....	4.8%
25 years growth in local church contributions.....	1,095.1%
Average annual growth in local church contributions.....	43.8%
25 years per capita growth in local church contributions....	440.3%
Av. annual per capita growth in local church contributions	17.6%

PER CAPITA GIFTS TO ALL LOCAL CHURCH EXPENSES

Record of Southern Baptists for 25 Years

1900-1925

Years	Southern Baptist Membership	Southern Baptist Gifts to All Local Expenses	Per Capita Gifts to Local Expenses
1900	1,657,996	\$2,574,794.53	\$1.56
1901	1,683,039	3,044,410.34	1.81
1902	1,737,446	3,485,017.43	2.01
1903	1,805,869	3,910,458.92	2.17
1904	1,832,638	4,168,947.17	2.27
1905	1,899,427	4,607,530.07	2.47
1906	1,946,948	5,404,804.06	2.77
1907	2,015,060	6,045,859.90	3.00
1908	2,139,080	6,525,018.25	3.05
1909	2,218,911	7,210,579.05	3.24
1910	2,332,464	7,944,278.81	3.41
1911	2,421,203	8,404,244.85	3.47
1912	2,446,296	8,251,116.27	3.37
1913	2,522,633	9,347,071.19	3.70
1914	2,588,633	10,035,895.67	3.87
1915	2,685,552	9,564,222.27	3.56
1916	2,774,098	10,182,873.34	3.67
1917	2,844,301	11,785,194.74	4.14
1918	2,887,428	12,941,823.82	4.48
1919	2,961,348	13,996,160.12	4.73
1920	3,149,346	20,843,421.30	6.62
1921	3,220,363	22,470,021.22	6.98
1922	3,366,211	22,318,120.00	6.63
1923	3,494,189	25,045,818.09	7.17
1924	3,574,531	27,496,460.86	7.69
1925	3,649,330	30,771,574.28	8.43

Comparison of Per Capita Gifts to Local Church Expenses with Our Per

Year	Per Capita Gifts to Local Church Expenses	Per Capita Gifts to Missions, Education and Philanthropy
1900	\$0.53	\$0.53
1925	\$2.26	\$2.26

2. Per Capita Gifts to Missions and Benevolences: 1900-1925

Omitting the figures dealing with the membership gains, for the present, let us note that Southern Baptist gifts to missions, education and philanthropy, during this 25 year period, increased from \$881,219.40 to \$8,255,435.08—which is a net gain of 836.9%, or \$7,374,215.68, for the 25 years, or an average annual net gain of 33.5%, or \$294,968.62.

This table also shows that the per capita gifts of Southern Baptists for all missions, education and philanthropy, during the 25 years under review, grew from 53 cents during the year 1900 to \$2.26 for the year 1925, giving us a net gain of 326.4% or \$1.73 for the whole period, and an annual gain of 13.05%, or not quite 7 cents.

Summarizing our findings on this point and comparing them with our membership gains, we have the following:

25 years' growth of church membership.....	120.1 %
Average annual growth of membership.....	4.8 %
25 years' gains in missions and benevolence contributions.....	836.9 %
Average annual gain in missions and benevolence contributions.....	33.5 %
25 years' per capita gains in missions and benevolence contributions..	326.4%
Av. annual per capita gains in missions and benevolence contributions	13.05%

Year	Total Gifts to Missions, Education and Philanthropy	Total Church Expenses
1900	\$881,219.40	\$881,219.40
1925	\$8,255,435.08	\$8,255,435.08

PER CAPITA GIFTS TO ALL MISSIONS AND BENEVOLENCES

Record of Southern Baptists 25 Years

1900-1925

Years	Southern Baptist Membership	Southern Baptist Gifts to Missions, Etc.	Per Capita Gifts to Missions, Etc.
1900	1,657,996	\$881,219.40	.53
1901	1,663,039	971,984.37	.58
1902	1,737,446	1,066,307.90	.63
1903	1,805,889	1,127,794.16	.62
1904	1,832,638	1,210,134.43	.66
1905	1,899,427	1,476,330.06	.78
1906	1,946,948	1,704,130.12	.87
1907	2,015,080	1,817,556.29	.90
1908	2,139,080	1,997,634.00	.93
1909	2,218,911	2,264,198.02	1.02
1910	2,332,464	2,480,106.24	1.06
1911	2,421,203	2,517,161.56	1.03
1912	2,446,296	2,631,976.13	1.07
1913	2,522,633	2,811,515.33	1.11
1914	2,588,633	3,038,043.98	1.17
1915	2,685,552	2,977,667.24	1.10
1916	2,774,098	3,233,001.33	1.16
1917	2,844,301	3,560,963.34	1.25
1918	2,867,428	4,911,105.37	1.70
1919	2,961,348	7,331,226.55	2.47
1920	3,149,346	14,037,611.48	4.45
1921	3,220,383	11,416,960.69	3.54
1922	3,366,211	9,849,856.00	2.92
1923	3,494,189	9,393,617.83	2.86
1924	3,574,531	9,863,153.80	2.75
1925	3,649,330	8,255,435.08	2.26

**3. Comparison of Per Capita Gifts to Local Church Expenses with Our Per Capita Gifts to Missions, Education and Benevolences: 1900-1925**

From our deductions made from the two foregoing tables, we have the following comparison of Southern Baptist membership growth and gifts to local church expenses and to all missions, education and benevolence causes:

25 years' gains in church membership.....	1,991,334
Per cent of membership gains, 25 years.....	120.1%
Average annual membership gains.....	79,653
Average annual per cent of membership gains.....	4.8%
25 years' gains in local church contributions.....	\$28,196,779.75
Per cent of gains.....	1,095.1%
Average annual gain.....	\$1,127,871.09
Average annual per cent.....	43.8%
25 years' gains in missions and benevolence gifts.....	\$7,374,215.68
Per cent of gains in missions and benevolence gifts.....	836.9%
Average annual gains in missions and benevolence gifts.....	\$294,968.62
Average annual per cent of gains in missions and benevolence gifts....	33.5%
25 years' gains in per capita gifts to local church expenses.....	\$6.87
Per cent of gains in per capita gifts to local church expenses.....	440.3%
Average annual gain in per capita gifts to local church expenses....	27c plus
Av. annual per cent of gain in per capita gifts to local church expenses.	17.6%
25 years' gains in per capita gifts to missions, education and benevolences.	\$1.73
Per cent of gains in per capita gifts to missions, education and benevolences .....	326.4%
Average annual gain in per capita gifts to missions, education and benevolences .....	\$0.07
Average annual per cent of gains in per capita gifts to missions, education and benevolences.....	13.05%

RECORD OF SOUTHERN BAPTISTS FOR 25 YEARS

PER CAPITA CONTRIBUTIONS

1900-1925

Years	Southern Baptist Membership	Per Capita Gifts to Local Expenses	Per Capita Gifts to Missions, Etc.
1900	1,657,996	\$1.56	.53
1901	1,683,039	1.81	.58
1902	1,737,446	2.01	.63
1903	1,805,889	2.17	.62
1904	1,832,638	2.27	.66
1905	1,899,427	2.47	.78
1906	1,946,948	2.77	.87
1907	2,015,080	3.00	.90
1908	2,139,080	3.05	.93
1909	2,218,911	3.24	1.02
1910	2,332,464	3.41	1.06
1911	2,421,203	3.47	1.03
1912	2,446,296	3.37	1.07
1913	2,522,653	3.70	1.11
1914	2,588,633	3.87	1.17
1915	2,685,552	3.56	1.10
1916	2,774,098	3.67	1.16
1917	2,844,301	4.14	1.25
1918	2,887,428	4.48	1.70
1919	2,961,348	4.73	2.47
1920	3,149,346	6.62	4.45
1921	3,220,383	6.98	3.54
1922	3,366,211	6.63	2.92
1923	3,494,189	7.17	2.86
1924	3,574,531	7.69	2.75
1925	3,649,330	8.43	2.26

**4. Southern Baptist Contributions—For Themselves and For Others, 1900-1925**

Our next table deals with our total gifts through the 25 years, and attempts to make clear two outstanding facts, viz: (1) the marvelous increase in our total contributions and (2) the large proportion of our gifts which is being applied upon the needs of our work in the local churches as compared to the proportion being used for the furtherance of our great missionary, educational and benevolence causes at home and abroad. Let us observe how these two great facts stand out in the record of Southern Baptists during the past 25 years:

Our total contributions for all purposes, for example, increased from \$3,456,013.93 in 1900 to \$39,027,009.36 in 1925—a gain of 1,029.2 per cent, or \$35,570,995.43 for the 25 years, and an average annual gain of 41.1 per cent, or \$1,422,839.81. The per capita of our total gifts for the 25 years mounted up from \$2.09 in 1900 to \$10.69 in 1925—a gain of 411 per cent, or \$8.60 for the period and an average annual gain of 16.4 per cent, or almost 35 cents.

But the most striking thing in the table which follows is the large proportion of our gifts for the entire 25 years which has been applied to our own work in the local churches as compared to that which has been given to others. For 17 of the 25 years under review, for example, over 75 per cent of Southern Baptist contributions have gone to their own local churches, whereas less than 25 per cent has been applied to the great missionary, educational and benevolent causes, at home and abroad. This per cent of our gifts which has been used for local church purposes, moreover, has fallen below 70 per cent for only four years in the 25, viz: 1919, 1920, 1921 and 1922. After these years of reform we relapsed; and our gifts for 1925 showed 78.8 per cent for local church purposes as compared with only 21.2 per cent for all our great missionary, educational and benevolent causes. "The last state" of Southern Baptists, on this point, therefore, "is worse than the first"—at any rate, we allowed 3.5 per cent more of our gifts to go for missions, education and benevolences in 1900 than we did in 1925. In fact, Southern Baptists, in 1925, applied 1.1 per cent more of their total contributions upon the work of the local churches than in any previous year in the 25 years under review.

On the other hand, if Southern Baptists had allowed an average of even 30% of their total gifts in 1925 to go for missions and benevolences it would have given us \$11,708,102.70 and 32% given for missions and benevolences would have meant \$12,480,642.88 and would have lifted the debts from all our main boards.

Year	Total Gifts	Local Churches	Missions & Benevolences
1900	\$3,456,013.93	\$2,400,000.00	\$1,056,013.93
1901	\$3,800,000.00	\$2,700,000.00	\$1,100,000.00
1902	\$4,200,000.00	\$3,000,000.00	\$1,200,000.00
1903	\$4,600,000.00	\$3,300,000.00	\$1,300,000.00
1904	\$5,000,000.00	\$3,600,000.00	\$1,400,000.00
1905	\$5,400,000.00	\$3,900,000.00	\$1,500,000.00
1906	\$5,800,000.00	\$4,200,000.00	\$1,600,000.00
1907	\$6,200,000.00	\$4,500,000.00	\$1,700,000.00
1908	\$6,600,000.00	\$4,800,000.00	\$1,800,000.00
1909	\$7,000,000.00	\$5,100,000.00	\$1,900,000.00
1910	\$7,400,000.00	\$5,400,000.00	\$2,000,000.00
1911	\$7,800,000.00	\$5,700,000.00	\$2,100,000.00
1912	\$8,200,000.00	\$6,000,000.00	\$2,200,000.00
1913	\$8,600,000.00	\$6,300,000.00	\$2,300,000.00
1914	\$9,000,000.00	\$6,600,000.00	\$2,400,000.00
1915	\$9,400,000.00	\$6,900,000.00	\$2,500,000.00
1916	\$9,800,000.00	\$7,200,000.00	\$2,600,000.00
1917	\$10,200,000.00	\$7,500,000.00	\$2,700,000.00
1918	\$10,600,000.00	\$7,800,000.00	\$2,800,000.00
1919	\$11,000,000.00	\$8,100,000.00	\$2,900,000.00
1920	\$11,400,000.00	\$8,400,000.00	\$3,000,000.00
1921	\$11,800,000.00	\$8,700,000.00	\$3,100,000.00
1922	\$12,200,000.00	\$9,000,000.00	\$3,200,000.00
1923	\$12,600,000.00	\$9,300,000.00	\$3,300,000.00
1924	\$13,000,000.00	\$9,600,000.00	\$3,400,000.00
1925	\$39,027,009.36	\$30,600,000.00	\$8,427,009.36

FOR OURSELVES AND FOR OTHERS

A Comparison of Southern Baptist Gifts for 25 Years

1900-1925

Years	Gifts to Local Church Expense	Gifts to All Missions & Etc.	Total Gifts To All Purposes
1900	\$2,574,794.53 <sup>-74.5%</sup>	\$881,219.40 <sup>-25.5%</sup>	\$3,456,013.93 <sup>-100%</sup>
1901	3,044,410.34 <sup>-75.8%</sup>	971,984.37 <sup>-24.2%</sup>	4,016,394.71 <sup>-100%</sup>
1902	3,465,017.43 <sup>-76.3%</sup>	1,086,307.90 <sup>-23.7%</sup>	4,571,325.33 <sup>-100%</sup>
1903	3,910,458.92 <sup>-77.7%</sup>	1,127,794.16 <sup>-22.3%</sup>	5,038,253.08 <sup>-100%</sup>
1904	4,168,947.17 <sup>-73.8%</sup>	1,210,134.43 <sup>-26.2%</sup>	5,379,081.60 <sup>-100%</sup>
1905	4,607,530.07 <sup>-75.8%</sup>	1,476,330.06 <sup>-24.2%</sup>	6,083,860.13 <sup>-100%</sup>
1906	5,404,804.06 <sup>-76.0%</sup>	1,704,130.12 <sup>-24.0%</sup>	7,108,934.18 <sup>-100%</sup>
1907	6,045,859.90 <sup>-76.8%</sup>	1,817,556.29 <sup>-23.2%</sup>	7,863,416.19 <sup>-100%</sup>
1908	6,525,018.25 <sup>-76.6%</sup>	1,997,634.00 <sup>-23.4%</sup>	8,522,652.25 <sup>-100%</sup>
1909	7,210,579.05 <sup>-76.1%</sup>	2,264,198.02 <sup>-23.9%</sup>	9,474,777.07 <sup>-100%</sup>
1910	7,944,278.81 <sup>-76.2%</sup>	2,480,106.24 <sup>-23.6%</sup>	10,424,385.05 <sup>-100%</sup>
1911	8,404,244.85 <sup>-77.0%</sup>	2,517,161.56 <sup>-23.0%</sup>	10,921,406.41 <sup>-100%</sup>
1912	8,251,116.27 <sup>-75.8%</sup>	2,631,976.13 <sup>-24.2%</sup>	10,883,092.40 <sup>-100%</sup>
1913	9,347,071.19 <sup>-76.9%</sup>	2,811,515.33 <sup>-23.1%</sup>	12,158,586.52 <sup>-100%</sup>
1914	10,035,895.67 <sup>-76.8%</sup>	3,038,043.98 <sup>-23.2%</sup>	13,073,939.65 <sup>-100%</sup>
1915	9,564,222.27 <sup>-76.3%</sup>	2,977,667.24 <sup>-23.7%</sup>	12,541,889.51 <sup>-100%</sup>
1916	10,182,873.34 <sup>-75.9%</sup>	3,233,001.33 <sup>-24.1%</sup>	13,415,874.67 <sup>-100%</sup>
1917	11,785,194.74 <sup>-76.8%</sup>	3,560,963.34 <sup>-23.2%</sup>	15,346,158.08 <sup>-100%</sup>
1918	12,941,823.82 <sup>-72.4%</sup>	4,911,105.37 <sup>-27.6%</sup>	17,852,929.19 <sup>-100%</sup>
1919	13,996,180.12 <sup>-65.6%</sup>	7,331,226.55 <sup>-34.4%</sup>	21,327,406.67 <sup>-100%</sup>
1920	20,843,421.30 <sup>-56.9%</sup>	14,037,611.48 <sup>-43.1%</sup>	34,881,032.78 <sup>-100%</sup>
1921	22,470,021.22 <sup>-66.1%</sup>	11,416,960.69 <sup>-33.9%</sup>	33,886,981.91 <sup>-100%</sup>
1922	22,318,120.00 <sup>-69.3%</sup>	9,849,856.00 <sup>-30.7%</sup>	32,167,976.00 <sup>-100%</sup>
1923	25,045,818.09 <sup>-72.7%</sup>	9,393,617.83 <sup>-27.3%</sup>	34,439,435.92 <sup>-100%</sup>
1924	27,496,460.86 <sup>-73.6%</sup>	9,863,153.80 <sup>-26.4%</sup>	37,359,614.66 <sup>-100%</sup>
1925	30,771,574.28 <sup>-78.8%</sup>	8,255,435.08 <sup>-21.2%</sup>	39,027,009.36 <sup>-100%</sup>

## II.

### A SUGGESTION FOR IMPROVEMENT

From the foregoing survey, it is possible to draw a wrong conclusion. We are certainly giving too large a proportion of our present contributions to local church purposes; but this is not our main trouble. On the contrary, the very natural and inevitable reaction of our people to the larger vision they have received and the larger day and opportunity they have come into is to do greater things for their pastors, to build larger houses for their work and worship, to provide better equipment and extra helpers, to the end that the great work for which they are peculiarly obligated may go forward. Blessings upon them for their larger endeavors and greater gifts for these objects! Sometime, sooner or later, they must needs take this task in hand and provide for larger things in their local work, and they have chosen to do it now.

Let us not disturb them in this matter of larger contributions to the local churches; but let us see to it that in their zeal for their local work they do not jeopardize our great mission causes. Let us, therefore, go out to enlist them to give greatly enlarged gifts to our missionary, educational and benevolent causes, at home and abroad. And how shall we do this?

**By way of answer, I venture to suggest that we erect definite and worthy financial standards for our churches and our district associations and thus bring this whole great movement of the Co-operative Program of Southern Baptists down to a practical working basis, precisely as we have done in our Sunday-school, B.Y.P.U. and W.M.U. work.**

To make my meaning more clear and definite, I suggest that the state secretaries call a conference of 50 or more leading pastors in each of the several states and let these pastors work out a reasonable and practical financial standard for the churches of the state. Only five or six points need to be incorporated into this standard; but these, if properly applied, will revolutionize our churches within five to ten years.

#### Suggested Standard for Churches

Suppose that a standard, something like the following, should be agreed upon by the pastors and leaders in a given state and vigorously pushed for the next five years?

1. Budget worked out, giving not less than 33 1-3% to the co-operative Program, and an every-member canvass made for weekly and monthly subscriptions (20%).
2. At least 75% of the resident membership of the church, having incomes, subscribing and paying to the budget—and at least 15% of the subscribers giving the tenth (20%).
3. Presentation of some main missionary, educational and benevolence cause to the church, by the pastor or some denominational representative or invited speaker, once each month in the year, save July and August (25%).
4. Regular monthly remittances made to the State Board offices (20%).
5. Monthly reports made to the church and duplicate reports furnished to State Board office or to denominational press (15%).

**NOTE: If a church gives 50% of its budget to the Co-operative Program and fulfills all the other conditions here set out, let it be accounted AA-1.**

### Financial Standard for District Association

I suggest further that the state secretaries call together representatives of all the co-operating district associations and let them work out a reasonable, practical and definite financial standard for the associations. I would include at least the following points in this standard:

1. At least 60 per cent of the churches adopting a budget and making an every-member canvass for weekly and monthly subscriptions (30%).
2. Stewardship and missions institutes conducted in all the churches in the bounds of the association at least one each year, to teach, inform and arouse the people (30%).
3. Some committee of the association or some representative of the State Board visiting all non-budgeting churches and all pastorless churches in each association and presenting our mission, educational and benevolent causes and taking collections, both in the fall and in the spring round-ups of each year (30%).
4. Reports, covering the financial records of all the churches in the association, made quarterly to the Executive Board of the association, to the fifth Sunday meeting, if one is held, and to the State Board (10%).

### Co-operation of State Executive Boards

This plan, as will be seen, calls for the active co-operation of the State Executive Boards. The state boards will of course prepare and send to the churches and associations suitable awards and banners, where they reach and maintain the standards. Proper publicity given to the churches and associations maintaining the standards will also help. Above all, the state boards should lend full assistance and encouragement to the budgeting churches, and use a sufficient field force to reach every pastorless and every non-budgeting church in the state, both in the fall and in the spring round-ups.

### ADVANTAGES OF SUGGESTED PLAN

1. This plan has been tried and proved and has brought about a growth in our Sunday-school, B.Y.P.U. and W.M.U. work which has no parallel in the United States.
2. It makes it possible for Southern Baptists to know what they are accomplishing, in the great task of enlisting our churches in the Co-operative Program. At it is at present, who knows how many churches are fully enlisted?
3. It gives the pastors, associational leaders and state secretaries something definite to drive to. No one can enlist his forces until he has a definite standard of enlistment.