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The
Sunday School
Functioning
as a
Church Financing
Agency

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DEPARTMENT OF
SUNDAY SCHOOL ADMINISTRATION
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NASHVILLE, TENN.

The Sunday School Functioning as a Church Financing Agency

It is not sin for a church to be in debt for some things. A church may owe a balance on its building which has been erected for the purpose of doing better work, or it may owe for some necessary items of equipment such as an organ, pianos, pews, etc., and at the same time maintain its self-respect, the respect of the community and a high state of spiritual power. However, it is reprehensible and shameful for a church of the Lord Jesus Christ to keep continually in arrears for running expenses and missions.

In his book, *Our Lord and Ours*, Dr. Burroughs truly and pointedly says, "The very life and progress of a church depends upon sound financing." Churches which habitually remain in arrears for running expenses and missions are usually destitute of attractiveness and charm, they drag along at a poor dying rate, and for the most part are purposeless, passionless and powerless.

I. SOME CAUSES WHY CHURCHES ARE IN ARREARS FOR RUNNING EXPENSES AND MISSIONS.

The great majority of churches which find themselves confronted with a deficit for current expenses and missions are not in this deplorable condition because of necessity, but for lack of executive leadership in planning and operating their financial affairs. The pastors, deacons and finance committees are not informed as to the best plans and most effective methods in church financing and are careless and slack concerning their churches' financial standing before God.

1. *Some churches do not have any financial program at all.* They live from hand to mouth, trusting to "luck" that something will happen to keep them afloat. The members are ever in a state of spiritual starvation. The church is always on the defensive, it wages no vigorous warfare against sin at home and does almost nothing toward sending the gospel to the uttermost parts.

2. *Some churches have an inadequate financial program.* Their plans are only partial, they include only a part of the objects fostered by their denomination and only a very small minority of the members participate with any degree of regularity. Their efforts are characterized by spasm rather than system. The members are prodded from time to time by the pastor and finance com-

mittee. They are urged to "give until it hurts." Under such conditions it "hurts" to give anything. Such churches are in a constant state of pain and go along year after year like a man on crutches.

3. *Some churches adopt a really worth-while financial program but fail to operate it.* They leave the plan to run itself and before the year is half gone they find themselves in arrears on running expenses and missions. Two or three high-powered special collections are put in during the year, and at the close of the year if a deficit is faced, another special offering is called for, or the deacons go to the bank and borrow the money, hoping in "some way to pull out during the ensuing year."

In order for a church to keep out of debt for running expenses and missions, properly maintain itself and be free to conduct a vigorous offensive, it must have a sound financial system which functions fifty-two weeks in the year. Let us next see:

II. WHAT A SOUND FINANCIAL PROGRAM WILL ACCOMPLISH.

There is much discussion at this time as to what would properly constitute a sound financial policy or program for a Baptist Church. Many plans are being offered and a number of systems are being suggested. We may not agree as to what is the best financial program for a Baptist Church, but certainly we are agreed that an adequate financial system should accomplish the following two things: It should educate and enlist in Scriptural giving every man, woman and child who regularly attends the services of the church, and it should keep the church free from debt for current expenses and missions. Let us take these two items up and examine them briefly in detail.

1. *A sound financial system will educate and enlist in Scriptural giving every man, woman and child who regularly attends the church services.*

This refers to church members and non-church members alike who attend the Sunday school and B.Y.P.U. as well as those who attend the preaching services. The churches are obligated to educate and enlist in the grace of giving all who participate in any of the church's activities and all who attend any of the church services. Furthermore, all these are obligated to support the entire church program with their means.

In a recently conducted survey relating to this matter, it was found that among the most efficient churches not more than forty per cent of the members, and usually not more than twenty-five per cent, were regular contributors to the church's financial program. These surveys did not include the vast numbers of non-church members among

the Sunday school pupils and others attending the services of worship.

No need to speculate about this matter. Let those who doubt test it out for themselves. It can be done in a short time by simply comparing the church treasurer's book and the church membership roll. The average so-called "Every Member Canvass," usually includes the large givers and the more prominent men and women of the church who are easily reached in the canvass. It does not take into consideration the multitudes of small givers including the young people and the children who belong to the church. Furthermore, the great army of non-church members who regularly attend the services of the church, both Sunday school and preaching services, are never thought of in connection with the Every Member Canvass. An adequate financial church program will include all church members and all others who regularly attend any of the services of the church.

2. A sound financial system will keep the churches free from debt for current expenses, missions and benevolences.

In practically all Baptist churches sufficient funds are accessible and may be made available to defray all local expenses and regularly make worthy contributions to all denominational causes. The great need is a sound adequate financial system correctly operated.

With the rarest exception every church in the Southern Baptist Convention now receiving aid from the State Mission Boards not only would cease to be a burden upon these Boards but on the contrary would be self-supporting and regular contributors to the denominational program if an adequate Scriptural financial program were adopted and properly operated.

(1) If all the churches in the Southern Baptist Convention would adopt and correctly operate an adequate Scriptural system of church financing, in twelve months' time every financial obligation now resting upon our Boards and Educational Institutions would be wiped out.

(2) If all the churches in the Southern Baptist Convention would adopt and operate an adequate Scriptural system of church financing, at the end of the first twelve months the Southern Baptist Convention would be able to double its missionary forces on all our mission fields both at home and in foreign lands.

(3) If all the churches in the Southern Baptist Convention would adopt and operate an adequate Scriptural system of church financing, practically every church now maintaining half-time and fourth-time pastorates would be able to support a pastor for full time at a good salary.

(4) If all the churches in the Southern Baptist Convention would adopt and correctly operate an adequate Scriptural system of church financing, all pastors' salaries could be advanced to a point to give every preacher a comfortable living and comfortable houses in which to live.

(5) If all the churches in the Southern Baptist Convention would adopt and correctly operate an adequate Scriptural system of church financing, all the churches now needing buildings would be able to build them and all houses needing it could be repaired and adapted for carrying out an adequate program of preaching, teaching and training.

(6) If all the churches in the Southern Baptist Convention would adopt and correctly operate an adequate Scriptural system of church financing, our State Mission Boards would be able to assist in the organization and maintenance of churches and the erection of church houses on every hill and in every valley where churches are needed in the entire territory of the Southern Baptist Convention.

In the last analysis then it behooves us to discover a Scriptural system of church financing and get all the churches to adopt and operate correctly this system. For when this is done, our churches and our great denomination as a whole will be relieved of hurtful, burdensome debts, and then and not until then will Southern Baptists be able to launch a worthy world-wide program for the conquest of the entire world for Christ.

III. THE UNIFIED BUDGET OPERATED THROUGH THE SUNDAY SCHOOL.

What is known as the Unified Budget operated by the church through its Sunday school organization is confidently claimed by many pastors, deacons and church finance committees absolutely to meet the churches' need for a sound financial policy. Let us examine briefly some of the distinguishing marks of this system.

1. *Under church control and direction.*

The pastors, deacons and finance committee have the oversight and direction of the inauguration and operation of the entire budget. The church determines what the budget shall include, how much shall be devoted to each of the different objects fostered by the church. Also, in large churches all accounts are kept in the church office by a church secretary or the treasurer and in small churches by the church treasurer.

2. *An all-inclusive budget.*

It includes all church expenses and expenditures, all salaries, running expenses, missions, benevolences, and the expenses of all the church's activities such as the Sunday school, B.Y.P.U., W.M.U.,

and each and every other organization, activity, agency, and cause fostered by the church.

3. *One treasurer—the church treasurer.*

The Unified Budget thus properly operated does away with the treasurers of the different agencies of the church such as the Sunday School, B.Y.P.U., W.M.U., and Sunday school classes. The church treasurer receives and disburses all the funds.

4. *One offering—a church offering.*

The Unified Budget thus operated does away with a multiplicity of offerings. It provides for one offering each week, and that a church offering. There are no more Sunday school offerings for Sunday school work; B.Y.P.U. offerings for B.Y.P.U. work, or W.M.U. offerings as such. The offerings made at the meetings of these organizations go into the church treasury for the support of the entire church program.

5. *A weekly offering from each member of the congregation.*

The Unified Budget thus operated calls for a weekly offering from everyone who attends any of the services of the church, non-church members and church members alike. This offering is made at the first service attended during the day whether the Sunday school, the morning preaching service, the B.Y.P.U. or the evening preaching service, and goes to the support of the entire church program.

Thus we see that the United Budget is an all-inclusive budget in deed and in truth. It includes all church expenses and expenditures, all the agencies and organizations of the church, the preaching of the gospel by the church both at home and to the ends of the earth, and all the benevolences of the church. Likewise, it includes as a regular giver every man, woman and child who comes under the influence of the church.

UNIFIED WEEKLY BUDGET OFFERING FOR CHURCH

LOCAL EXPENSES Pastor's salary, janitor, lights, fuel, water, S. S., B. Y. P. U., W. M. U., prtg., ins. etc.	MISSIONS AND BENEVOLENCES All Missions, Orphans, Old Ministers Education, Hospitals, Etc.
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\$ _____ Date _____ Phone _____

Name _____

Address _____

IF USED IN SUNDAY SCHOOL PLEASE FILL IN SPACES BELOW COMPLETELY
Answer Each Question "yea" or "no"

Class -----	Attend- ance? 20%	On Time? 10%	Bible Brought? 10%	Offering? 10%	Prepared Lesson? 30%	Atten'g Prech'g? 20%	TOTAL GRADE
Dept. -----							

"On the first day of the week let each one of you lay by him in store as he may prosper."
BAPTIST S. S. BOARD, NASHVILLE, TENN. Form 8-B Six Point Record System.

6. *A trained, systematic, sympathetic organization to make it go.*

No plan will succeed no matter how good if left to work itself. An extensive organization and much time is required even in the smallest churches to keep in personal touch with each and every one who should contribute regularly to the church financial program. The deacons and finance committee are too busy with their own personal affairs to devote the necessary time to insure the success of the church's financial program. They do not have sufficient opportunity and time for the necessary personal contact with the people in their homes or at the services on Sunday morning.

Logically, the Sunday school organization is the one body through which a church has personal touch with the greater part of its entire constituency once each week. The Sunday school officers and teachers have personal knowledge of every member of the Sunday school and the majority of the members of the church, and with very little effort are able to assist in the successful operation of the church's financial program. The Sunday school is effective both as an agency for inaugurating and operating the Unified Budget.

7. *An effective record system.*

The Six Point Record System is a necessary and effective instrument in clinching the results of the Unified Budget operated through the Sunday school. Each week the officers and teachers may have accurate knowledge of the standing of each and every member of the Sunday school in relation to the Budget. This information is furnished by the bookkeeper or treasurer. Each pupil is furnished a monthly report card which shows his budget standing as well as his standing in the Six Point Record System.

The Unified Budget cannot be made successful in the highest degree aside from the use of the Six Point Record System properly operated. This system acquaints the pastor, the finance committee, and the officers and teachers each week with the standing of every member of the Sunday school in his relation to the budget. No one is allowed to get behind with his offerings without his attention being called to it. The small givers as well as the large givers are looked after, the children as well as their parents receive undivided attention; no one is neglected. No other system has ever been found that successfully enlists a great throng of small givers in the Budget and then keeps in sympathetic touch with each of these weekly. At this point this system of church financing succeeds and all other systems fail, and in the last analysis is the difference between real success and failure in church financing.

IV. THE INAUGURATION AND OPERATION OF THE UNIFIED BUDGET THROUGH THE SUNDAY SCHOOL.

1. *Preparation.*

(1) Budget Committee. To begin with, this should be a small committee, preferably of deacons including the pastor, whose business it shall be to canvass thoroughly the whole situation and recommend a weekly budget to the church for adoption. This committee should be sympathetic with all the church's agencies and activities, and include in the budget sufficient funds to finance all organizations and interests of the church without embarrassment to any of them.

At the proper time this committee should be enlarged to include each and every officer and teacher in the Sunday school and all W.M.U. and B.Y.P.U. officers.

In this connection, we quote from a leaflet from the Department of Church Administration, Baptist Sunday School Board, by Dr. T. L. Holcomb, pastor of the First Baptist Church, Oklahoma City, Okla.:

"Three months or longer before the fiscal year begins, a committee should be appointed from the deacons to recommend a budget. If records have been kept the church office can furnish an itemized statement of current expenses and all contributions for the past two or three years. The Sunday school superintendent can secure a carefully prepared statement of the needs of each department, the president of the W. M. U., the director of the B. Y. P. U. work and the president of the Brotherhood will be requested to furnish the same information for their organizations. The house committee will furnish an estimate of the money needed for the repairs and equipment. With the above information in hand the budget committee can arrive at a safe estimate of the money needed for the year, always allowing for growth and expansion. The needs of the denominational program may be met by agreement that all money contributed shall be divided, say on a fifty-fifty basis, between local expenses and missions and benevolences. Their report will be made to the deacons who will make such corrections as may be necessary and pass it on to the church in conference for final approval. This report should be printed and distributed so that each member may see amounts allocated and understand every recommendation made."

(2) Informational Campaign. The highest success in this important undertaking can only be reached through a widespread informational campaign. This preparation period should cover from six weeks to two months. At the very beginning

a day should be set on which the "Every Member Canvass" is to be made. The people, all the people, should be informed. This may be done through teaching, preaching and praying. A general class in stewardship; a mission study class among the women; a stewardship class in the B.Y.P.U.; sermons by the pastor; prayer meeting talks by the pastor; an all-day service to which every member of the church is asked to come at least for a few minutes at some time during the day from eight o'clock in the morning until nine o'clock in the evening; presented briefly to the teachers and officers of the Sunday school at the Weekly Teachers' Meetings; four-minute talks in the different departments of the Sunday school and Sunday school classes, B.Y.P.U., and W.M.U.; placards with appropriate Scripture mottoes and slogans; appropriate banners in each auditorium and class room setting out all the items of the budget; the budget printed in the church bulletin; letters from the pastor and finance committee to every member of the church, friends of the church and all Sunday school pupils not members of the church.

The above are some of the means which should be used in preparing the people for the installation and inauguration of the Unified Budget through the Sunday school organization.

2. *Inauguration.*

We have discussed the matter of publicity, the appointment and the work of the budget committee and the adoption of budget by the church. We now come to the work of installing the budget—the actual work of subscribing to the budget.

(1) The pastor, deacons and finance committee should subscribe to the budget.

At a meeting attended by the pastor, all the deacons and finance committee, each of them should sign a subscription card. They are the leaders, and what they do will in a large measure determine what the whole church will do. After these leaders have made their subscriptions they will then be able to get behind the proposition with the utmost earnestness and enthusiasm, and not before.

(2) Sunday school officers and teachers should subscribe to the budget and accept quotas.

a. At a regular weekly meeting of the officers and teachers of the Sunday school, with all present, each officer and teacher should sign a subscription card to the budget. They are leaders of power and influence, and this definite action is necessary in order to put each and every one of them back of the budget with the greatest enthusiasm.

b. Department quotas accepted. The budget chairman should ask the department superintend-

ents each to accept a quota for his department. This should be carefully worked out ahead of time by the finance committee, the pastor and the Sunday school superintendent. It should be thoroughly explained that this is in no wise an assessment but a suggestion of an amount for each department to subscribe, subject to change if the department superintendents so desire.

c. Class quotas accepted. After the quotas have been accepted by each department superintendent the workers' meeting should adjourn and meet in department groups. Here the matter of the quota which has been accepted by the department should be gone over again, and each class in the Young People's and Adult departments should be asked to accept a certain quota which has been worked out by the finance committee, the pastor, and the general superintendent. The teachers and perhaps class officers should be consulted at this time, and, if they desire, the quota for their classes should be changed to meet their approval. Class quotas should not be assigned in the Intermediate department and grades below. Again, it should be emphasized that this is simply a suggested quota and not an assessment, and is not binding until accepted by the classes themselves, and then only accepted as a goal which each class shall strive to reach.

In small non-department Sunday schools, instead of working through department superintendents, the budget committee will work through the teachers and submit to them at the teachers' meeting a suggested quota for each class.

(3) Securing subscriptions to the budget at the Sunday school hour.

The day has arrived for securing the pledges. Department and class quotas should be shown on a blackboard in each department room. Brief explanatory words should be said by the department superintendents. The teachers should then take charge of their classes as soon as the reports of the day are made up, the class quota should be explained, the subscription cards passed and every member present urged to make a weekly subscription to the budget fund.

In the Junior and Intermediate departments the matter should be approached with great tact, and only those among the pupils who know how much they should give should be allowed to sign subscription cards. In the Cradle Roll, Beginner, and Primary departments no pupil should be asked to sign a subscription card. All the teachers and officers who did not sign a card at the workers' meeting should now sign.

(4) Securing subscriptions to the budget at the morning preaching hour.

After the sermon by the pastor, the deacons and finance committee should pass subscription cards

to every one present who has not already made a subscription and sufficient time should be allowed to secure a subscription from everyone present. The pastor should have this matter in hand and see that no one is omitted.

(5) Going afield for subscriptions to the budget.

The deacons, finance committee and Sunday school teachers and officers should visit in the homes of all church members and Sunday school pupils in the afternoon. It will be well for a lunch to be served at the church building for all the workers in order that they may get out in the field and into the homes of the people by one o'clock.

Young people and Adult teachers will go after members of their classes who are absent from the Sunday school at the morning hour.

Cradle Roll, Beginner, Primary, Junior, and Intermediate teachers will visit the parents of their pupils and secure a subscription from them for their pupils.

The church members not in Sunday school will have been divided into convenient groups, and placed in the hands of the deacons, finance committee, and others secured to assist in the campaign, and each of these should be visited and asked to subscribe to the budget.

(6) Open house.

The church building should be open all the afternoon and one or more workers should be on hand to take the subscriptions from those who were not present in the morning services and who prefer coming to the church in the afternoon to make their subscriptions rather than to be visited in their homes by the committee.

(7) Securing subscriptions at the evening service.

a. B.Y.P.U. members of the finance committee should attend the B.Y.P.U. and should be allowed an opportunity to briefly present the budget and secure a subscription from all members who have not yet subscribed.

b. Evening Preaching Service. Before dismissing the congregation the pastor should call for reports from the budget chairman and urge all present who have not yet subscribed to make a subscription to the budget.

(8) Keeping at the task.

Let the subscription committee and Sunday school teachers and officers press the matter of securing subscriptions each day during the following week. Naturally some will be missed on Sunday. They should be visited in the evening hours during the week and everyone given a chance to make a subscription to the budget. By pursuing this method with energy and vigor all during the week, practically the entire Sunday school and church membership can be enlisted in the budget

in a week's time. The matter should be pressed until a subscription card is signed by every church member and every member of the Sunday school.

Name Date
Address Telephone
Church Member Dept. S. S.
Teacher
\$. Weekly Pledge. Tither

I hereby subscribe weekly to the Unified budget of Temple Baptist Church the amount indicated above and will continue payments until I notify the church treasurer or office in writing to change or cancel it.

In this subscription I am supporting all the interests of this church and all of the great causes of the denomination.

Signed by

TEMPLE BAPTIST CHURCH, Memphis, Tenn.

3. *Operation.*

It is not enough to properly set out a correct system of church financing and secure subscriptions to the budget. The system must be correctly operated if it is to prove successful. This requires intelligent, painstaking and never ceasing vigilance and energy.

(1) A good system of bookkeeping essential.

a. Sunday School Records. The Six Point Record System should be properly installed and correctly operated. This may be done in any Sunday school by the election of a bright, intelligent, person, usually a young lady. Let this be understood for all: This system of church financing cannot succeed apart from the correct operation of the Six Point Record System. This system must be installed as planned and operated as per instructions. Let there be no speculating or guess-work about it. Follow instructions to the letter and success is assured.

b. Church Treasurer's Books. The budget system of church finance operated through the Sunday school requires very much more clerical work where it is correctly installed and operated. An account should be kept with every individual who contributes to the support of the church's program, children as well as adults, and small givers as well as large givers. Practically all the churches will have to change their system of keeping their treasurer's records. Scores of churches should by all means employ a church bookkeeper for this particular purpose. Of course, multitudes of churches cannot do this. However, they can improve their system of keeping their records and should do so immediately.

(2) Monthly statements rendered.

a. Records of Sunday School Pupils. Each month a card is issued to each pupil in the Sunday school showing his standing on the Six Point Record System: also, his financial standing on the budget. In making out the monthly Sunday school reports, the Sunday school secretary should secure from the church bookkeeper the financial standing of each member of the Sunday school and insert it on his monthly Six Point Record Report. These reports are handed to all the pupils present on the first Sunday morning of the month and delivered to all the absentees by teachers or organized class officers during the following week.

MONTHLY REPORT	
Month of _____ 19____	
Name _____	
Class _____	Dept. _____ Pledge per Week _____
SIX-POINT SYSTEM CREDITS	FINANCIAL RECORD
Attendance - - - - - 20	Due from last month - \$.....
On Time - - - - - 10	Paid 1st Sunday - \$.....
Bible Brought - - - - - 10	Paid 2nd Sunday - \$.....
Offering - - - - - 10	Paid 3rd Sunday - \$.....
Prepared Lesson - - - - - 30	Paid 4th Sunday - \$.....
Preaching Attendance - - - - - 20	Paid 5th Sunday - \$.....
Total - - - - - 100	Balance Due - \$.....
<p>If average grade is 100 per cent, you are on Honor Roll. Your average grade for the month is _____ per cent.</p> <p style="text-align: center;">Sincerely,</p> <p style="text-align: center;">_____</p>	
FORM 60-C, BAPTIST SUNDAY SCHOOL BOARD, NASHVILLE, TENN.	

b. Statements to all church members in arrears not in the Sunday school. The church treasurer should mail a statement to every church member not in Sunday school who is behind on the budget. He may also mail a statement to all church members in the Sunday school. However, this is not essential each month as they are brought face to face with their financial standing when they receive their Sunday school report.

(3) Dealing with the New Sunday School Pupils. When new pupils join the Sunday school, teachers should acquaint them with the operation of the financial system of the church and put into the hand of each new pupil a letter which has been prepared by the finance committee, a subscription card, and a few of the Six Point Record weekly report envelopes. New pupils should not be unduly urged to make a subscription immediately on joining the Sunday school, and little time need be taken by the teacher in explaining the system. However, if the new pupils do not sign up in a worthy way, in a short time, the teacher preferably, or an organized class officer, should

make a personal visit to new pupils and go into the whole matter with them and secure their subscriptions.

(4) Dealing with new church members.

When new members join the church an envelope should be given to them containing a letter explaining the church's financial system, a leaflet on Stewardship, and a message from the pastor, a subscription card and a few offering envelopes. In the event they do not sign the subscription cards in a short time, a visit should be made to them by one of the members of the finance committee and their subscription secured.

(5) Finance committee always busy.

It will be necessary for the original finance committee to keep in close touch with the church records and not allow subscribers to the budget to get in arrears for large amounts or for a great length of time. Prompt payers to the budget is what is needed, and when members get in arrears for large amounts or for a long time, it often has a bad effect upon them. They cease to attend the services regularly and lose interest in the work. Often misfortune befalls people, ill health or loss of position renders them unable to meet their financial obligations to their church. These cases should be understood, and subscribers should be relieved of their financial obligations until a new source of revenue is realized. A wise finance committee can render valuable spiritual service at this point.

V. A WORD OF CAUTION.

Pastors, Sunday school superintendents, department superintendents and teachers should not under any circumstances allow the finance committee to exploit the Sunday school as a money gathering agency. They should see that nothing, no matter how important in itself, should in any wise come in to interfere with the Sunday school as a Bible teaching agency. If the proper wisdom and care are exercised, the Sunday school organization may be used in a wonderful way by the church in the operation of its financial system and in many other useful ways. However, under no circumstances should the leaders ever forget that the main business of the Sunday school is to teach the Word of God. All other things are incidental.