
Urgent Need of a Church Building Fund



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THIS PAMPHLET SHOULD have a mourning border as broad as the phylacteries of the Pharisees.

We are 2,500,000 Southern Baptists with an invested property of \$3,500,000,000; and yet we have over 3,000 churches without houses of worship.

To lead all the denominations of the South in numbers and in wealth, and also to lead all the denominations of the South in homeless churches, is a swift descent from the sublime to the ridiculous.

SOME COMPARATIVE HISTORY Comparisons are odious only when unfavorable to others. These comparisons are not odious, for by them the laurels are placed upon the brows of our brethren and only sackcloth and ashes are left to us.

Southern Methodists, less than two million strong, have invested \$3,700,000 in their church extension work, have builded eleven thousand pastoriums and houses of worship, and to-day have almost half a million dollars in their permanent fund. The Disciples, less than a million in number, have expended almost \$2,000,000; have over a million dollars in their permanent fund; and as a result of this marvelous activity in church extension show an increase of 78.2 per cent. from 1890 to 1906, while the Baptist increase for the same years is but 56.2 per cent.

During the years of their activity we have had no organized church extension work. We have spent much money, but lacking organization, there is little to show for our expenditure. We have put \$1,000,000 into the work of aiding needy churches.

We should have twice that sum in the treasury of the permanent fund. We would have it if we had operated upon the same basis as our brethren of the other denominations.

	Amt. Invested.	Present Fund.
Disciples	\$1,000,000	\$1,800,000
Baptists	\$1,000,000	\$ 83,000*
Baptist loss because of lack of permanent Church Building Fund operated upon a business basis.....		\$1,717,000

The Disciples have paid \$1,000,000 into the treasury of their Church Extension Department, and this has been administered upon the basis of maintaining a permanent fund. We have paid \$1,000,000 out of the treasury of our Home Mission Board, and this has been administered upon the basis of supplying immediate need; and not with the idea of maintaining a permanent fund. As the result of their \$1,000,000 gift, the Disciples have today \$1,800,000 returned loans and interest with which to carry on the work. As the result of our \$1,000,000 gift we have \$83,000 with which to meet the crying needs of the thousands of homeless churches now existent,—nothing with which to plan for the prosperity of the 365 churches organized each year.

It is a blot upon our otherwise glorious past. It is a knotty problem. The solution of the problem is the establishment of a permanent Church Building Fund of not less than \$1,000,000 to be administered upon a sensible basis.

*This sum is resultant to the efforts of the noble women of the South.

**HELPLESS
TODAY;
HELPERS
TOMORROW.**

Churches unassisted mean churches unassisting; but churches helped today mean churches helping tomorrow.

The best basis for universal missionary operation is the laying of a broad and permanent foundation here at home. This is not selfishness. It is sense.

Southern Methodists recently raised \$1,000,000 for missions in a single year, and did it without crippling their operations along general lines. The victory was because of their church extension work in preceding years. One of the leaders of Southern Methodism says: "We met with glorious success, instead of dismal failure, only because of the giving of the thousands of churches which had been brought into being and made prosperous through the efforts of our church building fund."

We have today nearly four thousand homeless churches. We are organizing a church a day. In five years' time we will have six thousand homeless churches, minus the number that have died from lack of care; or we will have six thousand churches which, aided in the day of their necessity, will aid in the day of our greater effort for greater things.

Luther Rice was as essentially a foreign missionary as Adoniram Judson, although he worked at home while Judson worked abroad, Rice worked at home in order that Judson might labor abroad, for had Rice not tilled the home field, Judson could not have sown in the lands beyond the sea. The establishment of a permanent Church Building Fund at home is essentially a foreign mission project. The greater the foundation the greater the superstructure. The greater the number of contributing churches in the homeland the greater the number of dollars to be invested in the work abroad.

**THE
SPIRIT
OF
ADOPTION.**

Thousands of members of Baptist churches are being lost to the denomination because of the lack of a permanent church building fund.

A band of Baptists organize a church in which to worship God according to their faith, and in which to raise their children in accordance with their interpretation of His Word. For lack of a church building, which they are unable to procure without assistance, they meet in some hall or school-house. Another denomination enters the field. This denomination has a permanent church building fund which has been growing from year to year. They have the money, and an attractive house is built. The Baptist young people attend the church socials and then the Sunday-school and then the regular services. A revival is held and the young people join the church that seems to be doing something. Houseless Baptist churches have made appeal after appeal for aid in building, and there has been no response. There is no fund and there can be no response.

Finally, one by one, the heads of families follow their children into another organization. They are lost to the Baptists. They were homeseekers. They had no home. They could not build a home. Their brethren would not help them. So they were received into another home by virtue of that sweet spirit of adoption which was naturally evidenced by the brethren who had builded. We are not in position to censure the brethren who leave us. We cannot blame the brethren who receive them. The blame is ours, as is the loss, and future loss can be prevented as past loss can be in part recouped by the establishment of a permanent Church Building Fund, which will enable us to help where help is needed.

**HOMELESS
CHURCHES
AND
CHRISTLESS
HOMES**

Homeless churches mean Christless homes. It is true that most of the homeless churches are in the rural districts, but the problem of the rural district is now the problem of the crowded centre. The country is in vital touch with the city. No longer do they keep the noiseless tenor of their way, far from the madding crowd's ignoble strife. The temptations in rural living are the temptations of city life. Without homes made Christly by vital touch with the churches of the living God, the rural character will be Christless. The Christless countryman coming to the city will but add to the power of that sea of sin whose waves are breaking at our urban doors.

Moreover, there are many churchless sections of our cities that must be evangelized. The influence of the unchurched districts is felt in every home, is operative upon the children as they grow, and tends to stunt their growth toward better things. Self preservation is not the highest law, but it is a law that may not be ignored, and self-preservation demands the discovery of a remedy. That remedy is in the erection of churches in which servants of God may preach the gospel of his Son, and this can be done only through the agency of a permanent Church Building Fund.

**THE
MILLION
DOLLAR
FUND**

A permanent Church Building Loan Fund of \$1,000,000 will be raised, it will come through the gifts of individuals, of churches, of Sunday-schools and of Young People's Societies; through the legacies of those who have it in their hearts ultimately to give more than is permitted by their present means; and through the an-

nities of those who desire to see their money doing good, though of necessity receiving at the same time an income from their funds.

A million dollars is but a drop in the Southern Baptist sea of wealth. We have money to burn, and we are burning it, though the odor is not a sweet savor to him who sitteth in the heavens. In one of the wealthiest States in the South the sum invested in automobiles is double the amount of the stock of their national banks; and in this State there are hundreds of homeless churches. Of a truth, the auto has its garage and the gasoline its tank, but the Son of Man has not where to lay his head. The joy-rider must be indulged, though the joy of salvation be denied the needy.

We have the money, and under the proposed plan its gift will work no hardship on the giver. This is the plan:

1000 giving.....	\$ 100
500 giving.....	200
400 giving.....	250
250 giving.....	400
200 giving.....	500
100 giving....	1000
50 giving.....	2000
40 giving.....	2500
25 giving.....	4000
20 giving.....	5000

These payments will be made in five equal annual installments, the \$100 subscriber paying \$20 a year, the \$1,000 subscriber paying \$200 a year, the \$5,000 subscriber paying \$1,000 a year, thus the fund will be established.

It will be a permanent fund, not to be expended to-day and gone tomorrow, but lasting until the return of Him in whose name we seek to build.

It will be an automatically increasing fund, a gift of \$5,000 to this fund will in five years' time increase to \$6,680, and during this time will aid fourteen churches in the sum of \$1,000 each. A gift of \$2,500 will in five years increase to \$3,318, and during this time will aid fourteen churches in the sum of \$500 each. A gift of \$1,000 will in five years' time increase to \$1,336, and during this time will aid eleven churches in the sum of \$250 each.

It will be a memorial fund. A gift of \$5,000 to the Southern Presbyterian Church is known as The Moore Fund. In nineteen years it has built seventy churches, and its power for good increases with every year. No grander monument can be built in perpetuation of a noble life or in memory of a loved one gone.

Information as to the form of gifts and legacies and as to the percentage paid upon annuities furnished by

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