

CHURCH
FINANCE
FREDERICK A. AGAR



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CHURCH FINANCE

A STUDY OF WRONG METHODS AND THE REMEDY

BY
FREDERICK A. AGAR



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PREFACE

THIS book is sent forth with the expectation and hope that it will help to make successful the work of Christ's Church in these days of tremendous need and splendid opportunity.

The conditions described or the methods advocated will not all fit any one case, but every church will doubtless find some material applicable to its problems and needs.

Many friends have assisted in its compilation. I thank them all, and in particular the Rev. Frank W. Padelford, whose generous help contributed largely to whatever value there may be in this presentation of "the giving life" and the administration of the resultant money within the Church of Jesus Christ.

NEW YORK CITY
October 13, 1915.

FREDERICK A. AGAR.

I

A TRUE PICTURE

IN far-away Central Africa, on the banks of the Kongo River, a young missionary went to live and work. After months of happy, energetic, never-ending but much loved work, a terrible fear one day lodged itself in the mind of the man. The fear was but the beginning of great trouble.

Crossing his office in a hurry to procure a medical case, he fell against the rocker of a chair. It ought to have hurt, for it hit the right spot a hard blow, but as it did not hurt there arose an immediate query in his mind, to be followed by an examination. Sitting down on the floor he bared the limb, and with a surgical needle pricked the surface until above the ankle he discovered a spot as large as the palm of his hand in which there was no sense of feeling. Young and in-

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experienced as he was, and knowing just a little about medicine, the man knew but one disease that had the preliminary symptoms he possessed. "You have leprosy without a doubt," he said to himself, "but don't say anything about it yet. Keep it still for a while." But the trouble would not keep still. The spot grew in size each day till it covered the leg from ankle to knee. Then the same condition appeared on the other limb and rapidly spread, till one day while standing on the porch of the house talking to a native, the man's eyes became suddenly dim and he fell unconscious to the ground. He was picked up and carried in. When he revived he exclaimed, "Well, thank God, I haven't leprosy, for this is not a symptom of that disease." But what did he have? He did not know, nor could any one in all that section tell him.

It was evident what was going on, but to find a cause or cure seemed impossible.

A TRUE PICTURE

Some germ or poison was attacking the nerve centers and putting them out of commission, just as the fuse in the building can blow out, thereby putting out all the electric lights. In the body, however, when a nerve center is attacked, just before it ceases operation it telegraphs to the next nerve center, "I'm going to stop business; will you quit also?" And unless a cure is found, that nerve center repeats the operation, and so the process goes on until all have been attacked and cease to operate. When the nerve centers have ceased to act the functions of the body are interfered with and it is soon helpless and paralyzed. So, after about two months the inert, paralyzed body of the missionary lay on a couch while he waited for death. In his agony he cried out, "O God! let me die; let me die!" For he was not only helpless and dependent, useless in the midst of great needs, but the time and strength of other missionaries had to be

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spent in caring for him day and night. So it went on till unconsciousness eased the weary, helpless, though living body. But death did not come. Long afterward he learned the cause of all his trouble. He had been afflicted with African dry beriberi.

But why this story? It is not alone the recital of a personal experience; it also relates the spiritual experience of many members of the Christian Church. They have been afflicted with a fearful disease. They are helpless and dependent. They have become paralyzed because the great nerve centers have been diseased by some poison, and their souls have lost their spiritual functions. Truly they have a name to live on the roll of a church, but they have no life. What a loss this involves to the members themselves and what a drain it makes upon the resources of the Church, so much of whose strength must be spent in caring for its diseased members!

II

A REAL RESULT

FIVE weeks before the steamship *Anne Boleyn* had reached the harbor of Las Palmas, a sick and apparently dying man in an unconscious condition had been put aboard at a West African port. Later consciousness returned, and when the ship anchored close to the beautiful shore of the Canary Islands, a message to far-away London was dictated—"Am very sick; reach Antwerp,—meet me." When the ship docked at Antwerp the helpless, paralyzed man lay on a wicker cot, to which he had been strapped, so that the rolling of the vessel would not toss him off. Lying there, unable to move, he could watch one spot in the ceiling above him. People were coming and going and he could hear all the noise. Suddenly as by an electric shock he became

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conscious that there was a step he knew. Even in the midst of many others he knew that one. There are steps we have known once, but lost awhile, but which we have not forgotten nor ever will forget. So he followed the step as it crossed the deck above. He heard it on the cabin stairs. A man entered the little room and stood by his side. He could not look, but he knew. A voice said, "Why, brother!" and then the big fellow bent over and kissed him. Soon after, the elder brother took the helpless, emaciated man in his arms, and put him on another steamer and they crossed to London. Then, carrying him as a mother might carry her child, the brother lifted him into the family carriage, which set off down the street.

At the turn of the road he saw the old home, where he had been born, and about which as a boy he had played through the happy, care-free boyhood days, and from

A REAL RESULT

which place he had gone out to wander about the world. Now, sick and weary, he was returning to the old home again. Even before the carriage drew up in front of the house the door flew open, and when the vehicle stopped a big man waited at the edge of the walk and from the open carriage door took the older brother's burden. Hugging him close while he bent down to kiss him, the father said, "It's all right now, son. You're home again and we will soon have you well." So into the house he carried him. Before the warm, open fire he put his burden on a couch, and with the mother on one side and the father on the other and the older brother behind, they began the ministry of love that fought for the life and health of the lost member of the household. They loved him and ministered to him with unceasing care, and after many weary months and years the sick man was quite well again.

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That is my story. Now the only sign of those days is that above the face of a man of middle life there is gray hair; otherwise only memory would tell the story of those fearful days. This man, helpless, useless, sick unto death, was restored to fulness of life by the personal ministry of those who loved him.

In the Christian Church there are many sick, helpless, useless members, afflicted with disease quite as serious as African beri-beri, who can be restored to health only by a ministry of love in their Father's house. It has been done. It is being done. These pages tell the story.

III

THE RELATION OF COST TO VALUE

THE average church is less than fifty per cent. efficient. This assertion requires but little proof to any man familiar with Church life in America. The visitor to the ordinary church will seldom find half the members attending with any regularity the Sunday morning service, and as for the evening service a very small per cent. manifest any interest or sense of responsibility. There are few churches that secure the attendance of fifteen per cent. of their members at the mid-week services. The matter of attendance at divine worship would seem to be fundamental to those who have dedicated their lives to Christ, but the modern church has not succeeded in arousing much loyalty in this respect. Our national

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women's societies are telling their constituency that after all their intensive work they are reaching about twenty-five per cent. of the women in the churches. If a church has half of its membership supporting its worship and work in any regular or systematic way, it is quite unusual. There are many churches where fifty per cent. of the members are carrying all the financial burden. Christ's great commission to his Church was to evangelize the world, yet less than one third of its members have been giving to the world enterprise of the Church. Many other lines of proof can easily be produced to show the fearful lack of efficiency. There are many things the Church has done and is doing with great and effective power. It is a mighty force in the world and in the local parish, but it falls far short of its ultimate goal because it has secured the efficient cooperation of less than half its members. About half have a

COST AND VALUE

name to live on the Church roll, but no real life with normal functions.

The Church has long been in the habit of seeking and receiving new members and then has failed to instruct and train these members in the great responsibilities which they have assumed. It is not strange therefore that the Church has lost its authority. The average church has not enforced a standard of living or action. Almost every communion has a covenant, articles of faith or discipline, but in great measure that standard is a dead letter in the life of the body. In a far-away African church, where several years before cannibalism was common, but where the gospel had come with its cleansing power and God's new-found children had been gathered into a church, one day at the communion service I saw four people get up and go aside. They did it in such a way as to make me ask the missionary why they sat on one side. He

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answered, "They are under discipline for not bringing a gift when they came to worship." They had a rule in that church that every worshiper must bring a gift. The rule was enforced. We have standards of conduct, requirements confronting our membership, and if the Church is ever to be what it ought to be in the world we must live up to the standard we have adopted. At the very threshold of all our Church life we are confronted with a distinct failure which reveals moral and spiritual dishonesty. The Church is the body of Christ, and a body has authority over all its members if the conditions are normal. It is a loving, mutually entrusted authority. It is not primarily disciplinary. If conditions are not normal the body may lose control of its members, but that condition presages disaster if long continued and not remedied. If our present standard is so high that it is absurd to expect compliance with it, we

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need to reconstruct it. But a standard, enforced and lived up to, we must have.

It may be asserted that the Christian Church cannot use its authority to enforce a standard of living or action upon its members. There are many other organizations, however, that have definite requirements, and those requirements are enforced upon the membership. In the average lodge there is a real measure of loyalty as to financial support, even when it has no insurance features. The average social club finds its membership loyal. It is the exception and not the rule in such organizations to have discipline dispensed with, because the requirements are plain and are understood when membership is sought. The lodge or social club and the church are upon different planes, it is true, and the comparison is of value only to show that in dealing with human beings certain definite requirements can be laid down and conformity to them

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can be secured. There are churches where the roll is called at every service and it frequently happens that every member is present, but unfortunately the number of such churches is not large. These churches are among our new Americans, with small but intensely devoted membership. In the membership of most churches we have about fifty per cent. who show real allegiance, and another fifty per cent. who do not seem to care what happens. The Church unfortunately is judged by the latter class, and not by the former.

Church-membership in America has involved too little cost. We have thrown wide the door and made entrance very easy. In Korea, on the other hand, when a convert presents himself for membership, he is asked for proof that he has turned from death unto life, and the required proof is that he must introduce some one else whom he has led to the Lord. There are other re-

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quirements of an equally expressive sort. It costs so much that it is counted worth while to belong to the Church in that land.

The followers of Jesus Christ in Russia who have left the state body and are building up a Protestant Church have prospered wonderfully in the face of tremendous hardships and difficulties. The Church has made this remarkable growth even though membership involves hardship, suffering, confiscation of property, imprisonment, and, in some cases, even exile in Siberia. Church-membership has a high cost, therefore it has a real value.

Church-membership with us, however, does not of necessity involve anything more than a mere profession of faith. One can join the Church and not attend its public worship. Some members do not come to a single service in years. I recently met a leading Church official who said he had not been in the church building for three years,

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yet family influence kept him in office. In another membership I found one hundred and fifty people who confessed that they had not attended a service for periods of from one to ten years. Not more than half our members give to support the services of their own church and yet they are seldom disciplined for this failure. Their standard of life may not differ perceptibly from that of men who have never made a profession of Christian faith, but the Church seldom calls them to account. Assuredly church-membership costing so little is of small value.

Church-membership ought to have a real value. But if we are to impart any value to it, it must of necessity cost more than it has been costing. It must have some actual requirements as to life and conduct. The church must receive at least what any lodge or social club does from its membership. It should receive a much higher form of alle-

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giance because as an organization it is on a higher and a spiritual basis.

We can scarcely escape difficulty with those members who are already in our ranks to-day because we have let them come in without any real requirements, but the Church herself must bear that burden because the fault is largely her own. We must raise a new standard, however, and henceforth enforce it, and every member should be received on a definite program of obligation and responsibility which the church will see that he lives up to. It will do better than the lodge or social club, which has but one standard of cost for all people. The church will base its cost in money, time, and energy upon the principle "as he may prosper." We may for a time receive fewer members, but those who come will be real soldiers. In the long run, however, we must receive even more, because the power of attraction is great, and

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real heroism of living and doing is tremendous in its influence. We need to sit down and count the cost, remembering that "if any man would come after me, let him . . . take up his cross, and follow me," and that if any man would save his life he must lose it for Christ's sake. Better half our present membership and a real esprit de corps, a living faith, a clean, healthy functioning life, than a membership half of which has a name to live on the church books, but no real life of faith and works.

Let us have a new spirit of heroism in our Church service. A pastor not long ago issued a call to his people for some real heroic living, and his interpretation of heroism was that the members should attend the Sunday services and the prayer-meeting. What nonsense! We might as well call upon the citizens of the countries now at war to show a spirit of patriotism by eating their meals regularly.

COST AND VALUE

Is our Christian profession worth nothing? In Wall Street a curb broker by a crook of his finger gives an order, and it is said that practically never has a broker been known to break his word in that transaction. Yet men will make vows to God and his Church, never really intending to keep them, and they seldom do.

But you cannot legislate a high standard of living into the church. It is not a matter of legislation, but of life. You cannot secure the needed standard by discipline alone. It will come only as a result of vision and passion. A new vision must be given to all our new members and a contagious passion must be imparted to each of them. We must create in their hearts a real love for Christ and his Church. Out of this love we shall realize a devotion that must set the Kingdom forward. We must plant this love in our own hearts and then impart it to our new members. Love never counts the cost.

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Think what love of home and country has made men do and give, as they fight in the war being waged across the waters. Sufferings indescribable, hardships unexampled—yea, life itself given up in order to serve. We are soldiers of a King, fighting for a home and country against as real an enemy as any one ever fought. Shall we not have a real and true heroism in our service? Such heroism and such devotion are the great needs of the Christian Church.

IV

THE NEW MINISTRY

IN the early Christian Church there were two phases of ministry, that which was entrusted to the apostles and that which was shared by all the members. The apostles were set apart for the ministry of the Word. They were ordained to be the public proclaimers of the new faith. To this work they apparently devoted all their time. But the apostles were not the only prophets of the Word. All those who embraced the new faith became heralds of the gospel. "They that were scattered abroad went everywhere proclaiming the word." This was a universal ministry, shared in by all the members of the Church. Above and beyond all their occupations they made it the business of their lives to repeat the story of grace by which they had been redeemed.

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It was because of this universal ministry that "the Lord added to them day by day those that were saved."

This double ministry ought to obtain to-day in every Christian church. Conditions of life have greatly changed in this modern world. It is a different world that we have to win back to Christ from that in which the early Church first proclaimed the gospel. But the necessity for this double ministry has never ceased. The Church still has need of its prophets, called and ordained of God, devoting all their time to the public ministry of the Word, and supported by the funds of the Lord's treasury, provided by the members of the Church for the purpose of this ministry. Christ is their Master and their orders must come from their Lord. True, they are any man's servant for Christ's sake, but they themselves have but one Master. They are the under-shepherds of a flock whose Shepherd is Christ.

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But every church needs the other ministry which obtained in the early Church. This was foreshadowed in the commission of the Master when he sent out many of his disciples into the neighboring towns and villages with his message. Paul indicated that in each church there was a ministry for each disciple. "And he gave some to be apostles; and some, prophets; and some, evangelists; and some, pastors and teachers; for the perfecting of the saints unto the work of ministering, unto the building up of the body of Christ." Every member of the household of faith has a ministry to render, a ministry of fellowship. The recognition of this divine plan and the adoption of this twofold ministry is the great outstanding need of the Church to-day.

Our churches have lacked a complete ministry, and lacking it they have grown weak. We have had too much feeding and not enough exercise for the food taken. It

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is an accepted principle in spiritual, scientific, biological, and pedagogical realms that every impression must have expression or danger and even damage results. The Church has had a plethora of impressions, but a serious lack of expression. The re-adoption of the New Testament ministry will change this somewhat. We shall have large opportunity for expression and then impressions will sink deeper and will be more lasting and fruitful. The body has two arms and two hands. We can live if we have only one arm and hand, but the body is incomplete. So the Church has two ministries as part of one body. It can exist with but one, but the body is incomplete, its powers and pleasures are limited, its completeness and beauty are marred.

The adoption of this New Testament plan would rid our churches of the danger of a hired ministry. A hired ministry! Consider what that means to a Christian church.

THE NEW MINISTRY

The people that hire have a right to control the one they pay. They have a right to dictate the line of his procedure and activities. They may say come, and he must come; and if they say go, he must go. If the people who hire are pleased, then all will be well; but if they are displeased, then why use their money to sustain their own displeasure? If their tastes are for soft and beautiful palliatives, and they do not like the strong and commanding truths, of course their hired man must furnish them with what they prefer. If a few give much of the money to hire the minister, of course they have the largest right to the hired man, and a real boss or group of bosses may develop. They will pull the strings and lead him in the direction they desire. Those who pay will develop a sense of ownership over the one they pay, and the man paid will soon feel that he is owned.

The result upon those who hire is not less

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unfortunate than upon him who is hired. They are likely to sit back in their comfortable pews and in their ease listen to the words of their servant, but his *summons* to service has little effect upon them.

Are such ideas at all prevalent? They are not universal, but they are altogether too prevalent in individual minds, though less prevalent perhaps in organized churches. Not long ago the author was in a deacons' meeting, and a need was presented for some calls to be made upon people to whom the pastor had constantly ministered and who needed help from the lay ministry. It meant an hour's time, some love, sympathy, and prayer. All declined to undertake it on the ground that they did not have time, and then one added significantly, "That is your job, pastor." They forgot that the office of deacon involves a real task and was never intended simply as an official position of honor.

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A new enterprise was suggested to a church. It received the formal approval of members and pastor. Early next morning the minister received a sweetly perfumed note, and in gentle but forceful words, the writer advised against the plan and added, "It does not please me, so of course you will see that it is not carried out in our church." The writer of that note paid about half of the money needed for the support of the church, and the bitterness of it all was that the hundreds of other members had let her do it year after year till it seemed as if she owned the church and the minister was her hired servant, to do her bidding. Giving is but one indication of interest. There are other indications just as important, and we must not let a sordid spirit control the Church. We must protect the Church from the sense of a hired ministry.

When Christ instituted the lay ministry of grace, love, and fellowship, he sent out

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his ministers two by two, and when their task was completed for the time being they came back to him and together they exchanged experiences. To-day we need to organize our lay ministry on this pattern of Christ's. Every member should have part in it. We need to send our members out two by two for the purpose of spreading the news of salvation and grace, and on many other errands of service, and we must needs continue "till we all attain unto the unity of the faith, and of the knowledge of the Son of God, unto a full-grown man, unto the measure of the stature of the fulness of Christ." This New Testament method of the lay ministry of twos has of late been adopted by many churches and with most surprising results. We have been witnessing a new demonstration in many quarters of the divine approval of this apostolic method. Here are some of its uses to which it has been put:

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1. To secure new scholars for the Sunday-school.
2. To promote acquaintance and fellowship within the congregation.
3. To acquaint members with those attending some phase of church activity, but who are not members of the church itself.
4. To secure the reading of missionary and church papers and books.
5. To talk up the good points of church life and its ministry.
6. To secure men for a brotherhood group.
7. To study the conditions in the neighborhood surrounding the church.
8. To acquaint church-members with the value of church and Christian life.
9. To secure from every church-member an adequate subscription for local church support and Kingdom-wide missions.

Here are some results summed up from a number of definite experiences in connection with this new-old ministry:

1. New currents of life have been pro-

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- jected into the activities of the church.
2. Souls are often saved during a canvass carried on by the church for financial support or fellowship.
 3. Cold and neglectful members are won back.
 4. A new vision of Kingdom and church is seen.
 5. The church and pastor are projected as world powers rather than local forces.
 6. Educational processes are multiplied throughout the life of the church.
 7. Larger congregations hear the Word preached.
 8. New scholars are found in the Bible school.
 9. More men are at work in the church.
 10. The minister has better support.
 11. A sense of solidarity ensues.
 12. The contagion of example is evident.
 13. Fellowship has a larger meaning, because a knowledge of the homes, the experiences, and the personalities of others is acquired.

V

THE FUNCTION OF GIVING

THE Church has seldom treated the subject and the act of giving as necessarily vital to the life of the individual or the Church. Giving has been classed among the business enterprises of the Church, and has been relegated to the care of the legal officers of the body—trustees—often men who deal with the financial service of the church from a commercial point of view. Beneficence therefore has drifted away from its proper spiritual environment until serious conditions have forced a realization of the mistake. Now we are beginning to put this Christian grace of giving where it belongs, as one of the vital functions of the soul, and therefore necessary to a healthy, abounding Christian life.

It is generally true that the people who

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give systematically are those who attend the services of God's house with regularity. It is further true that the people who give and attend with regularity are those who can be counted upon to do all that is being done within the bounds of the local church activities. In the course of the past few months thousands of church officers have been asked if this is not true, and it has always been acknowledged as true to experience. Worship, giving, doing, seem therefore to accompany each other. That is significant. Of course, there are exceptions. It is also true that in a church where the tide of spiritual power is highest there is comparative financial prosperity. People wonder why Billy Sunday is able to raise so much money to meet expenses, build Young Men's Christian Association buildings, and so on. In the meetings which he leads there develops a tremendous spiritual wave. That is all the explanation necessary, for when

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there is spiritual enthusiasm, money flows forth in ever-increasing measure.

We need to use the best business powers possessed by the Church in connection with the administration of Church finances, but in connection with the givers we must remember that we are dealing with a vital spiritual function.

There are two great functions of every normal life, assimilation and expression. The importance of the first function has always held the attention of the Christian Church. Its fundamental character was emphasized by Jesus in his great address upon the vine and the branches. The disciple who would maintain a normal, healthy, spiritual life must abide in Christ, as the branch is related to the vine, and constantly assimilate in his own life the strength and vitality of Christ. There can be no health without this, and this fact the Church has always emphasized.

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Some time ago the vacant seat beside me on a train going west was taken by a woman of foreign speech. In her arms she carried a babe. On glancing at the face of the little one, I was startled by its deathly appearance, and said, "Pretty bad, pretty bad." She answered, "He die soon, he die very soon." "No eat food?" I asked, and then she threw up her hands and said, "No takee food, never! He die soon." When that child was born, it was expected to develop normally the function of assimilation, whereby the body takes the food and transforms it into blood, flesh, bone, and muscle. If the child is to live and the life is to prosper, assimilation must be natural, just as the lungs must function properly. That child had never functioned properly; it was dying. The soul has the same vital functions. Unless those functions develop in the life when it is born again into God's kingdom, the spiritual life will wither and die.

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But the function of expression is equally important, and where there is a normal, healthy, spiritual life it will always be found. It should begin with birth. Too often we have been so greatly interested in getting the life, that we have failed to give it proper care when it came to us. We have been more interested in gathering members for our churches than in helping those new members toward a strong, healthy life after they came to us. When a little babe comes into the world and it does not develop normally the function of heart action, does the surgeon look at the little one lying there in its weakness and then go out and leave it? He examines it carefully to see what is wrong, and as soon as he discovers the abnormal condition, he tries a remedy. If that does not produce the desired result, he has other methods to try. But he gets the heart to function, if it is possible. If it will not, death comes.

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The function of the soul life must be started at once under the most skilful care. No care is too great to give the soul in that endeavor. Then the function must be normally maintained, as laid down in our spiritual law book in 1 Cor. xvi. 2—"Upon the first day of the week let each one of you lay by him in store, as he may prosper." The natural law in dealing with the bodily functions is quite plain, and so is the spiritual law in connection with the soul.

Many think, however, that these spiritual functions are not vital, and are in fact only relatively important. Have you noticed that the great apostle speaks of giving as a "grace" (2 Cor. viii. 6, 7)? Then he classes failure to give, or holding on to what you have—covetousness—as belonging with murder and adultery in the sight of God.

Notice that when Paul has climbed the spiritual heights till he sees how death is

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swallowed up in victory (1 Cor. xv), he climbs still further on—"But thanks be to God, who giveth us the victory through our Lord Jesus Christ. Wherefore, my beloved brethren, be ye steadfast, unmovable, always abounding in the work of the Lord, forasmuch as ye know that your labor is not in vain in the Lord. Now, concerning the collection for the saints, as I gave order to the churches of Galatia, so also do ye. Upon the first day of the week let each one of you lay by him in store, as he may prosper, that no collections be made when I come." Remembering that our chapter marks were not in the original letter, does it seem an unworthy transition of thought to pass from victory through Christ to collections and giving? The apostle makes such transitions of thought very often, because to great spiritual heights are linked the duties which we have called common. Not common in reality, but vital

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as the victory itself because part of the victory. In the ninth chapter of his second letter to the Corinthians we see again how to almsgiving he couples that wonderful phrase, "Thanks be to God for his unspeakable gift."

You cannot separate a man's money or possessions from the man himself. There are some people who seem to think that they can give themselves to God and to Christ's Church, but that such an act has no relation to their money. Such a separation cannot be made successfully. What does the money which I have honestly acquired really represent? Is it not an equivalent of myself—my time, my energy, and my strength? So it is really I myself.

Giving is therefore a vital function of the soul life. It must be in every normal, spiritual experience, and it must be regularly maintained. Without this function the soul will wither and die. There can be

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no substitute for digestion in the physical life. Predigested food will do for a short while, but if used for a prolonged period, it will bring the body to starvation and death. Equally so the man who fails to develop the grace of giving, the function of expression, is doomed to death.

When we face the real facts in modern Church life we are forced to recognize that the reason why we have so many undeveloped, uninterested, useless members is that at the very beginning of their spiritual experience the Church itself failed to develop in them the normal and necessary function of expression, this Christian grace of giving. We shall never have the right kind of churches until we develop in our people "this grace also." The church needs to face this serious fact to-day.



VI

PREVALENT FINANCIAL METHODS

IT is estimated that about half the members of the Christian Church do not give regularly for either Church support or beneficence. The half that do give are bearing all the burden. They are meeting the obligations that should be shared by all members. In many cases this strains resources, causes worry, pressure, and trouble. The financial side of Church life has become a most disagreeable and dangerous phase. Resources are limited, and all that should be done cannot be done. The minister is usually underpaid and that weakens the character of the work and its results. Many expressional activities that should result from impressions made in the service of worship are lacking because of

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financial limitations. God's people have in their charge money enough to do all that should be done if they would but function normally.

The present financial administration causes large loss to the Church. The lack of sufficient funds to maintain the Church has often created difficulties which have become disastrous. Pressure is exerted which involves pulpit and pews; estrangements arise, and members are lost. Members receive the idea that the Church wants their money more than it wants them. They are not altogether to blame. They do not object when the lodge or social club sends them a dun. They expect it and pay at once. They value their membership and accepted it knowing that it would entail a certain cost. In the church they are not started right. They are often allowed, even urged, to come in without any definite explanation of their obligations. Later on

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request is made for money. It comes as an unpleasant surprise. They had never stopped to consider that, if the church is to be sustained, it must receive its support from the members themselves. The gospel is free, but true worship never is, for that involves giving up of self to honor God.

But suppose a member escapes that difficulty. Another often appears in the shape of numerous appeals to support the Sunday-school, the Ladies' Aid Society, the Woman's Mission Circle, the Young People's Society, the church socials, and many other things. Recently when going home from Sunday morning service, a church-member said to me that six requests for money had come to her between the close of the service and her departure from the church building. That puts a regular begging aspect on all the church activities. Is it any wonder that a new member often becomes disgusted with the church? He

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believes that when the giving function has been properly exercised on behalf of the church and its missionary enterprises, the solicitations for money should practically cease. Not so to-day, for there are many organizations in the church, some of them divisive, all eager for support. Often each segment makes a separate appeal for money and one phase is unrelated to any other in the church life. Sometimes there is rampant antagonism between the various segments, and one cause is supported to the exclusion of and at the expense of another. If the workers, pushing a relatively unimportant segment, happen to be aggressive, the resources of the givers are exhausted by that one phase, and when the really important things appeal for support there is nothing left to give. Thus the unity of the church is lost. The unity of the world-wide Kingdom is shattered into numerous fragments. Bad feeling, jealous-

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ies, and failure often result. The whole is sacrificed for a part. The willing, generous people give and give repeatedly. They become bewildered by the multitude and complexity of the calls. Those who decline to give often do so in such a spirit that henceforth they are left severely alone. So the burden grows abnormally large in one direction, and abnormally small in another. Causes are not properly related to the whole nor to the rest of the parts. Some have overemphasis, others no emphasis at all.

We all believe heartily in our women's societies and in the great work they are doing. They have often led in the march of progress. But sometimes we find a condition like this: In a certain church the Woman's Missionary Society gathers from men and women in the parish about \$1,400 a year, all of which goes to women's mission work, while the contribution from the church for general missions is less than

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\$400. Of course the church is blame-worthy, decidedly so, but some responsibility must rest upon the women who have lost sight of the whole in their zeal to serve a part. A woman is first of all a Christian, then a church-member, and because of those two relations she is, or should be, interested in women's work. All of the women in that church ought speedily to see that their church adequately faces its responsibility in larger things before a part of the work absorbs all the available resources. Not long ago a woman said to me, "If I have only a dollar to give, am I not right in giving it all to woman's mission work?" When I replied that she was decidedly wrong, she at once proclaimed me an enemy to woman's mission work. I believe in it firmly. I contribute toward it as a phase of Kingdom activities. Every church-member should share in its work because it is an important and essential phase of

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Kingdom activity. On the other hand, the attitude of churches toward the women's societies has not always been just or generous. Often they have been forced to gather their support under conditions that made it most trying, but they have succeeded in spite of everything. The Church must give the women's societies proper recognition, and the women's societies must realize that they are but one of the many activities that make the life of the whole Church.

The divisive element has done its harmful work by detaching the part from the whole, so that the part has become in the eyes of many greater even than all the rest put together. In visiting a church not long ago a young people's meeting was found with eighty-four in attendance. They had a splendid meeting. When it was over, seventy-eight of those young people went out of the church building, and only six of them found their places in the church

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service that followed immediately. Many of these young men and women were not contributing a cent to the church of which they were members. Their contributions all went to the work done under the auspices of their society. No one segment of the church deserves all the blame, all must share it.

When we consider the methods used to obtain support for Church enterprises, what a disorganized, unbusinesslike confusion is found! The wear and tear of providing for the needs of the church distracts us from our greater task, and then that is done in a poor and inefficient way. Schemes that are not Christian, all sorts of tactics that will produce results, and almost anything that will avoid the necessity of direct giving are employed. In consequence the church is humiliated in the eyes of the business world for her poverty and her miserable financial system.

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The following methods are all in use to-day to obtain money for Church work. In some places one method obtains, in others you may find several, sometimes nearly all of them combined.

1. The Pew Rent System. This is an old system, adopted originally in the New England churches when every citizen was expected, as a part of his citizenship, to rent a pew in the parish church. From New England this system spread throughout the whole country and for more than a generation was the customary system in a great majority of American churches. The plan still exists among many churches in all sections of the land. Under this system each member is expected to pay some amount for the yearly rental of a sitting. If a member has much money, he can buy the seat he desires, but if he has only a little, he must take what is left over after the rich have had their choice. We forget that it is God's

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house. We do not go there to buy, but to give.

2. Donations. This system is also a survival of the ancient custom which prevailed very widely in country districts and still prevails in some sections to-day. Donations for the support of the minister are solicited occasionally or annually throughout the parish. But the church is not a charity, nor is the minister an object of charity. Therefore this system has no merit to commend it in any church.

3. Subscription Papers. Once a year papers are passed around the parish and people are asked to sign what they expect to give. They may pay when they please. Usually great care is exercised to induce the largest subscribers to sign first. This system still obtains very largely in rural communities and possesses little more to commend it than the older plan of donations.

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4. *Begging Bees.* At a public gathering the pastor or some leading member tells some funny or heartrending story, then appeals for money and takes all he can secure under the excitement of the moment. Many people give under stress or pressure or excitement and not seriously and deliberately. I have known cases where the church doors were locked and no one was permitted to leave until the necessary sum was subscribed. This plan gives small recognition to the New Testament principle of giving.

5. *The Individual Collector.* Under this system one person is appointed by the church or society to make the round of the parish and secure such subscriptions as are possible. An old man arose recently in a conference and said, "I have been collector for my church for twenty years. I get the money any old way, so long as I get it, and I don't care who gives it either." His pastor remarked that the old man drove more

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people out of the church than all the rest of them could add to it. Unfortunately this plan is still in vogue in a great many churches. It is fortunate if the collector is a man who is in general favor in the parish. But the unpleasant task is likely to make any man unacceptable in any community.

6. Hit or Miss Plan. Loose collections are taken at the morning and evening services. A small group of influential people guarantee and make up any deficit. These guarantors naturally have a large voice in the control of the organization. Those who make only occasional contributions are scarcely in a position to question the dominance of others.

7. Free Will Offerings. Churches which follow this system take no collections at any service. Boxes are placed at convenient points around the church building and people give what they please, when they please. There are not many churches of

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this character and pastorates within them are usually short.

8. Assessments. Assessments are made upon various members by the finance committee as in a lodge or social club. In one church which follows this system, the men pay \$18 a year and the women \$12. The children are not expected to pay anything. The voluntary principle in religion is so strong that this system fortunately does not obtain in many churches.

9. Tithing. Under this system members are expected to set apart one tenth of their income to the Lord's work. In some churches this is a condition of membership. This was part of the ancient Jewish system of beneficence and is strongly urged by many as the ideal system for Christians. While it has the sanction of Judaism and when adopted usually greatly increases the income of the church, there are some who question whether it is Christian in spirit or

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is productive of the largest results. As a voluntary practise, it is orderly, helpful, and to be commended.

10. The Simplex Plan. Subscriptions are taken, payable weekly when possible. The money when received is divided on a percentage basis between church support and beneficence upon a schedule adopted by the church or the finance committee. The single pocket envelope is often used in this connection. This plan has been somewhat widely adopted in recent years, but is open to the objection that it removes from the individual contributor his decision as to the division of his contributions. It also invites a misuse of missionary money for church support.

11. The Duplex Plan. Subscriptions, payable weekly, are solicited for church support and missions. A bi-pocket envelope or two envelopes are issued for weekly payments and are placed in the hands of each

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contributor at the beginning of the year. This is often a most effective plan and has been very generally adopted in many modern churches. The committee usually find, however, that many contributors refuse to subscribe for more than the item of church expenses.

12. The Spasm Plan. This was the system very widely in vogue for the securing of missionary offerings. A cause is presented in a more or less effective way and an offering is taken immediately following the presentation. The best presentation, whether it is for the most worthy cause or not, naturally receives the largest contribution. The success of this plan is dependent upon the presence of a large congregation on a Sunday and presentation by an effective speaker. While large sums are often secured under this method, the causes which are presented under unfavorable conditions, though often most worthy of generous sup-

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port, receive but little attention. Fortunately for the interests of the kingdom of God this plan, once very widely prevalent, is rapidly passing out of existence.

13. Church Suppers, Fairs, and Entertainments. Said a man in my hearing to a local minister, "Your church must be dead; you do not seem to have any suppers or fairs." Many a man comes from a church supper with the idea that he has given the church a quarter. Most likely he has robbed the church by eating what would have cost him at home or in a restaurant half a dollar. This method, very widely in vogue throughout the whole country, is wasteful of resources, wrong in conception, a palliative that leaves in its wake many hurts and ills. The time must soon come when it will be a disgrace for any church to report money secured in this way. Raffles and grab-bags are sometimes found in church fairs. The church certainly has no

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right to use its plant for such illegal affairs; and practises closely resembling gambling where an element of chance enters in are not infrequently found at church fairs. This system is open to many objections. The church is likely to forget that the theater, the restaurant, and all commercial houses must pay taxes for the privilege of doing business, while the church is generally exempt. It is therefore manifestly unfair and unjust to compete with those who are engaged in a regular line of business. Men in commercial circles submit to it, but in their heart of hearts they despise that phase of church activity. Not long ago I was in a large church in a great city, and at the close of the morning service young people energetically sold candy among the congregation. These things are sometimes done by churches in outside buildings, but it is the church that seeks patronage, and it is using unpaid labor to compete with paid

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help and is taking an illegal advantage of doing business without paying the tax which is imposed upon all others in that line of activity.

A strong plea is made on behalf of woman, whose sole chance to help in the work of the church is in the use she can make of flour, butter, eggs, and sugar. Her husband often will not permit her to give money to the church. If she is to use those articles and her skill as a cook, why should she not make her cake and as an individual sell it to a neighbor? The money that then comes to her is hers, to do with as she will, and she can then give it to God as a free will offering.

All these methods, none of them sufficient nor satisfactory, and some of them positively wrong, are in use to-day. Is there no better method of finance for the Church of Christ? With these unsatisfactory methods it is not strange that less than fifty per cent. of the

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members of our churches are supporting the local church.

Here are some samples of non-supporters.

1. The non-resident members. Their numbers are legion in all our Protestant churches. Nearly twenty per cent. of our members belong to this class. They are one of the greatest sources of weakness in our churches. They have small share in the work of the Kingdom, and they give little to the Church of Christ. Not long ago, at the close of a service in a prominent church, a woman stepped up to the minister and said, "I want to say good-by. You know I am going to move to —," and mentioned a city where there are a number of churches of the same communion. The pastor expressed his regret and then added, "But you will leave your membership here with us, won't you? You know we need all the help you can give us." Such a plea debases a high calling. He should have urged her

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for her own sake, for the sake of her church, and for the sake of the church where she was going, to remove her membership at once. Our ministers as well as our lay members need to think on these things.

A man was asked by the pastor of the church where he was living if he would not join them, adding, "I hear that your membership is still in the church you came from when you moved here." "No," said the man, "I cannot join your church because the little one I belong to needs all the help I can give." Nor could he be persuaded to change his mind. Some weeks later the minister was passing the man's place of business and was called in. At once the man began to say, "Well, I'm mad clear through. Do you know that little church I belong to has written me and demanded that I send a contribution of at least ten dollars. What do you think of that? Why, I might just as well belong to your church."

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2. The man who says, "I support the church whenever I attend service. I always drop something in the plate." One such was asked, "What do you mean by support?" "Oh," he said, "I drop in a dime or a quarter." In general the loose collections of a church will foot up less than ten per cent. of the total money contributed for local expenses. The church can count but little upon such resources though they represent the giving of dozens and often hundreds of people. It is small giving.

3. The man who excuses himself from giving on the ground that he is in debt. In debt for what—a home, a doctor, land, stocks, or his business? He forgets his debt to God and takes the Lord's portion to buy himself worldly easement from debt. As soon as this debt is paid, he will have another. Of course, as a creditor, God does not seem to be a good collector to-day. God should be reckoned as our first preferred

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creditor, then there would be fewer debts to others.

4. The man who gives once a year. "It is too much bother to get the change every week." Has he ever thought that to feed his body, he plans and partakes of three meals every day? Why does he not eat just once a year, and what would he do if the digestive function worked only once a year? Such giving is not like a normal function. While his annual gift may be as large as a series of regular weekly gifts, though it is not likely to be, he robs himself almost entirely of the blessing of giving.

5. The man who declines to use an envelope because he does not want any one to know what he gives. His gift is probably such that he is ashamed to have it known. His principle is, let not your left hand know what your right hand *doesn't do*.

6. The man who says: "I do not believe in pushing financial matters in a church.

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Let them develop normally. Let people do as they like, and they will do all right." Under such circumstances it is a well substantiated fact that about half will do nothing at all in any regular way to support the Church. Giving is a vital function. It must be produced and then developed after production.

7. The pastor who declines to give toward his own salary. I constantly meet pastors who object to participating in Church support. The pastor should assume the same responsibilities as a member. His gift is not for salary but for support of the divine worship of the Church of which he is a member. No pastor can lead his people to do what he is not doing himself.

8. Finally, we have the irregular giver. He gives for weeks, and then stops for a month, or he gives for a quarter, then does nothing more for a year, and excuses himself by telling what he has been doing. Suppose

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the heart acted as irregularly as the giving function. Death would quickly ensue.

Every church has an official board, trustees, or finance committee. In the ordinary church these men seldom inform the members what the funds they request are needed for, and an annual report is all that is made concerning the use of the money received. Very many churches have no auditing committee, as it is thought to be a reflection upon the honesty of the treasurer.

Many treasurers are a law unto themselves. In some cases this seriously affects the minister. If the minister is not in favor with the treasurer, he is paid only when all other bills have been settled, and if there is not money enough to settle all accounts, the minister has to wait for his salary. In other cases he is counted as a preferred creditor. Many a church has lost its power in a community because the minister was chronically in debt, and the fault lay with the church

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because the salary was in arrears all the time. The credit of the church rests upon the minister. He should be paid first, fully, and regularly.

Recently I visited a church where the treasurer had not attended a service in three years. Why should a church dishonor itself by following such a policy? At another place I saw a check drawn in payment of a church account, but it was the check of a business firm in which the treasurer was a partner. He paid all church bills with similar checks. Many hundreds of dollars went into that bank account from missionary collections that were constantly coming in during the year, but were never paid out till the last day of the fiscal year. In the meantime the missionary societies were paying interest on borrowed funds and the treasurer's firm was discounting bills by use of money that belonged to the Kingdom. Why did not the church get another

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treasurer? "It would make a split in the membership," was the answer, when I asked that question. This occurred not in some out-of-the-way place, but in a large city.

Many church treasurers take all moneys coming in, no matter for what purpose, and put them together in one bank account. They pay all church expense bills regardless of whether or not enough money has come in on that account. Other accounts run short. Then it comes time to pay one of them and there is not enough money in hand. Sometimes the deficit is raised, sometimes it is not, but is covered up. A treasurer recently told me that the missionary money was all in, so I suggested he should send it on to the missionary societies at once. Then he added, "Well, I mean it has all come in, but just now it is loaned to one of the local societies."

In a large city church a number of special

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offerings had been made for a definite purpose outside its local activities. Some of the subscribers were greatly surprised to receive word from the treasurer that he did not want the money, as "this church has given too much already." No church should tolerate such a treasurer for a day. Another treasurer reported with great pride that his church had paid its missionary apportionment in full, and had kept back \$112 which had also come in for missions, "in order to have a good start on the next year's budget." The apportionment plan was a help to begin with, but in the cases referred to it has certainly lost its dynamic and objective.

Usually a church has but one treasurer. He handles all the money in his own way. He generally empties the collection into a money sack or his pockets, takes it home and counts it at his convenience, without any one to check his figures and vouch

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for the correctness of his count. We are all human and liable to err. The church has scattered around her outer walls many former contributors who were miffed when they claimed a mistake had been made in their account and it was their word against that of the treasurer. They believed their own account and the official was equally sure that he was right. I heard not long ago of a church collection which a baby found in the house and which her father had not counted and checked up. It made a splendid plaything for her.

It is strange that business men are so loath to put into operation in the church the modern methods which they have found so efficient in their business. In a certain church the president of the official board is also the treasurer. He is general manager and part owner of a flourishing store, in which he has installed all sorts of up-to-date appliances, such as cash registers, loose-leaf

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ledgers, a splendid follow-up system. All employees handling money are under bond and the efficiency of the establishment is excellent. Yet, as church treasurer, he is fifty years behind the times. He fights the introduction of up-to-date methods in church finances. No one has looked into his treasurer's books in twenty years, and they have never been audited. A delinquent subscriber is never followed up systematically. In fact, it is doubtful if he can tell who is delinquent. Member after member has quarreled with him as to his church account, and then, angered, has left the Church. Is this an isolated case? Would that it were, but nowhere in America will you find so much of archaic, inefficient machinery as in the Church. In many cases it is so because some up-to-date business man insists upon doing things in the dear old way in the Church. Why should there be an up-to-date, efficient method in one

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place, and an old, inefficient method for doing the same thing in another place, when the same men are handling both operations?

A treasurer remarked recently that his church was in fine shape, and had all the money they needed; that they did not owe a cent to any one, and that they always had money in the treasury. Yet, according to the records, only twenty-six per cent. of the membership were giving at all. The pastor was sadly underpaid, the property was run down, and the whole enterprise had a neglected air. To be out of debt, or in debt, does not of itself reveal the actual conditions. Only when the real needs of the local organization and the world have been summed up, and alongside of those needs has been placed the adequate response of every member, can it be said that the church is doing its task properly and is in fine shape.

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We have many treasurers who are doing up-to-date, efficient work for the church and the Kingdom. Often they do their work under serious difficulties and genuine opposition and they deserve hearty and generous recognition for their frequently thankless task, but, sad to say, we have many others who have no realization of what it means to help the church and the world enterprise by efficient, modern methods.

In many churches about a dozen people are giving most of the money and frequently not more than half the membership do anything to support the church. No other organization could long survive a failure on the part of so many members to do their share in its support. The Church is a divine institution. The covenant, the discipline, or the articles of faith obligate every member to contribute regularly. If only half do so, and the Church makes no real effort of a sustained sort to secure compliance from

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the others, the Church has thereby permitted a moral weakness to permeate its life.

At a recent Church conference the question of unpaid pledges came up, and an officer said that in their membership they had a number who always made pledges but never made even a pretense of paying them. So year after year the official board made a motion to cancel their indebtedness, thereby condoning the fault. Such a practise on the part of an individual is plain dishonesty, and the church which permits it is failing to register its disapproval of the wrong.

There is usually an insistent demand for secrecy in all that pertains to the individual subscriptions of members. Any pastor who has never seen the list of subscribers and subscriptions has much to learn. It is a very revealing list. Some wonderful nobility in sacrificial giving is always discovered, and

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then some mean, despicable withholding comes to light. Many a member's leanness of soul is explained by that subscription list. If you are in ill health and go to a doctor and hide the symptoms, it is extremely difficult for him to give you the right help. Time is lost until some other things indicate the symptoms you hid from the physician. In the cure of souls, God's under-shepherd cannot render the necessary help if the symptoms are hidden from his eyes. We should have as little secrecy as possible and wise publicity does not hurt. If some are offended, it is generally their pride that is hurt, and pride of that sort is sin. It was our Lord himself who saw the widow's gift and made it immortal.

There are many churches where the pastor has laid upon him the whole financial burden, even to canvassing for the money. In other and more numerous cases the minister is warned not to touch the financial

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side of the church. He is often told that if he pushes finances, people will think he is after his own salary. In some churches he needs to be after his salary, or he does not get it until long overdue. How much of failure and inefficiency in the church is due to an underpaid or improperly paid ministry, thereby rendered inefficient? This is a serious question, and one that merits investigation.

There are some men who insist upon giving for their whole family in one pledge. They frequently pay it by check, three or four times during the year, sometimes not at regular intervals even, but only when personally solicited to do so. Asked to break it up into several parts, one for each member of the family, they decline on the ground that it is too much trouble. Such a pledge is unscriptural, for the apostle said, speaking to all the members, "Let each one of you lay by him in store." No man

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can give for his wife or children any more than he can breathe for them or be saved for them. He robs them of a distinct privilege and blessing when he fails to provide this opportunity for them.

Another says that his father always did his giving in a certain way, that the way was good enough for his father, and what was good enough for the father is good enough for him. A man made that remark to me some time ago, and repeating his remark I asked him if he meant it. He said he did. Then I asked him if he was honest in his statement and he said he was. But I kept on by adding, "If you are honest in it you will of course give away your auto, for you have no use for it. What was good enough for your father is good enough for you, and there were no autos in your father's day." I did not get the auto, but the man saw the point.

Many men insist that they do not believe

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in pledging and have never made a pledge in their lives. They mean to the church support, of course, for in every other phase of life, material and spiritual, a pledge underlies everything. Their salvation came with their pledges to God. They got their wives by pledges. All human and divine relations are intermingled with pledges. All business is done on pledges. All such claims are excuses made to cover covetousness or ignorance of God's will.

An elderly deacon in very comfortable circumstances arose in a conference on church methods and ranted about what a good Christian he was. He affirmed and reaffirmed what he believed, but in it all he made no mention of giving or missions. When the missionary session began, and stewardship was presented, he arose again and stalking out of the meeting said audibly, "I don't believe in no such stuff; it's more of those modern fads." His church record

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was looked up, and it was found that he had been a member many years, but in all that time no one remembered that he had ever laid a gift on God's altar, and on the books of the church was no record of any money paid in by him. Can it be possible that such a man really knows "the unspeakable Gift"?

Present conditions are not satisfactory. There is too much confusion in plans. We have skirmish after skirmish, but no great siege. Standards of Church life and action are sadly low. We have not had a militant, productive, heroic Church. In the last five years, if personal gifts are deducted, not many communions have materially increased their giving for missions. There should be a marked, steady advance in gifts from the membership of the churches.

Heretofore we have not realized the conditions that existed. Now we are beginning to realize them and attempting to cure the

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ills. Shall we not go on attacking our inefficiency till we are efficient? It is one thing to know and another thing to do. We must both know and do.

VII

PROPER METHODS OF CHURCH FINANCE

WE have now set forth the place and the importance of giving in the normal Christian life. We have also outlined some of the unfortunate methods which have crept into our Church efforts to deal with this problem and the results. It now remains to outline some better and more successful methods. In all our plans of Church finance we must keep in mind two fundamental purposes, namely: the development of the spirit of Christlike giving in all our members and the acquisition of the largest contributions possible, that we may the more rapidly spread the Kingdom abroad. We shall make but slow progress in the increase of our giving unless we devote our first attention to the proper spirit

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within our members. The Christian Church cannot afford to neglect any opportunity for the development of this spirit within its entire membership. Short-cut methods to secure large offerings will inevitably be accompanied by a reaction which will be disastrous to the Church and members alike. The Christian Church should lay out a program whose ideals run far into the future and work steadily toward the inculcation within its entire membership of the true spirit of giving. If this spirit is properly cultivated, we shall have an end of our difficulties regarding Church finance.

Coming now to the methods and plans which should be adopted in the local church, I shall set forth a concise, ideal, and yet practical program of methods to which every church can and should address itself. It is applicable at every point in every church, even the smallest. The adoption of this program will produce gradually

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if not immediately a proper and successful method of securing and using the output of its complete resources.

1. A spiritual vision and motive: Every member abiding in Christ.
2. Every member at worship.
3. Every member a giver in accordance with 1 Cor. xvi. 2.
4. Every member bearing his share in church and world-wide work.
5. An adequate church budget, including both church expenses and missions.
6. A steady program of missionary education throughout the year with a period of education preceding the annual every member canvass.
7. Annual canvass of all members of the church and parish.
8. A system of weekly giving.
9. Two treasuries with two treasurers and two financial secretaries.
10. All incoming moneys handled in a businesslike way, counted in the presence of others besides the treasurers.
11. Quarterly reports to the church and to each contributor.
12. A proper follow-up system to secure the payment of pledges when due.

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13. Monthly or at least quarterly distribution of all missionary funds in hand.
14. An annual audit and report in fullest detail.
15. Constant presentation of all missionary activities of the Church with opportunity for any to make gifts. No request for contributions, however, to follow presentation, unless, after due consideration, the church specifically issues a permit for a special collection.
16. Christlike determination not to harbor dead members lest they injure the whole body.
17. Every regular attendant and giver assigned a regular seat and expected to occupy it.
18. A record of the attendance of all members at the services of the church.
19. Every member of the church related to others in the body in some definite spiritual work.
20. Expressional activities provided to follow every impression.

Now that we have the outline, let us proceed to discuss and amplify it where needed.

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If a church is to work out a financial program, the first necessity is the adoption of an annual budget. This is of supreme importance. Every modern business house makes out each year in advance with care and minuteness a budget that shall cover its operations. It is equally essential that such a budget should be prepared by every church. The church will be able, therefore, to determine in advance exactly how much money must be raised and will be able to set before its contributors the exact situation that faces them. This budget should include both the expenses for church maintenance and its beneficence. Many churches have adopted a budget covering the expense account, but not including the beneficence. It will be a long step in advance when our churches come to realize that their share of the expense for work outside their own parish is equally as much of an obligation as that within their own

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community. When the churches come to assume this attitude, the missionary problem will largely be solved. The so-called missionary societies of each communion are not organizations outside the church which are appealing for support, but organized agencies of the churches themselves. They do not appeal to the churches as outsiders, but for the support of that work which the churches themselves have authorized.

We give here a sample budget which may be adopted in almost any church.

<i>Church Expense Budget</i>	<i>Missionary Budget</i>
Pastor's salary	Foreign Missions
Janitor	Home Missions
Fuel	Women's Foreign Mis- sions
Lighting	Women's Home Missions
Building repairs	State Missions
Pulpit supplies	Publication Board
Bible School	Aged Ministers' Fund
Young People's Society	Christian education
Women's Societies	Reserve fund
Men's Brotherhood	
Contingent Fund	

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Large churches might add to the above items the following:

Church missionary	City missions
Advertising	National Organization
Music	expense
Printing	Anti-Saloon League
Taxes	
Telephones	
Foreign-speaking work	
Fellowship fund	

It is not possible to suggest what relation these two parts of the budget should have toward each other. There are some churches where the budget for church expenses must be considerably larger than that of the missionary budget. On the other hand, many churches are coming to recognize that their ideal ought to be to raise for work outside the parish an amount that is equal to that which is spent upon their own church. Our American churches ought speedily to set before themselves as an ideal an equal amount for beneficence and for

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church expenses. Some of our best churches are already contributing much more for the work beyond their parish than within its limits.

It should be noted that the budget which we have suggested unifies the entire giving of the church. For example, the expense of the Sunday-school, the Young People's Society and the Women's Societies is included within the amount which is to be raised for church expenses. In making a pledge to such a budget, therefore, each giver is contributing to the running expenses of all the activities of the parish. Without question, this is as it should be in every parish. The customary method of permitting each organization to finance its own expenses is largely responsible for the chaos which exists in church finance. There is no reason why all the members of the church should not share the expense of the Bible school, nor why the men of the parish

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should not support the work which the women are seeking to do in the name of the whole church.

The second essential step in the reorganization of Church finance is the adoption of an Every Member Canvass in the church and parish. This is so essential to a successful financial plan that no church, under any conditions, can afford to neglect it. There is no successful substitute. Many churches have refused to put this canvass into operation on the theory that they had plans which were just as good. But the method has now been tested out sufficiently in all kinds of churches, under all possible conditions, so that there need be no hesitancy in saying that no church has an ideal financial plan unless it puts into practise each year the Every Member Canvass.

Sufficient publications have been issued, outlining the plans for this canvass so that we do not need to go into detailed explana-

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tion here. A few suggestions will be sufficient. The canvass should include all members of the parish. Every man, woman, and child should be urged to make his pledge for the expenses of the Kingdom. When the canvass is made, no member of the parish should be omitted because of previous failure to give or because of failure to attend the services of the church regularly. The visit of the canvassers may be the one means necessary to put such members into active touch with the church. Many have been induced to become regular attendants through the visitation of the canvassers and the opportunity given for support of the local church.

There are none so poor as to be overlooked. If there are any members of the church who are too poor to make a contribution for the support of the organizations, they are poor enough to receive the financial ministry of the church itself. If in the

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Every Member Canvass families are discovered who are too poor to make an offering, the deacons of the church should immediately take up the question of rendering assistance to these families until they are in a sufficiently independent position to become fellow contributors. It is also exceedingly important that the children should be reached. The simile of the bent twig is particularly adaptable to the training of children in this matter. One reason why we have been having so much difficulty in the past few years is that for several decades the children in our churches have not been taught to give to the worship of God, but have been led to suppose that they were fulfilling their duty by giving a penny to the Sunday-school. The penny contribution in our Sunday-schools is one of the fearful curses in our modern churches. It inculcates in the children habits which it is almost impossible to break.

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In connection with the Every Member Canvass it is important to see that every new member upon reception is instructed in the plan of the church. Immediately upon accession, every new member should be confronted with his obligation to join with the others in the support of the church. His pledge should be taken and the envelopes placed in his hands. If this cooperation is not secured previous to the day of his reception, it should not be postponed beyond the day of his first communion. New members should be started right at the beginning, and there will be no danger of the development of sensitiveness.

One of our serious problems relates to that of the large giver. A person of large means should not provide more than a normal proportionate share for local expenses or for missions through the regular church channels. If any one member gives beyond his proportion, he acquires an in-

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fluence which is likely to work harm within the membership of the church. But what is even more serious, he unconsciously relieves many others of doing their full duty. Many church-members hide behind the large gifts of their fellow members and make them an excuse for making small contributions themselves. This does not mean that we are to decline the large gifts of wealthy people. In fact, such persons should be cultivated for the purpose of securing even larger contributions. But these should be made, not through the treasuries of the local church, but by direct remittance to the missionary organizations of the denomination. In many of our churches there is an opportunity for the development of large personal giving, and if these gifts are made in such a way that their church is not pauperized, they themselves will be greatly blessed and our missionary work will be strengthened. All our churches must in the near

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future enter upon a wide effort to secure much larger giving upon the part of those whose wealth would enable them to make generous contributions to the Kingdom's efforts.

Each church should adopt the duplex envelope system of weekly giving. There are several devices on the market for this purpose. The first consists of an envelope made with two separate pockets, perforated in such a way that they may be easily severed. This has been found very convenient by many churches. Others, however, prefer to use two small separate envelopes of different color, which are perhaps equally as convenient for both the contributors and for the treasurers. At the close of the morning service, these envelopes should be separated and taken in charge by the treasurers of the separate funds which they represent. In case of children who are attending Sunday-school

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and not the church service, the envelopes may be placed in the regular Sunday-school offering. But the opportunity of making their own contribution at the church service may be an inducement for many children to become regular church attendants. These envelopes should be placed in the hands of each contributor well in advance of the beginning of the new financial year. Nothing is more unbusinesslike than to stack the separate bunches of envelopes at the rear of the church, to be taken by such persons as may possibly be present at any service. The business firm that left its monthly statements to be taken by such patrons as happened to drop in, would scarcely be able to maintain its credit with the bank for any length of time. Many strong churches, whose finances are in the hands of leading business men, have followed this senseless plan for years.

The duplex or double envelope is some-

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times objected to by members of the finance committee on the ground that its adoption will lessen the funds for local support. Of course, the man who occupies this position reveals the fact that he has no real conception of the purpose of a Christian church. But very wide experience has demonstrated that the double envelope has greatly assisted local support rather than injured it. The double envelope is equally advantageous in a large city church or in a small country parish where there are services only two or three times a month.

We have already suggested the importance of two treasuries with separate treasurers and financial secretaries. Many churches would have saved themselves and their treasurers from temptation and wrongdoing if they had adopted this system. Under the double system there would be no temptation for the treasurer of the church expense fund to draw upon money

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which has been contributed for missionary work or to make up deficits in his own accounts. This has not infrequently happened in some good churches, and we need to guard our officials against any possibility of further participation in this crime. It is nothing more or less than misappropriation of funds.

More care should also be exercised in the accounting of church funds. For his own sake as well as for the sake of the church which he represents, no one man should handle the money alone. The treasurers and financial secretaries should meet as soon as convenient after the close of the service to open the envelopes and count the cash. They should work in pairs so that every transaction will have verification at the hands of two people. One man should open the envelopes, placing the money before him, while the other, receiving the empty envelope, should note what has been

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taken from it and check it accurately on the envelope and on the list of contributors. When all the envelopes have been opened, the cash should be counted, the amount on envelopes totaled and if the count has been accurate, the two sums will balance. The money is then turned over to the treasurers, while the envelopes go into the hands of the financial secretaries. This may seem to involve unnecessary work and care, but such a plan would have saved many churches from some serious experiences.

The following experience has recently been related to the writer. In a certain church the financial statements had just been sent out to the contributors. Very promptly an indignant individual came to the treasurer and accused him of stealing ten dollars, which she claimed to have put in the collection. She was sure that she had done so and had brought it to the church herself in an envelope. Opening a

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drawer, the accused man brought forth therefrom a soiled, indecipherable envelope, only the heavy typed name of the church being discernible. "A street-car conductor brought that in last week. Could it be that this is your envelope?" said the treasurer. "The conductor said that he picked it up on the floor of his car on Sunday morning." The envelope was opened in the presence of the woman and was found to contain a ten dollar bill. The case was clear and she had to acknowledge that she had dropped it on the way to church. But what would have been the position of the treasurer if this envelope had not been found?

The system of double accounting safeguards the treasurer from any possible accusations and gives the church double assurance that its funds are being properly handled.

We need more publicity in our churches about the financial affairs. Previous to the

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beginning of the year, each contributor should receive a printed statement of the budget which has been adopted by the church, as only in the light of this can he possibly make a contribution intelligently. A statement should be made monthly to the church as to all its receipts and expenditures. In most churches, however, this report is made only once a year and therefore but few members of the church are fully conversant with the financial situation. Every contributor should receive at least once a quarter a full printed statement as to all receipts and expenditures. This will tend to increase his interest and prompt him to ready payment and it will also tend to avoid the possibility of a deficit in the course of the year. Moreover, the finance committee has no right to allow any partner in this business to be ignorant at any time regarding the full financial situation. The books of the treasurer or finance committee

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should without question be audited by a third party, preferably outside the church, at least once a year. Many churches would have saved themselves from serious difficulties if this plan had been followed. The good name of the treasurer is thus protected and the church has the full assurance that its finances are in proper condition. The number of churches is not few where suspicious charges regarding finances are passed round from member to member.

Almost as important as the Every Member Canvass is a proper system of following up the pledges and contributions of the members. In many churches pledges are taken once a year and members are allowed to become delinquent in their payments without any notice being taken by the church of the fact that contributors are in arrears. The adoption of a proper follow-up system similar to that which is used in good business houses would avoid much un-

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pleasantness and would enable the churches to realize much more largely upon the pledges of assistance which were given. If this matter is kept promptly in hand, the danger of members losing interest will be greatly minimized. The closer all attendants and contributors are kept to the life of the church, the better it will be for all parties concerned.

The follow-up system may well be placed in the hands of the Every Member Canvass Committee, who may quite properly follow up their own work. Their business will not become primarily that of dunning people for arrears, but by personal visitation to minister to their spiritual needs, and so keep the individuals interested in the church and prompt in their payments. A retail merchant at the end of each month goes over his list of customers and if he finds any who have been failing to appear, goes after them personally or through a

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personal representative. If this is worth doing in order to get the profit on a few dollars, is it not worth while to keep members in touch with the means of grace and fellowship? Frequently the church has waited until the end of the quarter and then sent out indiscriminately to all members statements of their accounts. In every church there are hard-working men whose expenses run close to their income. These not infrequently lose their positions or are overtaken by illness and their payments run behind. In a large church no knowledge of this fact may come to the church authorities until the end of the quarter. If under these conditions a statement of accounts is sent to this man with a request to pay, he may very likely feel that the church wants his money more than it wants him. His feelings are very naturally hurt and he may be lost entirely to the church. The better system would have kept the church closely

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in touch with his condition and would have prevented any such experience.

Let us cite a case. The Brown family of three members made pledges to the church. The man worked in a nail factory for twelve dollars a week and was the sole source of support for the family. Each member paid his subscription regularly for five weeks and then suddenly the envelopes ceased to come in. It was a large church and no one noticed the absence of the family and therefore no word came from the church to them. Just before the statements were to be sent out, the pastor asked a visiting friend what he would do in such a case. "What do you know about the conditions?" the friend inquired. "Nothing. I have nine hundred members to look after," said the minister. "You are not to blame," said the stranger, "but something is evidently wrong. Make a personal visitation to this family and let us watch the outcome." The pastor

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went to the house and found that Mr. Brown had been badly hurt and had been confined to his room for five weeks. The pastor had known nothing about his illness. Many church-members seem to think that a pastor has some sort of a wireless apparatus in his head that enables him to know when any of his members are sick without any effort on their part to give him the information. Returning from the visit, he asked his friend what he would do under these conditions. The stranger advised him not to send any statement of the financial situation, but instead he should request two of his men to visit the family of the sick man for a prayer in the home and as they were leaving say, "We realize your condition and we want you to feel that you are under no obligation to the church as long as you are without income. The rest of us will care for your obligation, which you met so faithfully as long as you were well."

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As the callers went down the stairs after the suggested visit, the sick man took his wife's hand and said, "Well, wife, they really do care for a fellow some at that church, don't they?" When he recovered, the first place that he visited outside his home was the church, and as soon as he had returned to work again the envelopes of the family were resumed with their regular contribution. This effort not only saved a contributor, but better than that kept a man near God and kept his family in touch with the Christian Church. Both minister and people may learn much by following the envelopes as they come in week by week. A good follow-up plan will enable many a church to save families from being lost to their fellowship.

If a follow-up system is properly handled, discipline on account of refusal to meet pledges will seldom be necessary. In the case of obdurate and final refusal to meet

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pledges which have been made by people who are abundantly able to pay them, the church should certainly take action. This is a sin which cannot properly be condoned, and the church had better cut off such delinquent members than to allow its whole life to be in danger. Discipline properly administered under these conditions will not injure the church, but will decidedly advance its standing in the community and in the Kingdom. Our gifts are not made to the church, nor to the minister, but are made to God.

The bills of the church should be paid promptly each month; the pastor being the first man to receive his due. If the church desires its credit in the community to remain good, it cannot possibly allow his salary to get in arrears. Many a church has lost its standing because it has forced its pastor into bankruptcy. Other bills should be paid as they come due. The church which

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pays its bills regularly has the sympathy and respect of the whole community. The church which allows its accounts to be in arrears is despised by the business men.

Equally as important as paying the bills is the remitting of missionary money to the organizations for which it was contributed. Most churches follow the plan of gathering their collections and keeping the amount in the bank until the end of the year. This is no advantage whatever to the church unless it follows the dishonest policy of drawing upon missionary funds to meet expense accounts. But it is a decided detriment to the larger interests of the Church, for the missionary societies which represent the Church are compelled to pay annually thousands of dollars interest on money which is borrowed to maintain their work because churches hold back their contributions until the end of the financial year rather than forward them regularly as the

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money is received. If our churches would adopt the policy of monthly remittances of missionary funds, they would enable their own organizations greatly to increase the efficiency of their missionary work.

The plans which have been outlined in this chapter are not experiments. They have been tried repeatedly in churches of all kinds and in all parts of the country and the case is not yet on record of a church which has followed these plans consistently that has not increased its contributions, simplified its financial problems, and come to rejoice in its larger work. If the churches of America would put these plans into practical operation, many of our problems would be solved immediately and the development of the work of the Kingdom would go far beyond any present anticipations.

Every church should have:

1. A card index of all members of the parish.
 - (1) A card for every man, woman, and child in the life of the church, woman's work, Bible School, Young People's Society, Men's Brotherhood.
 - (2) The right address upon each card.
 - (3) What each one is giving—how they give it.
2. A treasurer's record book for each fund.
3. A financial secretary's record book for each fund.
4. Pledge cards.
5. Statement blanks.
6. Copies of the budget for the year.
7. Duplex envelopes for every member, if possible.
8. Assigned pews for regular attendants.

