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United Brethren in Christ, Church erection society



The Thirteenth Quadrennial Report

OF THE

Church Erection Society

UNITED BRETHREN IN CHRIST,



PLYMOUTH U. B. CHURCH, PEORIA, ILL.
This beautiful church, worth \$50,000, was secured by the Church Erection Society for \$10,000. It has a \$3,500 pipe organ, \$3,000 worth of pews, chairs, hymn books, pianos, blackboards, etc., also a good parsonage. The church has main floor, gallery, basement, and sub-basement. The work is opening up splendidly under Rev. E. Fowler as pastor.

INDIANAPOLIS, INDIANA

MAY 12, 1921

The Thirteenth Quadrennial Report
OF THE
Church Erection Society—United Brethren
in Christ

Indianapolis, Indiana
 May 12, 1921

To the Bishops and Members of the Twenty-eighth General Conference, United Brethren in Christ:

Dear Coworkers: I herewith submit for your consideration the Thirteenth Quadrennial Report of the Church Erection Society.

THE WORK OF THE QUADRENNIUM.

The following is a tabulated statement of the aid given by this society during the quadrennium, classified as to years:

FISCAL YEAR 1917-1918.

Churches:

Colorado Springs, Colorado; Fairview, Dayton, Ohio; Elkhart Second, St. Joseph; Granger, Iowa; Santa Cruz, New Mexico; Somerset, Toledo, Ohio; Lancaster, Ohio; First Church, Wichita, Kansas; Carrimonte, Dayton, Ohio; Second Church, Bloomington, Illinois; Lapel, Indiana; Fremont, Ohio; Trinity, Cleveland; Savoy, Montana; Merville, Iowa; Harrisonburg, Va.; Kansas City, Kansas; Tampa, Florida; Second Church, Kansas City, Missouri; Westerville, Ohio; Barbour Avenue, Terre Haute, Indiana; Goodell, Iowa; Vincennes, Indiana; First Church, Peoria, Illinois; Upland, Nebraska; Veedersburg, Indiana; Portland, Indiana; East St. Louis, Illinois; Rossville, Illinois; Columbia, Kentucky; Seattle, Washington; Burgess Avenue, Columbus, Ohio; First Church, Indianapolis; Georgetown, Miami; Grand Rapids, Michigan; Gibson City, Illinois, and Brookfield, Missouri.

Parsonages:

Colorado Springs, Colorado; Pleasant View, Montana; Vincennes, Indiana; Manor, Oregon; Marion, Ohio; Wagner Memorial, Columbus, Ohio; Herrington, Kansas, and Columbus Avenue, Springfield, Ohio.

Lot Fund Grants:

Warren, Pennsylvania, Erie; Peoria, Illinois; Savoy, Montana.

Miscellaneous Loans:

Kansas Conference Board—Two Loans—Annuity funds.

Summary for Fiscal Year 1917-1918

Total loans granted -----	50
Total amount granted -----	\$99,705.64

FISCAL YEAR 1918-1919

Churches:

Trinity, Cleveland; North Hill, Akron; West Philadelphia, Pennsylvania; Vincennes, Indiana; Marshalltown, Iowa; Gibson City, Peoria First, and Bloomington Second, Illinois; Wichita and Fellsburg, Kansas; Carrimonte, Fairview, and Clifton, Miami; Nevada, Missouri; Circle and Glendive, Montana; Seattle, Washington; Fremont, Ohio; Westerville, Ohio; St. Clair Avenue, Columbus; Clarksville, Tennessee; Barbour Avenue, Terre Haute, Indiana; Petersburg, Dayton, Blairton, Cumberland, and Harrisonburg, Virginia.

Parsonages:

Hastings, Nebraska; Marion, Ohio, and Somerset, Toledo, Ohio.

Lot Fund Grants:

Yuma, Colorado; Charleston, Illinois; Waco Avenue, Wichita, Kansas, and Trenton, Missouri.

Miscellaneous (Lots purchased for which the society has the deed.)

Clarksville, Tennessee and Nashville, Tennessee.

Summary for Fiscal Year 1918-1919

Total number of projects aided-----	38
Total amount of aid given-----	\$64,527.18

FISCAL YEAR 1919-1920

Churches:

Bloomington Second, Illinois; North Philadelphia, Pennsylvania; St. Clair Avenue, Columbus, Ohio; East Dayton, Miami; Trinity Church, Cleveland, Ohio; Peoria First, Peoria, Illinois; Woodward, Oklahoma; Fairview, Dayton, Ohio, Great Falls, Montana; Nevada, Missouri; Trinity Church, Detroit; S. Wayne Church, Ft. Wayne, Indiana; Nashville, Tennessee; Waco Avenue, Wichita, Kansas; Ollie, Montana; Rockford, Illinois; North Hill, Akron, Ohio; Eads, Colorado; Fremont, Ohio; Charleston, Illinois; Martinsburg Second, Martinsburg, West Virginia; Chattanooga, Tennessee, and Indianapolis, Indiana.

Parsonages:

Marion, Ohio, Sandusky; Minneapolis, Minnesota; North Hill, Akron, Ohio, E. Ohio; Burgess Avenue, Columbus, Ohio, S. E. Ohio.

Summary for Fiscal Year 1919-1920:

Total number of projects aided-----	27
Total amount of aid given-----	\$74,049.16

FISCAL YEAR 1920-1921.

Churches:

Charleston, Illinois; Dunbar, West Virginia; Chattanooga, Tennessee; Plymouth Church, Peoria, Illinois; Beach, North Dakota; Great Falls, Montana; Benton Harbor, Michigan; Jaennette, Pennsylvania; Bloomington Second, Illinois; Silicia, Ohio; Wabash, Indiana, Troy Street, Dayton, Ohio; Fairmont, West Virginia; Marble City, Tennessee; Burgess Avenue, Columbus, Ohio; Glendive, Montana; Willard, Ohio; Clough Church, Cincinnati, Ohio; Columbus, Kansas; Martinsburg Second, West Virginia; University Church, Kansas City, Kansas; Trinity, Cleveland; Third Church, Decatur, Illinois; Kenmore, Ohio; Cheviot, Ohio; Six Lakes, Michigan; Trenton, Missouri; Nashville, Tennessee.

Parsonages:

Beach, Montana.

Summary for Fiscal Year 1920-1921:

Total number of projects aided-----	28
Total amount of aid given-----	\$108,316.74

QUADRENNIAL SUMMARY.

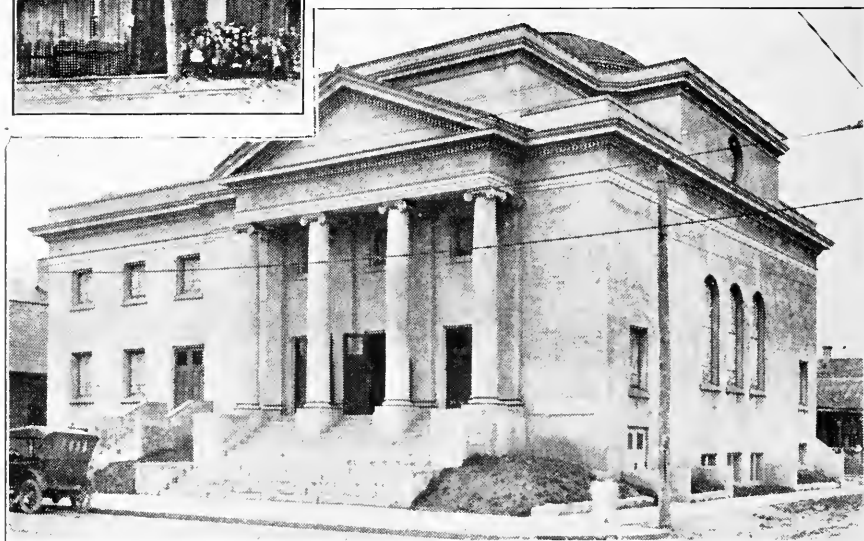
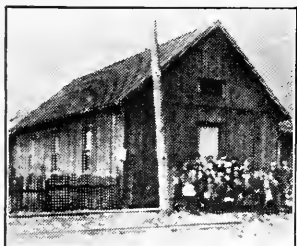
Grand total projects aided during quadrennium.....	143
Grand total aid given.....	\$346,598.72

QUADRENNIAL COMPARISONS

	Loans Made	Amount Loaned
1905-1909	86.....	\$121,155.65
1909-1913	72.....	164,552.50
1913-1917	94.....	120,170.55
1917-1921	138.....	346,598.72

Weekly Memorial U. B. Church

Charleston, W. Va.



Substantial Progress

I believe that I can report conscientiously that substantial progress has been made during the quadrennium in the character of work done. Our work has been characterized by two outstanding features, namely, the kind of structures built and the kind of locations selected. In planning our new buildings for our missions we have kept clearly in view the development of the future and refused to build a plant that would be inadequate and which would have to be torn down in a few years to make way for a more commodious structure. If we were unable to build a big complete plant, we proceeded to build a part of a big, complete plant in such a way that it would fit into future plans which when completed would serve the congregation for the next quarter of a century or more. These parts of complete plants consisted mainly of a fine auditorium accommodating something like 600 people so adapted to Sunday-school work as not to mar either the symmetry or unity of the auditorium as such but which really gives Sunday-school facilities of rather a high order. The cuts on this page and following pages show some of these plans actually constructed and many more are now on the way.

First United Brethren Church

Charleston, Illinois



The present administration has become extremely cranky on locations. After witnessing (as we have had to for the last eight years) that literally hundreds of our churches had to be relocated or eke out a miserable existence we could be no other than cranky. It is well nigh impossible now for a bad location to get by. We have so stoutly refused to aid unless locations were right that the eyes of Bishops and conference superintendents are wide open when a new mission is started and they say to pastors and trustees, "You must get the final approval of Church Erection on your location or they will not help you," and that practically settles the matter and we are called in before the final decision is made. I can assure this General Conference that your new missions are being well located and I can report to you that scores of bad locations are being changed into good ones. In these two respects the quadrennium has been eminently predominant.

Third United Brethren Church

Decatur, Illinois



Our Financial Growth

At another place in this report I will set forth in detail our efforts to increase the financial strength of the society and it will be sufficient here to give you simply the tabulation of the results. The following table shows assets at the close of the quadrenniums indicated:

Quadrennium closing May, 1905.....	\$137,449.98	Net Assets
Quadrennium closing May, 1909.....	228,662.09	Net Assets
Quadrennium closing May, 1913.....	291,939.66	Net Assets
Quadrennium closing May, 1917.....	354,505.02	Net Assets
Quadrennium closing May, 1921.....	525,527.91	Net Assets

In this connection I should say that our contingent note assets have been subjected to close inspection and audit, and all notes known to be without value have been charged off our books, so that our contingent note assets are perhaps the best of the kind we have ever reported. From this it will be seen that this society has made an increase in its net assets during the present administration of approximately \$225,000 or approximately 80 percent.

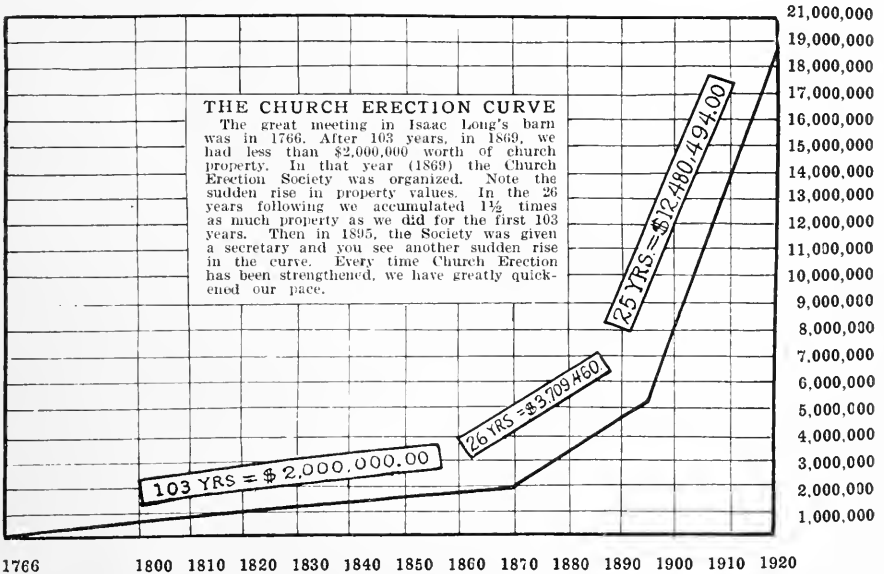
Our material growth as a denomination may be seen by studying the graph on the opposite page. A study of the graph in the light of the insert will prove a strong recommendation for the influence and power of the Church Erection Society.

First United Brethren Church

Benton Harbor, Michigan

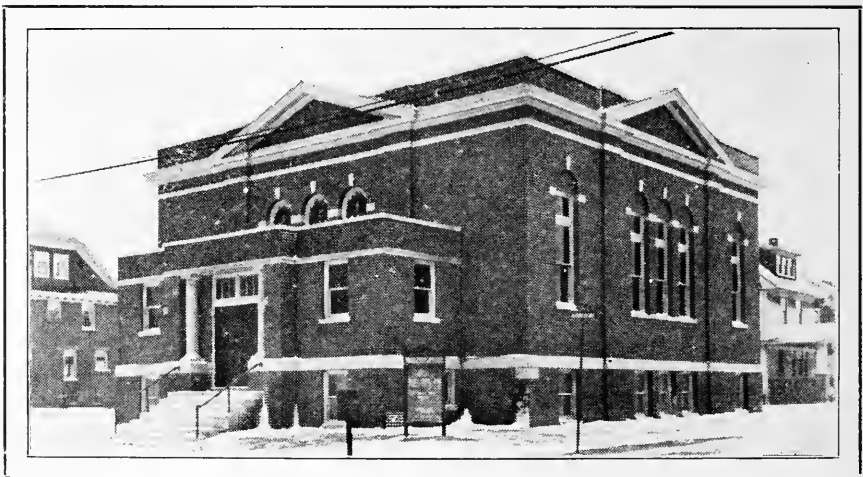


Our Material Growth



Building Under Difficulties

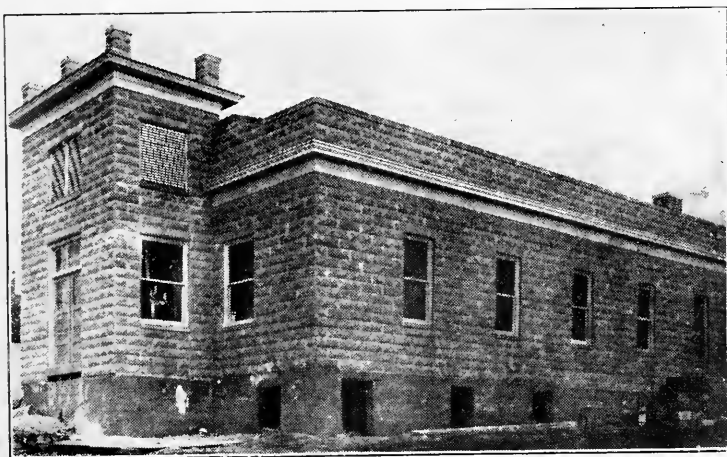
Our building operations for the most part of the quadrennium have been carried on under unusual difficulties. The high cost of material and labor practically doubled the cost of construction and such churches as were able to go forward required Church Erection loans in proportion and consequently the number we could aid was greatly reduced. It was soon discovered the cost of construction was so heavy that with what the local congregation could raise, Church Erection was not able to make loans in sufficient size to meet the cost of building and that it would become necessary to resort to local loans in addition. This necessity brought us into an extremely difficult situation because the constitution of the society provides that Church Erection can loan only on first mortgage security. It was soon apparent that no loans could be made for the building campaigns of 1920 and 1921 unless there could be some relaxation of the first mortgage requirement. The matter was laid before the Board of Directors and the executive committee was authorized to make second mortgage loans on the following conditions: (1) the total outstanding indebtedness against the property on completion should not exceed two-thirds its cost; (2) the annual conference to give its indemnifying bond guaranteeing prompt and full payment; these requirements of course supplemented by second mortgage and adequate insurance assigned to the society.



Trinity Church—Cleveland, Ohio

We have proceeded under this policy and nearly all loans both for the building campaign of 1920 and 1921 have been made in that way. Both the Executive Committee and the Board of Directors appreciate that such a policy is not without its dangers and that second mortgage loans should not be continued in just that way; but all are agreed that, if present cost of construction continues, some provision must be made by which second mortgages may be made or our building power will be greatly limited. The Board of Directors has appointed a committee to take this matter under advisement and that committee will have a report to submit as to method of meeting this situation.

There has also been considerable retardation of our current building campaign due to the fact that money has been close and many churches have not been able to locate the necessary local loans. Then, too, in many localities, it is impossible to get loans on churches at all and in other localities interest rates have made it impracticable for our missions to carry any local loan and thus their building must be deferred. All these conditions impress us anew that Church Erection is vital to our material growth as a Church.



Marble City Church—Marble City, Tenn.

Cooperation

The spirit of cooperation between the general society and the conference branches is almost ideal. We have made great progress in this line during the quadrennium. It has only been a few years since when there was much complaint that building enterprises were started without consultation with the general society, resulting disastrously in many cases. Buildings were badly planned and enterprises could not be financed to completion. That has nearly all disappeared. This condition has not been brought about by any legal enactments but by two simple administrative attitudes of the society. First, we discouraged loans to enterprises which failed to take us into their confidence, and second we offered service such as we were able to render to local boards and conference boards. The society has sent its secretary on the ground to investigate and help reach decisions in the best interests of the Church. This service has been received very kindly, and we have received more calls than we could fill. In some instances conference boards have asked us to go over their entire conference building problems and investigate the individual enterprises and submit suggestions for a program of construction. This has entailed a vast amount of additional work upon the part of the general secretary and some increase in traveling expenses but it is both energy and money well invested. This disposition to cooperate will tend to increase as the society increases its service to the conferences and local churches. Out of the cooperation already attained have sprung up many new opportunities of service to which I call your attention in a later paragraph.



Second U. B. Church, Martinsburg, W. Va.—Not yet Completed. Cost, \$40,000

Interest Bearing Plan

Four years ago the General Conference gave us instructions to charge interest at 6 percent on over-due loans. Our experience during the quadrennium has proven the wisdom of this action. Nothing could break up the disposition to hold money longer than necessary than this has done. We have applied the action uniformly and the plan has met with but little criticism on the part of the churches having loans, for they all realize that if it is to their advantage to hold the money longer than agreed, they should pay interest. It is such a simple business proposition that all recognize its justness. While the income from interests has not been large, yet it is helping substantially to meet administrative costs. We are now including interest clauses in all our agreements. This does not mean any change in the non-interest bearing features of our policy for it still remains true that all loans that are refunded as agreed upon when the loans are made, are free of interest to the churches.

Board Reconstruction Advisable

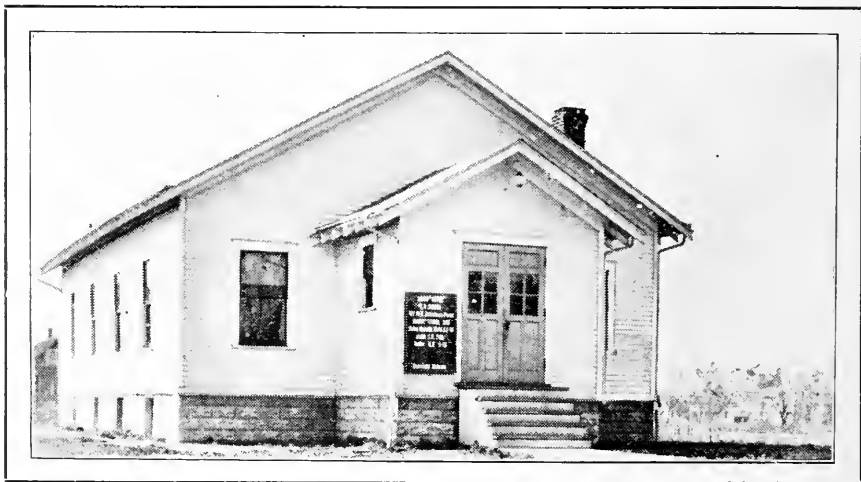
Our present board plan is far from satisfactory. The Home Mission Board and the Church Erection Boards are commonly supposed to be one and the same board. In the first place it is not the same board for the Bishops are members ex officio of the Home Board but not of the Church Erection Board; then, too, the Home Board has on it three representatives of the W. M. A. and these are not on the Church Erection Board. In the second place they are not one board, they are two boards. To do their work legally when they want to transact business for Church Erection they must meet as a Church Erection Board and then to take up some Home Mission item, they must adjourn as a Church Erection Board and convene as a Home Mission Board. This makes it very unsatisfactory. Then, too, our board is too small to give great variety of judgment. We have only nine members of which four are laymen. Two of our lay members did not attend a single board meeting during the quadrennium and none of them attended all of the meetings. It sometimes occurs that one or two of the ministerial members can not be present and that often leaves the business to be transacted by four or five of the members and there have been rare occasions when two men had to make and second every motion. It is easy to see how unsatisfactory all this is. For efficiency these boards should be the same board and this can be done by enlarging the Church Erection Board so that it might add to its present numbers all the Bishops and also the three representatives of the W. M. A. This would practically double the present Church Erection Board. But this arrangement still leaves it two boards and this could be overcome by reincorporating the boards under a new board to be known as "The Home Mission and Church Erection Board of the United Brethren in Christ" or "The Church Extension Board of the United Brethren in Christ." In neither case would this necessarily mean that both Church Erection and Home Missions would be under one management; the dual management could be continued as now. I earnestly ask you to take some action to give us a more satisfactory constitution of our board.



Fairmount, W. Va.

The Standard Plan - - - - -

Early in the last quadremium, the society in conjunction with the Home Missionary Society developed a new plan of operation in its relation to new missions. Instead of permitting the young mission to take its first steps in halls or in school houses, it was proposed that some plan be developed by which it could at once have its own church home. Hence the Standard Plan by which it was agreed between the Home Missionary Society and the Church Erection Society that when any new mission was to be opened up that the Home Missionary Society would give sufficient support to command the service of an A grade man on condition that Church Erection would provide first class equipment in which he could begin his work. On the part of Church Erection this plan provided that we would purchase a first grade location and furnish enough money with which to build a first grade bungalow chapel and



S. Wayne St. Church—Ft. Wayne, Indiana

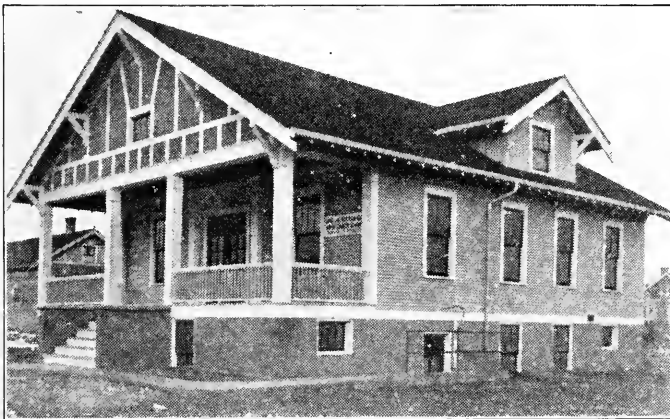


Morsely Memorial—Rockford, Illinois

- - - - - A New Policy

furnish it with A grade equipment. Wherever it was possible to do so, we either induced the local community or the annual conference to purchase the lot and we then furnished the building and equipment.

We have steadfastly adhered to this plan and under it have established a number of new missions. Some of the chapels are shown on this page. The results have more than justified our plans. Every mission so entered has had marvelous success. There is only one drawback with this plan and that is that these missions grow so fast that before they can begin to pay back their loan, they face the need of a new church, and that places a new burden on Church Erection. What a glorious drawback! If this General Conference will give adequate support to Church Erection, we can show you fifty of these new chapels in our next report.



First Church—Great Falls, Montana

What Became of the Golden Jubilee Campaign?

The fiftieth anniversary of the organization of the Church Erection Society came during the quadrennium, to be exact, it fell upon May 12, 1919. If you will consult the minutes of the last General Conference you will find that the Society was authorized to observe fittingly this great event by conducting a great Golden Jubilee Campaign for the raising of additional endowment in the amount of two hundred thousand dollars (\$200,000). In addition to the quiet solicitation which was to continue through the quadrennium, we were duly authorized to observe the event with a public program in every local church in the autumn of 1919 at which time the work of Church Erection was to be presented to our people and a great birthday offering was to be taken for the work of the society.

I may say to you that your board and executive committee took this commission very seriously and started out to realize the highest degree of success. After due consideration it was decided to proceed under what we called "The Conference Fund Plan." Under this plan each annual conference was asked to designate the amount that should be raised in their territory with the understanding that whatever was raised was to be a special fund to be used solely within their own conference bounds for a period of fifteen years after which it would become a part of the general fund and subject to loaning anywhere in the Church. It was also agreed that whatever was raised in the birthday offering was to become a part of the conference funds. This plan aroused great interest upon the part of all the conferences and elicited practically universal cooperation. Your secretary visited a large number of the conferences in person and laid the matter before others by correspondence with the result that the conferences underwrote the fund as follows:

Kansas -----	\$20,000
Iowa -----	20,000
Northern Illinois -----	10,000
Lower Wabash -----	10,000
Missouri -----	55,000
Virginia -----	10,000
Miami -----	25,000
Sandusky -----	25,000
East Ohio -----	20,000
Allegheny -----	30,000
White River -----	20,000
Indiana -----	\$10,000
Michigan -----	5,000
Erie -----	8,000
S. E. Ohio -----	20,000
St. Joseph -----	20,000
West Virginia -----	20,000
Pennsylvania -----	20,000
East Pennsylvania -----	25,000
Nebraska -----	10,000
Colorado -----	5,000

This makes total underwriting of \$338,000 from the conferences. While other conferences did not report any definite amount fixed as their underwriting,

yet everyone assured us of their desire to participate in the benefits of the plan. The total amount assumed by the conferences would be at least \$350,000. In addition to this underwriting to be raised by solicitation, every conference in the Church voted to observe the birthday and take an offering. Every indication pointed to a cash offering of \$100,000.

We were able to make canvasses in a few of the conferences before the United Enlistment Movement was inaugurated by the Board of Administration which put a sudden ending to all our well-laid plans and these canvasses showed that where we could complete the canvass, we received on an average of 20 percent more than the underwriting. Had the complete canvass showed the same results, we would have received in new assets \$420,000 exclusive of the birthday offering which would have given this society new assets of approximately \$500,000 during the quadrennium.

I do not wish this General Conference to think that the general secretary of this society was not in harmony with the ideals of the United Enlistment Movement, for he was an ardent supporter of that movement and gave it every cooperation possible and yet the fact must not be blinked that this cooperation cost the society heavily and we are probably reporting \$250,000 less assets in this report than we would have reported if the movement had not been inaugurated. This has brought us face to face with a real crisis in our building and equipment work, but even so it need not end disastrously provided in the future financial plans of the Church you take cognizance of this situation and provide adequately to meet our growing needs. Should the discrimination continue, however, I look for great suffering on the part of our many mission congregations.

Church Erection and the United Enlistment Movement

Simple justice requires that I make a statement here of the effect of the United Enlistment Movement upon Church Erection income. In the autumn of 1919 at the time when Church Erection was to have its great cash Birthday offering, by arrangements of the Board of Administration a joint offering was taken out of which Church Erection realized \$42,682. While this is scarcely half what I had hoped to realize from the Birthday offering yet it made a substantial addition to our funds. The fiscal year has brought to our treasurer \$10,913.42 from the old budget before United Enlistment pledges became payable and \$42,717.47 of United Enlistment money, making a total received from budget of \$53,630.89. The value of the United Enlistment to Church Erection can best be seen when placed in comparison with the old plan when we received only about \$15,000 from the budget. It is perhaps too early yet to determine just what the full effect of the Movement will be on our income. This much is true that in view of the discontinuance of the Golden Jubilee Campaign as noted above, our work for the year has been determined largely by this increased income from the United Enlistment Budget. Without either of these sources of income we would have been prostrate.

New Opportunities for Service

1—An Architectural Department.

New opportunities for service are constantly offering themselves to this society. The first and most insistent one is for the creation of an architectural department which would be in position to aid our congregations in getting the most up-to-date plant and equipment possible for the money at their disposal. The modern Sunday school is now making, and will continue to make, severe demands upon building committees. Our experience reveals the fact that altogether too many building committees have little or no conception of what sort of a structure they should have to meet these increasing needs. We also find that a very large percent of architects have no conception whatever as to the needs of the modern church and Sunday school. Your general secretary has been studying this situation somewhat and I find that trustees and building committees are very eager for suggestions and help and we have been trying in a limited way to minister to these calls. However the society is not equipped to meet the needs adequately and this general conference would do well to authorize the society to establish an architectural department; this would not necessarily mean another man but it would involve some increase in administrative expenses which would be an expense exceptionally well made.

2—Our Rural Field.

The second opportunity of service is that represented in our rural constituency. It may be truthfully said that this offer is hardly articulate as yet but it exists in a very real form and I am convinced that if given encouragement by this general conference it would not only be articulate but really clamorous. I suppose we have from two to four hundred United Brethren churches having rural constituencies of sufficient size to constitute a strong independent station and in which we either are the only church ministering to that constituency or we have such a lead that we might easily become the dominant church of the community. Any one conversant with these rural churches knows that on the whole they are almost totally lacking in modern equipment. I am convinced that with proper encouragement on the part of the Church in general, hundreds of these churches could be put on a modern basis in way of equipment. These natural centers should be surveyed, chartered, and studied. Someone could most profitably devote his whole time in developing our rural churches. I see no reason whatever why we should not aid our rural churches in getting better equipped church houses as well as to aid city churches. This aid, however, would be misplaced unless it would mean a program for a strong community church and under some direction that would create desire for better equipment. Rural churches seldom ask for Church Erection aid because they do not yet see any need for a better type of church than the single cell structure which they can easily finance themselves. Our city missions could also finance their buildings if they were content with similar equipment but everyone of us is busy educating the city church to see its needs of a better church house, but no one is doing this for the rural church. Why is not a primary room as necessary for the rural child as the city? Rural children are just as good as city children and the United Brethren Church owes its rural constituency a square deal. There is not a single thing that can come before you more important than the creation of a Rural Life Department. It may not be proper for Church Erection to make this suggestion but it needs to be made and I only make it here to say that when such a department

is created, you will place largely increased demands upon this society and must of necessity provide income sufficient to meet the new demand.

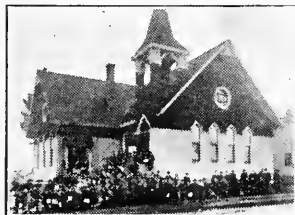
3—A Financial Expert.

There is a third opportunity of service which this society could render our churches by furnishing expert solicitors to aid churches in raising old debts or funds for the erection of new buildings. Our board of directors had given the executive committee authority a year ago to employ such a man but after mature thought, the committee felt that the action might be misconstrued and decided to refer the whole matter to this body for consideration. I most heartily recommend for your favorable consideration the employment of such a man whose duties would be to help raise money to meet Church Erection loans, put on campaigns for funds to build new churches where Church Erection is expected to help, organize and put over great cash days, and to assist older congregations in raising church and parsonage debts. If he did no more than give attention to churches where Church Erection was interested, he would render a great service. His work would doubtless make the initial loans less and it would also insure more rapid return after made. Older churches in which Church Erection is not concerned would be glad to pay for his services and thus reduce the cost of the department to the society. This man would doubtless be able to turn into the treasury in new funds each year anywhere from four to five times his salary. To have such a man on the staff would be far from a liability; he would be an asset of the very highest order. I sincerely hope this suggestion may have your approval.

4—Church Insurance.

We have had a large number of inquiries as to a church and parsonage insurance department in connection with this society. Our board has never felt authorized to take this matter up but the request is of such importance that it should be carefully looked into. Our recommendation is that this matter be referred to the Board of Administration for study and report.

On the Waiting List



Tasks Ahead

So far in this report we have been dealing with the things already accomplished by this society. We have been asked to lay before you a statement of our needs for the coming quadrennium. It will not be so pleasing to say what I am compelled to say or to show the pictures I am going to show. I have been told that such a presentation as I am about to make is pessimistic and discouraging; but what is the use of covering up the facts. I know of no way of showing the actual needs of this department but to give you the facts as they are, and in the following pages I am going to do this as faithfully as I know how. After you have carefully perused all these facts, I am sure you will all agree that the Church Erection Society has a tremendous task upon its hands; a task that will require the best cooperation this Church can give in the next four years. In fact I can see no salvation whatever for many of our missions if we must go on at the present rate.

Our Survey—How Made

The Church Erection Society has now at its command the most up-to-date data of the church building needs of the denomination that it has ever possessed. Our United Enlistment survey was the first effort of its kind in the history of the society and the facts developed by this survey were nothing less than astonishing. I am herewith submitting for your study the results of this survey. This survey was not made in our office but was made by our Conference Superintendents and Bishops who are close to the building needs of the denomination and can speak with an authority not possessed by any other body of men. The survey therefore, does not indicate what we would like to have in the way of funds, but it indicates what the society must have for a growing church.

I have tabulated the results of this survey under two classifications: under Analysis A, I have tabulated every project shown in the survey which included sixty-eight projects for new missions that should be opened up. Under Analysis B, I have eliminated the projects for all new missions and shown the needs for existing missions only. These analyses will bear your closest study.

Church Erection Survey

1—New Church Buildings.....	196
2—Remodeled Church Buildings.....	8
3—Parsonages	120
Total Projects Scheduled.....	324

A—Analysis A, including all scheduled projects.

I. The New Church Buildings.

1. Number of new church buildings scheduled.....	196
2. Estimated cost of these structures.....	\$4,685,700
3. Askings for these 196 projects.....	\$2,258,200

II. The Remodeled Church Buildings.

1. Number of remodeled church buildings scheduled....	8
2. Estimated cost of such remodeling.....	\$ 97,000
3. Askings for remodeled buildings.....	\$ 88,000

III. The Parsonages.

1. Number of parsonages buildings scheduled.....	120
2. Estimated cost of these 120 parsonages.....	\$ 480,700
3. Askings for these 120 parsonages.....	\$ 251,150

IV. Summary of Analysis A.

1. Grand total projects scheduled.....	324
2. Total estimated cost for the 324 projects.....	\$5,263,400
3. Total askings for the 324 projects.....	\$2,597,350

The above figures are for twenty-six annual conferences only, and if the other six conferences should show similar average of needs, the final summary under this analysis would be approximately as follows:

1. Grand total projects scheduled.....	404
2. Total estimated cost of the 404 projects.....	\$6,579,250
3. Total askings for the 404 projects.....	\$3,246,685

The analysis as given here involves the opening up of sixty-eight new missions for the five-year period covered by the survey. It would seem that if the United Brethren Church is to take its just share of the larger task falling to the Protestant forces of this country, it ought not to think of doing less than this. The demands indicated seem large, but in reality they are ultra conservative. There are 120 parsonage buildings scheduled to cost \$480,700, or an average cost of \$4,000 each in round numbers. You cannot think of building an humble six-room house now for less than eight or ten thousand dollars. There are 196 new churches scheduled, churches that are modern and sufficiently equipped to enable our congregations to do an efficient grade of work, and yet the average cost of these 196 churches is only \$23,000. No one conversant with the cost of construction will likely look upon such cost as extravagant. I venture to say that with present cost of construction, the above estimates are at least fifty percent too low to secure what was anticipated in the survey. If so, then the askings from this society would likely be affected in the same proportion.

Reduced to its lowest terms, this survey shows that if we take care of the missions now existing and the Home Mission Society and the conference open up fifty new ones during the next quadrennium, then Church Erection will have demands aggregating more than \$3,000,000

In order to get another view of the financial demands upon this society, I have wondered what they would be if we did not open up any new missions at all during the quadrennium. This is indicated under the following analysis, known as Analysis B.

B—Analysis B, excluding all new mission projects for the next five years.

I. The New Church Buildings.	
1. Projects scheduled for existing congregations-----	127
2. Estimated cost of these 127 projects -----	\$3,116,700
3. Askings for these 127 projects-----	\$1,277,000
II. The Remodeled Church Buildings.	
1. Projects having valid claim-----	4
2. Estimated cost of these four projects-----	\$ 75,000
3. Askings for these four projects-----	\$ 68,250
III. The Parsonage Buildings.	
1. Parsonages scheduled for existing congregations-----	83
2. Estimated cost of these 83 parsonages-----	\$ 356,400
3. Askings for these 83 parsonages-----	\$ 161,450
IV. Summary, Analysis B.	
1. Total projects scheduled for existing congregations---	214
2. Estimated cost of these 214 projects-----	\$3,548,100
3. Total askings for these 214 projects-----	\$1,506,650

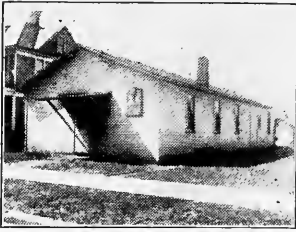
This analysis, as in the case of Analysis A, covers only twenty-six out of the thirty-two conferences. If the missing conferences should report similar needs, then the summary under this analysis would be approximately as follows:

1. Total projects scheduled for existing congregations---	268
2. Estimated cost of these 268 projects-----	\$4,436,375
3. Total askings for the 268 projects-----	\$1,883,310

Certainly the United Brethren Church will not desert our struggling mission churches already started. But if we do that much we will need during the quadrennium at least \$1,800,000 with which to get them on their feet.

Special Survey

The society has undergone something of a revolution in its plans of granting loans. When the society was able to grant the major portion of applications presented, it was permissible to consider applications in the order of their filing. But when the time arrived when we could not grant more than one out of five applications presented, much greater care had to be taken to see that our loans were placed at the most strategic and needy places. This practically forced us to get before us all the possible applications for the building year ahead and then study them carefully and grant as many loans as we could finance for the following summer or building season. This required special surveys in addition to the general survey given above. Our last survey of this character was an eye opener. We sent to each Bishop and asked him to give us five of the most vital enterprises on his district and to list them in order of their importance so that if only one loan could go into his district, it would be his judgment that it should go to the one he mentioned first, etc. A similar blank was sent to each conference superintendent with like instructions asking each not to give more than three. This survey brought back 81 applications for projects that should go on this present summer. The amount asked for was over \$800,000. The best the committee could see was an income of \$140,000 for this present building year and loans were granted to 19 out of the eighty-one, or less than one-fourth the number asking. This will give you some idea of the tremendous task we have on our hands. Next summer's building needs will be even greater than this one. Nothing but a largely augmented income for Church Erection can save the day for many of our struggling mission congregations.



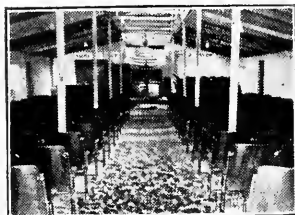
These Need

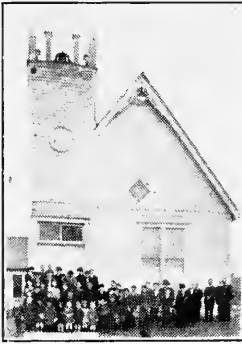
I am showing you on this page just a few of our many distressing situations so far as physical equipment is concerned. You see here a number of just plain board tabernacles in which our mission congregations must carry on. In some cases there is no floor but mother earth and the roofing is either rubberoid or frequently just plain tar paper. Some of them have folding chairs and some have just home-made benches. Everything is of the cheapest sort. They are extremely cold in winter and just as hot in summer. I have preached in these buildings when candy and tobacco buckets had to be set around in various parts of the building to catch the water that came through the roof. I should say that we have from sixty to seventy-five buildings in substantially this condition. You do not know the suffering of these congregations as they loyally hold on, hoping that the day will come when the Church will come to their rescue and give them aid. Some of these have been in this condition for four years, some six years, yes some ten and twelve years. O, Church of the United Brethren in Christ, when will you help these people? Must they wait another four years and then another four years? Some time you must face this issue; why not face it now while many of them can be saved.



Your Help

These churches are located in just as fine missionary territory as can be found in our country. All are located in growing American cities and in communities needing a church. If your home missionary secretary were to go out and hunt for sixty new places in which to start new missions, he could not find sixty more satisfactorily located than those we already have started. I am not averse to starting new ones, but, brethren, why start another sixty when under present conditions you know beforehand they must suffer the fate of the now perishing sixty. Such a policy is neither an honor to God nor a credit to our denomination. "Come let us rise up and build that we become no longer a reproach." To do justice to these communities it would cost an average of \$25,000 to get what we should have in way of a building; that is not extravagant. That means a total of \$1,500,000. These congregations will do the heroic to help themselves; these churches will each raise from five to ten thousand dollars in cash by dedication. But unless they can get some additional help, all their willingness must go for naught. It will require from Church Erection almost \$1,000,000 to put these sixty projects on their feet. Will this General Conference pass a few pious resolutions of sympathy and thus pass the buck to providence to do this work or will you grapple with it and see it through. Sixty struggling missions are waiting for your reply.





A Sample State



I am showing on this page the pictures of five churches. These are the best churches we have in the state after twenty-five years of endeavor. The structures will speak for themselves. The central picture shows a church that stands within five blocks of one of the finest state capitols we have in the nation in the midst of a splendid residential district. The one at the upper left is in a most beautiful city of possibly fifteen thousand population. The upper right is in the capitol of the state. The lower ones in fine cities under twenty-five thousand population. These in one of the very finest missionary opportunities we have in the nation. We ought, by all means, have \$200,000 to invest in this section in the next quadrennium. If we can get it, we can show you results of the first order.



Our Big-City Situation



I am greatly concerned over the condition of our church houses in our larger cities. Our denomination has been very vigorous in entering large cities in the last twenty years but we have not been nearly so aggressive in their proper equipment. Among the larger cities we are now in are Los Angeles, Seattle, Spokane, Portland, Minneapolis, Chicago, Indianapolis, Kansas City, Denver, Oklahoma City, Columbus, Toledo, Cleveland, Cincinnati, Detroit, Philadelphia, Baltimore, and Buffalo. I will not take the space to discuss their condition in this report but anyone familiar with them will tell you that with every little exception, they are neither modern nor adequate.

It would be the part of strategy to quickly establish ourselves in these great metropolitan centers for they exert a great influence morally and religiously upon our American life. As it is, it is most certainly open to argument whether the United Brethren Church is firmly established in a single big city of 200,000 population and over. We are strongly established in many cities of lesser size but manifestly weaker in the large centers. Neither are we firmly established and adequately equipped in but a single state capital in the entire nation. If these statements were only relatively accurate, they ought to stir us mightily to hurry our equipment program.

The success of our city work is practically determined by the measure of aid Church Erection can give. If we could have half a million dollars this coming quadrennium for our total city work, we would be able to show results that would be highly pleasing to the whole Church. This may seem like a large sum to ask for city work but when you remember that this must serve the United Brethren Church in every city of the country and when other communions are appropriating as much as a million to a single city you will not wonder. The future work of your Home Missionary Society will in all probability be in the great cities of the country and will be dependent upon Church Erection for equipment support.

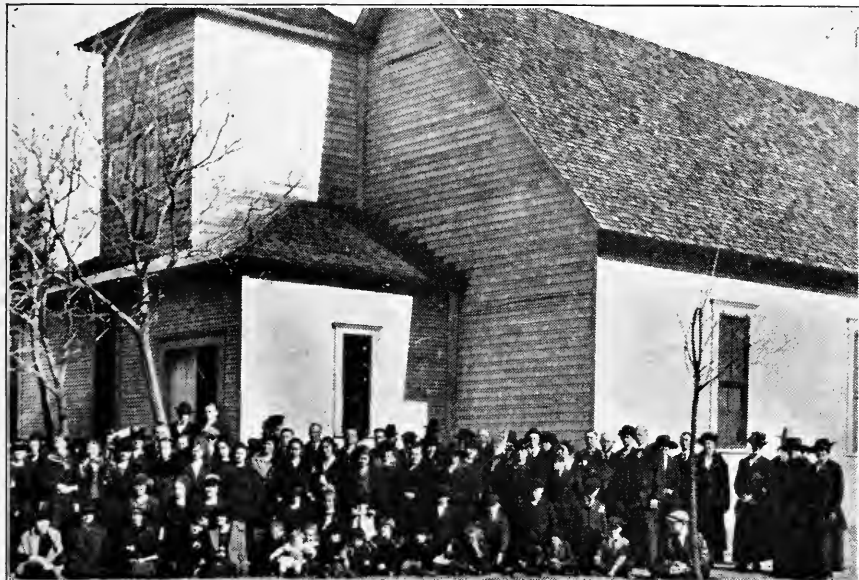


Our Far-Flung Battle Lines



Here is an interesting graph for study. The shorter line shows the territory where the great body of our church membership is found. The other lines indicate what might be described as our far-flung battle lines. The longer of these lines traverses our more important missionary territory. This line starting in Michigan and thence crossing Wisconsin, Minnesota, Montana, Washington, Oregon and then south through California and thence eastward again through New Mexico, Oklahoma, and Tennessee is nearly 8000 miles in length. All along this line there is now going on one of the most heroic battles ever fought for Christ and the Church. Our United Brethren pastors and people are in the thick of the fight. But we have sent them into battle without equipment. I doubt very much if we have a single modern United Brethren Church house on this entire line of 8000 miles. On some parts of this line we have been operating for sixty years. Is it not about time for the United Brethren Church to equip these advancing forces and go after our task in blood earnestness? O, yes, it would cost less to abandon the fields, but I want to serve notice on the United Brethren Church right now that when she abandons this 8000 mile battle line you have started a retreat that will never end. For your own safety, you dare not abandon this great field, but abandon much of it you will, unless you greatly strengthen our work with adequate equipment. We ought, by every consideration, have \$500,000 in the next few years for equipment along this line.

Just One Case



Here is an interesting "Close-up" of one of our churches. I am not giving the picture for the sake of this church alone but because it is typical of scores of situations we have to confront. Let me tell you the story.

This church is located in a fine town of about 3000 population and is the seat of the agricultural college of the State in which it is located. More United Brethren young people see this church than any other United Brethren church in that State, except the churches to which they belong. The church is located just across the street from the court house and on the pathway from the city to the college. To the United Brethren people of that State, this is a very important church for it must take care not only of our young people who go there to school but it furnishes the architectural standard by which our young people are judging our Church and at the same time by which we are being judged by others.

There was a time when even with the above structure we were on even ground with other churches and if we could have maintained that equal advantage we would have a very different story to tell. But we did not maintain that even advantage as I will show you—our four competitors made gifts of more than \$40,000 to their congregations and built fine churches. What did the United Brethren in Christ do? They could not make a gift for they have no gift fund. All they could do was to offer a meager loan that would have to be paid back. Our people there would do as heroically as others in proportion to their ability, but how can you expect them to meet this competition?

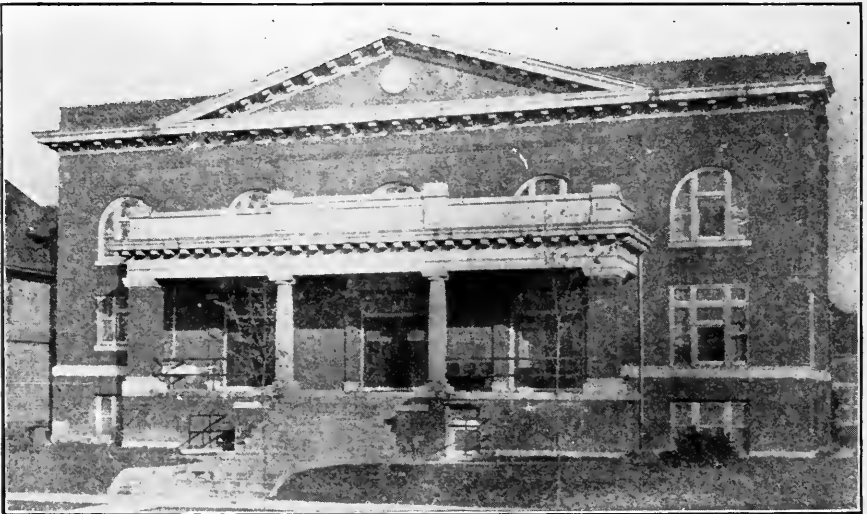
That church is still standing just as you see it in the picture. We can recoup some of our lost opportunity even yet and this congregation is waiting to know what this General Conference is going to do to make it possible for them to go forward. Not only this one church is waiting, but fifty of them are in practically the same situation. You will help them, won't you?

Hopelessly Handicapped

In the race between Church Erection needs and Church Erection resources, the resources are hopelessly handicapped. Under present conditions there is no hope of ever being able to overtake the needs. Let us take our minimum needs as shown on page nineteen of this report as an example. According to the survey needs, Church Erection will have to consider in the next four or five years between two hundred and fifty and three hundred different projects and the amount of aid required from Church Erection will be nearly \$2,000,000. During the last eight years we have loaned a total amount of \$450,000 or less than \$60,000 annually; at that rate it would require thirty years to meet the minimum requirements. \$100,000 is the high-water mark for loans for any one year in the history of the society and if that average could be maintained, it would require twenty years to catch up. Now suppose the resources could be suddenly doubled and we could loan \$200,000 annually, it would still require ten years to catch up with the minimum needs which only includes existing missions.

But is this Church going out of the extension business? Do you not propose to enter new fields during the next quadrennium? If this Church enters less than fifty new places in the next four years, we are recreant to our responsibility. But if you enter fifty new places, you will by that achievement double the demands upon Church Erection for the next four years. Every new mission entered now, entails expenditure of approximately \$10,000. Brethren, lift the handicap, and give resources a chance in the race and I am sure you will all be shouting happy as he comes in under the wire.

Church Erection Helped to Do It



South Bend, Indiana

Why This?

In the light of the needs of the Church and the consequent demands placed upon the Church Erection Society, I wonder if we have given this great society a square deal. At the General Conference of 1913 this society had outstanding promises of aid in amount of \$100,000 and a bank indebtedness of \$16,000. What do you suppose the General Conference did in this crisis? Did it urge the society to put on an aggressive campaign and overtake the demands as quickly as possible, knowing as they did that scores and scores of other struggling missions were waiting for help? That would have been a fine bit of strategy but they did no such a thing as that. The General Conference of 1913 ordered Church Erection to dismiss the only field man it had and was not permitted any campaign for funds. The result of that action was that for nearly two years of that quadrennium, we did not make any new promises of loans for it took every dollar of income to meet the promises made preceding the General Conference of 1913. That was a most serious blow to the efficiency of the society and the Church itself is now suffering from the blunder as indicated by the increasing distress in our building operations.

At the General Conference of 1917, the society again came forward with a plan to retrieve in some measure the disaster that had overtaken it. Under that plan (see page twelve of this report), we were well on the way to a magnificent increase in the assets of the society when the United Enlistment Movement was inaugurated. Under the plan of cooperation as outlined by the Board of Administration, we were again compelled to dismantle the finest field organization we ever had and turned it over to the Movement. Did the Movement take cognizance of our great needs and provide that Church Erection should not stand to lose by entering the Movement? Certainly not. It seems that for the second time in six years Church Erection was made the goat. While the Movement carried appropriations for agencies that had already completed their quadrennial campaigns with success and others were given more than they asked yet Church Erection was given only half of its minimum askings. In the initial stages of our quadrennial plans, for the year before the United Enlistment Movement went into operation we increased our assets \$72,000, whereas for the first year of the Movement we have increased our assets but \$28,000. At this General Conference, the Church Erection Society is reporting at least \$250,000 less in assets than if it had gone right on with its plans.

I am not saying this to question the good judgment of the Church in these matters; may be it was right, but I cannot see it that way. You cannot eat your cake and have it at the same time. You can restrict Church Erection in its resources but you will not have loan funds when you want them. Only nineteen loans granted this summer out of eighty-one applications. We had only about \$140,000 to meet applications calling for \$800,000. The demand will be even heavier next year and under present plans our income will not exceed \$100,000. I think I may frankly say that if you expect to go on with your home mission and extension work as a denomination you will have to face this matter frankly and give to Church Erection a square deal in the family of denominational institutions.

Policy Recommended

It seems to me that before this General Conference adjourns we ought to arrive at some policy that will enable the society to promote a very aggressive program of building for the next quadrennium. What would be the reflex influence upon our Church as a whole if in the next two or three years we could put about sixty of our more important and strategic missions firmly on their feet? My judgment is that the influence would be very great. In addition to recommendations in another part of this report, I herewith submit what seems to me to be the only policy that could realize the above ideal.

I—Unusual Care in Granting Loans

The executive committee is being forced by the very nature of the situation to adopt a new plan of granting loans. Formerly the committee granted loans right through the year; this was a proper policy when the society was able to meet relatively a much larger proportion of applications than it can possibly do now. Now that we are able only to meet about one-fourth or one-fifth the number of applications, this policy has its dangers, and that danger is that we may soon exhaust our resources for the year on the first few applications coming in and find later that some most important enterprises must be neglected. It has seemed best to your executive committee that along in November of each year a special survey should be made through Bishops and conference superintendents to discover what enterprises should be considered in the next year. This makes it possible for us to get a complete view of the entire need of the year and then by studying this survey carefully we may be able to determine where our limited resources should be invested to the greatest advantage. I believe as matters now stand this is the best policy to pursue and I so recommend. What is your judgment on the matter?

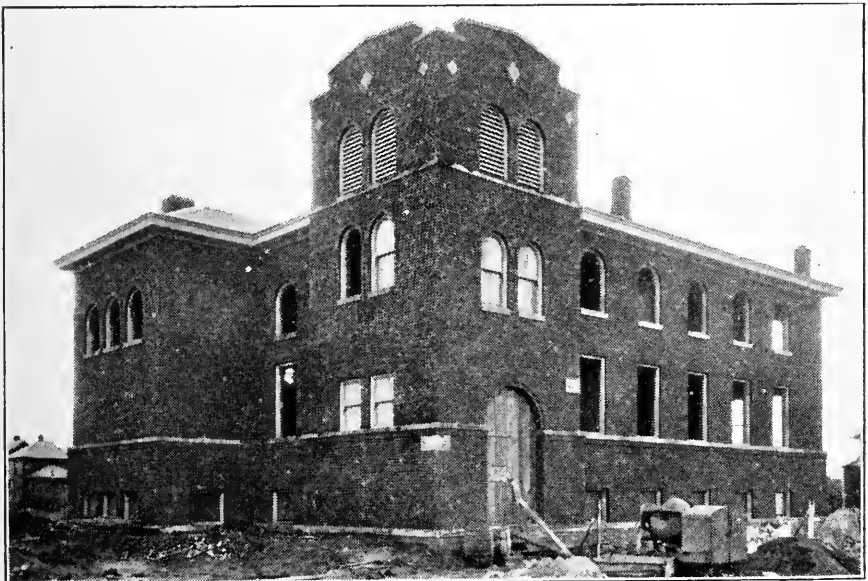
II—Guarding the Type of Building

It is not only necessary to guard the investments of money so that it goes to most strategic points, but when it is invested in these strategic points, it should be invested in such a way as to get the best type of building possible. In another part of this report I recommend the creation of an architectural department in connection with the Church Erection Society (see page fourteen of this report). Nothing is more important. It is almost tragic to see thousands and thousands of dollars spent in the construction of a church house and then when it is completed to find it incapable of meeting the needs of a modern church. I was taken to see a church recently that was held up to me as a model for our people to build. I found a good, substantial structure that would seat about three hundred people and which would cost now about \$25,000 to build. It did not have a single departmental equipment for the Sunday school, not even the primary department. There was not a single Sunday-school room in the entire building. The basement was one naked, cold room which might have easily been made to house a modern Primary Department, a Junior Department, and the Intermediate Department with suitable class rooms in connection with each department. The modern church must indeed provide for worship but it must also provide for modern Sunday-school work, for the Christian Endeavor Society and for social and community work.

This multiplex of demands has created the demand for an entirely new type of church. The best church architects in the country are working hard on this problem and your Church Erection Society should be placed in a position to influence the type of buildings built. If the present constitution and by-laws do not give the society this power, you should strengthen them so that it would.

III—The Creation of a Gift Fund

It seems to me that we cannot longer postpone the creation of an adequate Gift Fund. We are asking our mission churches to assume tremendous obligations in getting themselves a church house. Of course it is wise to encourage self-help as much as possible but in many cases we are asking it on such a scale that it is more harmful to us as a Church than helpful. You turn back to page three of this report and see that church. That young congregation made up entirely of work-a-day people had to assume a debt between sixteen and twenty thousand dollars. The indebtedness on Decatur Third will run \$20,000 of mortgage indebtedness. Benton Harbor will have a debt of between \$22,000 and \$25,000. Now look on pages ten and eleven and you will see churches started in debt for every dollar that the chapels cost. Thus it goes. How many of our older congregations having men of wealth and influence are willing to assume indebtedness of \$25,000? Not many. Then remember that these young churches are probably brought into competition with churches of other denominations that receive large gifts (see page twenty-five for a case in point). Other denominations are making great preparations for handling their mission churches. In the Centenary Movement out of \$40,000,000 for work in America, \$30,000,000 was for Church Erection and that all gift fund. With all the strength of Methodism in Cleveland, the M. E. church dropped a cool million into Cleveland. They did the same in Detroit, Minneapolis, Seattle, San



Burgess Ave., Columbus, Ohio. (Nearing Completion)

Francisco and other places accordingly. We drop a little chapel in Detroit that cost \$800 and expect them to pay that back. Aside from large gifts from general boards, the large denominations have well-organized city missionary organizations and when a new place is to be entered, these city missionary organizations back them financially. In Kansas City, Missouri, in the territory in which Telescope Memorial Church operates, competing churches have donated well on to \$200,000 in outright gifts. We are meeting it every day.

I am going to ask this General Conference to provide for a gift fund of \$500,000 for the next quadrennium. I ask it because we cannot go on without it. I am asking you to place it in your united budget as a preferred claim. I believe you ought to do it here and now and not refer it to someone else. Let us face the issue now. With a gift fund of that size we could place on a sound footing at least eighty of our struggling missions and they would become powerful assets to the Church. A few of these would get buildings without any gift, but it will be at the price of a crushing debt that will retard our work in the community for fifteen or twenty years. Along with the creation of the Fund, I recommend that you determine the policy and plans by which this fund shall be administered. Brethren, if I knew any other way to handle our distressing situation, I would be glad to submit it; but I know of no other way. It looks to me as though we have our choice between a good gift fund and almost a complete stalling of our extension processes. I believe those best acquainted with the situation will agree.

IV—Increased Permanent Fund

I suppose at first blush it would seem inconsistent to ask both a large Gift Fund and a largely increased loan fund; but I am sure your best after-thought will be that such increase in the permanent funds is absolutely necessary. Without a gift fund at all I presume that not more than twenty of our most needy missions would be able to build this coming quadrennium; but with the gift fund I would say that at least seventy-five or eighty would be able to build. It is likely also that for every gift made there would also be a loan made, for it is not contemplated to give to any one enterprise all the aid it needs as a gift; part will be gift and part would be non-interest bearing loan. Hence, you see that the very existence of a Gift Fund at once creates a greatly increased demand for loans. Without the Gift Fund we are only able to meet about one-fourth the applications; unless our permanent loan fund is increased correspondingly with the Gift Fund, we should still show a smaller proportion of applications granted. I think it will not be difficult to increase the permanent funds and I am asking this General Conference to authorize the increase of the permanent funds up to the million dollar mark. Your authorization and an open field and it will be an accomplished fact.

Personal

Just a moment to say that I am most grateful to Almighty God for good health and blessing through the quadrennium. I am most happy for the fine spirit of cooperation on the part of the whole Church. I am under great obligations to my Executive Committee for their faithfulness and wise counsels. I am humbled that the report for the quadrennium is not better than it is, but such as it is, Brethren, I have given to it my full time and my best talents. May be His blessing will be upon our humble labors; I am trusting it will.

Respectfully submitted,

A. C. SIDDALL,
General Secretary.

Church Erection Helped to Do It

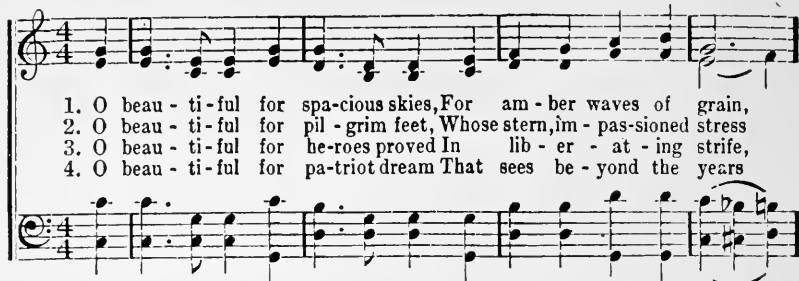


Kokomo, Indiana

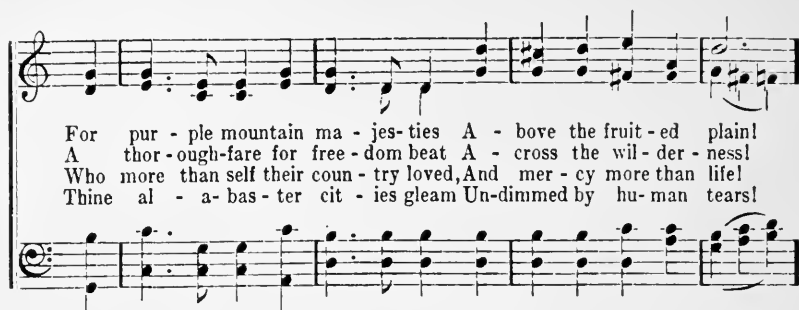
America the Beautiful.

KATHARINE LEE BATES.

SAMUEL A. WARD.



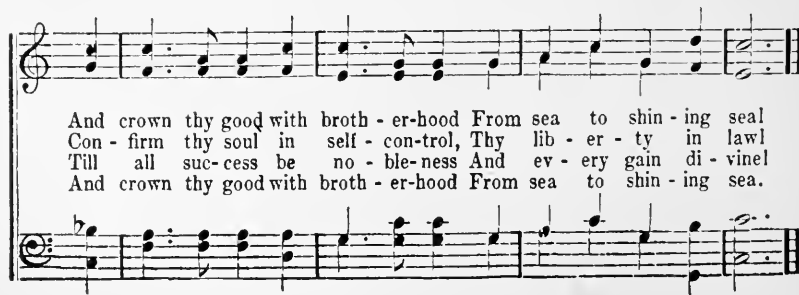
1. O beau - ti - ful for spa - cious skies, For am - ber waves of grain,
2. O beau - ti - ful for pil - grim feet, Whose stern, im - pas - sioned stress
3. O beau - ti - ful for he - roes proved In lib - er - at - ing strife,
4. O beau - ti - ful for pa - triot dream That sees be - yond the years



For pur - ple mountain ma - jes - ties A - bove the fruit - ed plain!
A thor - ough - fare for free - dom beat A - cross the wil - der - ness!
Who more than self their coun - try loved, And mer - cy more than life!
Thine al - a - bas - ter cit - ies gleam Un - dimmed by hu - man tears!



A - mer - i - cal! A - mer - i - cal! God shed His grace on thee
A - mer - i - cal! A - mer - i - cal! God mend thine ev - ery flaw,
A - mer - i - cal! A - mer - i - cal! May God thy gold re - fine
A - mer - i - cal! A - mer - i - cal! God shed His grace on thee



And crown thy good with broth - er - hood From sea to shin - ing seal
Con - firm thy soul in self - con - trol, Thy lib - er - ty in law!
Till all suc - cess be no - ble - ness And ev - ery gain di - vinel
And crown thy good with broth - er - hood From sea to shin - ing sea.

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