

LESSON 7

- CHURCH FINANCES.

THE growth of church life, and the success of church work, depend to a much larger extent than is generally supposed, on a wise and energetic management of church finances. Indeed the financial question is often the vital one. No amount of faith, or prayer, can make amends for a negligent or slovenly management of the business concerns of religion.

And yet there is a vast amount of non-management and mismanagement of finances among the churches. Many a church believes itself unable to sustain a pastor, that has abundant pecuniary ability for that purpose, if its business affairs were properly conducted. Many a church imposes on its pastor a burden of inconvenience and vexation which are as unjust as they are needless, because they do not pay his salary systematically and promptly, if indeed they pay it at all. They compel him to bear the reputation of carelessness, if not of dishonesty, because he cannot pay his own bills promptly, the church not paying him.

Such a shiftless habit of business is as discreditable to the church as it is annoying to the pastor, and cannot fail to give them an unenviable reputation in the community where they are located. And

it is wholly without excuse. For a church, like an individual, however poor, can manage their affairs, however limited, in an energetic and systematic manner. But many business men, who conduct their own affairs prudently, seem destitute of all business capacity, when the secular concerns of the church are entrusted to them.

The following suggestions are worthy of serious consideration :

1. The best men for this work should be selected for it. It is not always easy to find men competent to the service. But the best men who can be secured should be appointed, and if possible induced to serve. Men who will manage wisely, safely, and with energy the trust committed to them.

2. Some system should be adopted, and followed. Nothing can be done well without system.

3. As to what the system shall be, must be left to those who work it. There are many good plans, though no one is equally good for all places, and for all sets of men to work. Get the best that can be devised under the circumstances.

4. After one system is faithfully tried, correct the faults which appear in the working of it, or adopt a better one, if a better one appears.

5. The weekly envelope plan of collections is now almost universally accepted as the best method of making collections. Small sums frequently collected are more easily secured, and more cheerfully given; while the aggregates are large. This seems to have been the apostolic plan; a fact which gives it the stamp of divine approval.

6. Most churches prefer to retain the system of renting pews—at low prices—in connection with the envelope collections, rather than depend entirely on the envelopes, and adopt free seats. It gives a certain income from seat rents, allows a choice of pews at varied prices, and maintains the family-seat system in the house of worship.

7. No plan, however good, will work itself; while a poor plan, if judiciously and persistently prosecuted, will be largely successful. Therefore, whatever system be adopted, let it be in the hands of the best persons, and persistently followed up. Dealing with a slack hand will bring disaster anywhere.

8. No one has so vital an interest in the good financial management of the church, as the pastor; and no one can do so much to secure it, if he himself only have the prudence and the skill. As the pastor of the whole church, and all its departments of work, it is his privilege and duty to have the oversight of all, to counsel, advise, encourage, and stimulate, but not intrude into the sphere, nor needlessly interfere with the work of any others.

9. Let the pastor, however, beware attempting to manage the finances himself, or handle the funds of the church. If he does, he will almost inevitably be found fault with, charged with mistakes, mismanagement, and perhaps with malversation. Let him plan, advise, and stimulate, but put others forward to handle the money and be responsible for the business.

10. Frequent appeals to the congregation for money to make up deficiencies, have rather a depressing and unfortunate effect. All that can be done quietly

and privately, had better be so done. Yet the whole body should, at least once a year, know the condition of affairs, and respond to any appeal that may be made.

11. The true principle of collections is doubtless: 1. To get something from each individual, and if possible, in proportion to each one's ability. A few should not do all the giving. 2. Secure the contributions systematically. This will insure order, and form a habit of giving. 3. Make the collections frequently—at brief intervals. The sums will be smaller and more readily given. It will be more likely to make giving seem a Christian duty and privilege.

12. Depending on fairs, festivals, lectures, suppers, exhibitions and the like, to meet church expenses, is a mistaken and mischievous method of doing Christian work. The principle is wrong. Social entertainments, of a suitable character, and held under proper limitations, are commendable. They may sometimes, no doubt, be resorted to for revenue in specific cases. But if much used they demoralize Christian work, and dissipate if not destroy the spirituality of the church. Christians should give because it is their duty and privilege to give.

* Should read: "... deemed worthy by that local church."

BENEVOLENT COLLECTIONS.

EVERY church should contribute stately to the leading objects of Christian benevolence, which are ~~sustained by the denomination~~. And yet a vast number of churches neglect this altogether. For this neglect, the pastor is largely responsible. Since, while many churches are quite indisposed, if not actually opposed to such contributions, the pastor can, if he will, in some way, secure a recognition of these objects, and a contribution for them, however small it may be. And if admitted to a hearing, and the form of support, they will grow in favor with the people.

The plea made by many feeble churches, that no appeal for aid must be made, except for themselves, is fallacious and harmful.

No church will ever grow stronger for refusing aid to all outside objects; and no church will grow weaker for listening to the claims of others, or giving a little to aid worthy causes. Nor need a pastor fear that the giving to any worthy cause will prevent the payment of his salary. It will rather help, than hinder it.

1. It may not be wise for a church to attempt to sustain every good object that pleads for help. But they should select a few, deemed most deserving.

and which will be most likely to enlist the sympathies of the people. These perhaps would be, the Foreign Mission, Home Mission, Bible Cause, and State Convention, or Association Mission Work. These appeal directly and forcibly to every church, and should be allowed a hearing once a year. Other objects should, occasionally at least, be recognized.

2. Every church should have some system of benevolent work. The least troublesome way—but perhaps the least effective—is to have an agent come, present the cause, and take a collection. Better that than nothing.

3. A better plan, however, is for some convenient time to be fixed for each object, which the pastor himself shall present. An agent should not be waited for, nor depended on. If he can come and give them information, and stimulate their benevolence, it is very well; or spend his time where he is needed more. But the pastor should supervise it, and see that it is properly attended to.

4. Many churches depend on a mere plate collection. Some circulate cards, either to be used at the time, or taken home and returned with the names and amounts to be given; which amounts are to be collected afterwards. Some circulate small envelopes in which the contributors enclose their donations, and return them at some subsequent specified time, to be placed in the basket. In either case an efficient committee should have the matter in charge, and the pastor see that it is not neglected.

5. A more effective plan probably, is that of having a committee to take the whole matter in charge,

and solicit personally from each individual, a contribution for each of the objects aided; giving to each its distinct and appropriate time; a presentation of each object, to the congregation by the pastor, or some other person, to precede each such specific effort. This imposes somewhat more labor, but is more successful in results.

6. Festivals, suppers, and exhibitions, properly managed, may no doubt at times be safely used to raise funds for benevolent objects. But to rely on these largely, is to pervert the principle of doing good, and to deprive donors of the blessing of giving to a good cause, for the sake of doing good, and out of love to Christ.

7. The pastor, as the leader of all church work, should see to it that some plan be adopted, and carried out. But it is much better for him to see that others do it, than to attempt to do it himself. What work others can do, they should if possible perform; while the pastor should expend his time and energy on work which pertains to himself alone, and which others cannot do.

8. The cultivation of systematic benevolence in a church is the cultivation of true Christian character, and tends to increase rather than diminish the liberality with which its own expenses are met. For this reason, if for no other, the pastor should encourage and aid it. Those who never give, never wish to give. Those who give from right motives, never fail to find a blessing in it.

Check the laws in your state. They have changed radically since the time when the following section was written. Dr. VBK

TRUSTEES AND TEMPORALITIES.

THE pastor sustains an intimate relation to all departments of the church's life and work. As a leader, teacher, and overseer of the church, he is to be the counsellor, have the oversight, and seek the furtherance of all.

Trustees are appointed, and the rights of incorporation are obtained, for the purpose of holding the church property by a secure tenure, and managing its temporal concerns according to the provisions of law.

The following presents a brief and general view of church temporalities:

1. According to the laws of most States, trustees are elected—not by the church, as should be the case—but by a *society*, so called, composed of all persons of full age who worship there, and who contribute to the support of the worship.

2. The trustees are to have charge of the church's property, keep it in repair and good condition; raise money for the current expenses, and pay out the same for bills due, including the pastor's salary; all being done under the instructions of the *society* which elected them. But they cannot legally sell, encumber, nor alienate the property, close the house of worship against the church, change or withhold the pas-

tor's salary, without special instructions from the *society* for so doing. They cannot tear down, enlarge or build anew, nor purchase additional property, without special instructions from the *society*.

They cannot legally fix, change, or interfere with the times of worship, nor prevent the house from being used for religious purposes, according to the wish of the church and its original design ; but can prevent its being used for other than religious purposes. Nor can they themselves open the house for any purpose at their own option, without the consent of the church. They simply hold the property in trust, for the church to use for its legitimate purposes.

3. The rights of the trustees for raising and expending funds, are confined strictly to the temporal concerns of the church. Funds for the more spiritual affairs, as for the communion service, for the poor, for missions, and other benevolent uses, they have nothing to do with. Those matters pertain strictly to the deacons' office and work ; or they may be entrusted to special committees.

4. The pastor has no right of interference with the trustees in their special sphere of service, but he should keep well informed as to the business and financial affairs of the church, counsel and advise, encourage and aid them in their work. If trustees were wise and prudent, they would constantly seek the advice and co-operation of the pastor. But this is seldom done.

5. It is not wise to have the financial affairs of the church brought too frequently before the congrega-

tion, especially if it be to make up balances, or to repeat subscriptions, in order to rescue from desperate emergencies. It makes a congregation restless, and diverts thought too much from the more spiritual purposes of worship. Such work should, for the most part, be done quietly, and in private. But when it becomes essential to bring it before the people, on the Sabbath, it should be done in harmony with the sanctity of the place and the occasion, as a matter of religion, and a part of worship itself. For they who come into the presence of God with "thanksgiving," should also bring an "offering" to Him whom they worship.

6. It will be greatly wise on the pastor's part, to avoid all personal collisions with the trustees. They will doubtless at times differ in judgment as to matters of business, but these should be treated with great caution and prudence. Many a pastor has been driven from his church by the vexations which trustees were able to impose upon him, directly or indirectly. Finances embarrassed by intentional complications, or equally intentional neglect, may soon make the pastor's position unpleasant, if not unendurable. He should be true to himself, and to his office, even in the face of conduct so unjust and dishonorable; but he should be very prudent. And if prudent, he will seldom have trouble with his trustees.