

“THE BETTER WAY”

A Guide to
Faithful Stewardship
through
Scriptural Church
Financing

for the Use of

Pastors • Deacons
Finance Committees



“THE BETTER WAY”

Truth told through pictures attracts attention, compels interest, and makes a lasting impression. Jesus, the Master Teacher, made His truth vivid and unforgettable through illustrations that were essentially word-pictures.

The motion picture, “The Better Way,” is a lesson on stewardship and church financing made simple and real by actions and words that the eye can see and the mind remember. It is based on the Bible and experience. It has a three-fold purpose—to inform, to inspire, and to lead to immediate action. Taken seriously and followed intelligently and prayerfully, the plans and suggestions portrayed in this picture will assuredly bring a gratifying measure of success.

This folder proposes a detailed outline of the procedures indicated in the picture. Keep it, study it, use it as a guide to a truly “better way” of carrying on the work of Christ through His church. What must we do to put our beloved Baptist churches on a sounder financial basis?

I. Face Frankly the Seriousness of the Situation

Ours is a money-centered age. Whether we like it or not, all of us are bound to give thought to money. Money represents time, talents, energy, LIFE, exchanged for the currency of the realm. What we do with our money is one of the surest tests of our consecration to Christ.

Yet what are the facts? One-third of the members of an average Kentucky Baptist church give **nothing**. Another one-third give OCCASIONALLY. Only one-third give REGULARLY—and these are the consecrated members who attend regularly and are enlisted in the full program of the church. The greatest single task of Kentucky Baptists is the enlistment of **All** our members in attending, giving, and serving FAITHFULLY. Only thus can we expect to carry out fully our Lord’s Commission to GO—MAKE DISCIPLES—BAPTIZE—TEACH, from our own doors into the uttermost part.

The New Testament ideal is that of an EVERY-MEMBER church. Not ONE is to be left out. The great Cause of Christ demands that **every member**, without exception, be led, lovingly but firmly, to attend the services of his or her church, give to its support, and enter into some form of service, **every week** of the year. How far short of this ideal is your church falling?

The first step in scriptural church financing, therefore, is to face the facts and realize the seriousness of the situation when one-third to two-thirds of the church membership are living in clear disobedience to Christ and are having little or no share in His Kingdom program at home and abroad.

II. Discard Unscriptural and Wrong Methods

We know that the Bible has clear teaching concerning church government, church membership, the ordinances, the great doctrines of grace, moral principles. We have not all discovered that the Bible’s teaching are equally clear as to giving and church financing. When Baptists know what the Word of God teaches, they must obey if they are true to their profession. Obedience to the spirit and the letter of the Bible’s teachings would compel us to give up certain inadequate money-raising methods.

1. We should discard haphazard giving

Our God is a God of regularity and order. Christianity is a religion of system, not spasm. The success of a church demands regular, dependable support. Occasional giving according to impulse will always mean debt and weakness for any church.

2. We should discard high-pressure giving

The principle of voluntariness is a great Baptist doctrine. No one must be forced to attend church or to give against his will. A church will always be weak that depends on emotion or over-persuasion to compel people to give.

3. We should discard commercialized giving.

Money-making affairs for raising church funds are wrong in principle and wasteful in practice. Bazaars, suppers, entertainments, etc., as means of getting people to "give," put giving on a wrong basis, and have never been known to develop a strong, healthy church life.

III. Adopt and Practice the Bible Plan

Scriptural giving rests on four great pillars.

1. **All property belongs to God.** It is his by right of creation. "The earth is the Lord's and the fullness thereof."

2. **A tenth is his for a special purpose.** "The tithe is the Lord's." From the beginning God has made the tithe a just standard for the support of his saving work among men.

3. **We Christians are God's stewards of what we possess.** Our property and money do not **belong** to us, but have been entrusted to us for use according to the will of the Owner for the purposes of Jesus Christ.

4. As members of Christ's church we are to give **worshipfully**—"On the first day of the week;" **personally**—"Let every one of you;" **systematically**—"lay by him in store;" **proportionately**—"as God hath prospered him;" **sensibly**—"that there be no gatherings (special collections)" (1 Cor. 16:2.)

IV. Bible Principles Should be Translated in Practical Plans.

The Bible is not a book of detailed rules and regulations. It give us great principles, and then expects us to work these principles out as practical plans. This demands the exercise of consecrated common sense.

1. Pastor and deacons must be convinced. There is little hope of putting a church on this Scriptural financial basis unless pastor and deacons take the lead. They must believe that they have found the will of God in this matter, and enter into the plans with earnest and prayerful enthusiasm.

2. Time is a vital item in preparing and promoting a church budget. A budget committee should be appointed by the church not later than September to formulate plans for the coming year.

3. This first committee should ordinarily be composed of the pastor, one deacon, one trustee, the Sunday School superintendent, the Training Union director, the W. M. U. President and the finance committee.

4. This committee should meet in the spirit of consecration and prayer to translate the teachings of the Bible concerning giving and church finance into a practical program. Having met about a table with the membership roll and the treasurer's books before them, they should proceed as follows:

(1) Estimate the total amount of money the church should raise for the ensuing year.

(2) Take the roll of the church and divide the members into four groups as follows:

(a) Those who give regularly.

(b) Those who give occasionally.

(c) Those who have given nothing during the past year.

(d) Non-resident members who must be written a letter.

5. Estimate how much each one **might** give if approached properly. Let this estimate be made on the basis of WEEKLY giving. Put the estimated amount in pencil in the right-hand corner of the card.

6. Determine thus the giving possibilities of the church. Make a separate pile for each group of members according to the following suggested schedule:

- (1) Those who, as matters now stand, can scarcely be expected to give anything.
- (2) Those who might give one cent per week.
- (3) Those who might give five cents per week.
- (4) Those who might give ten cents per week.
- (5) Those who might give twenty-five cents per week.
- (6) Those who might give fifty cents per week.
- (7) Those who might give one dollar per week.
- (8) Those who might give two dollars per week.
- (9) Those who might give three dollars per week and above.

When these various sums have been added and multiplied by fifty-two, the committee will have an intelligent estimate as to the giving possibilities of the church membership. Of course, this is an **estimate**, and these amounts are by no means to be thought of as an **assessment**. It is just a reasonable guess as to what the members of the church might give if **every** member were enlisted in giving every Sunday according to his, or her, ability on the basis of stewardship tithing.

V. Build a Tentative, All-inclusive Budget

Let the purpose of the "budget" be fully understood. A "budget" is just a sensible forecasting of all the items of expense of the church for the coming year.

- (1) Let the budget be based on the following fundamental principles:
 - a. Based on Scriptural giving.
 - b. Reach every member of the church.
 - c. Include all objects fostered by the church.
- (2) Let the budget be made to include every foreseeable object to which the church should give. If this is done, the budget will have a three-fold aspect.
 - a. All local expense.
 - b. The Co-operative Program.
 - c. The Kentucky Baptist Hundred Thousand Club.

(3) Let the Budget committee, in touch with various heads of departments of church work, make up a tentative budget somewhat as follows:

Local Expense	Co-operative Program	Kentucky Baptist Hundred Thousand Club
a. Pastor's salary	State Missions	
b. Janitor, fuel, lights, water, etc.	Foreign Missions	Debts on Kentucky Baptist Boards and Institutions
c. Interest on debt (if any)	Home Missions	
d. Payment on debt (if any)	Christian Education	Debts on Home and Foreign Mission Boards
e. Insurance	Hospitals	
f. Repairs of the building	Orphanages	Debts on Seminaries
g. Literature for Sunday School, Training and W. M. U.	Ministerial Relief	Bonded indebtedness of the Southern Baptist Convention
h. Incidentals		
i. Emergency		

This budget is intended for an average-size church and other items should be included where the needs of the church call for additional expense. This program is broad enough to call out the full giving strength of the entire church. In this budget we have every object fostered by the church and the denomination, both state and south-wide. Such an all-inclusive budget makes co-operation easy and convenient for every member to support a full gospel program.

The Financial Plan Should Have the Whole Church Behind It

(1) The making of the church budget should be a democratic process.

The budget committee having reached a tentative agreement on the amount to be raised on each item should call in those who are responsible for the work of the church—the deacons and trustees; the finance committee, Sunday school officers and teachers; Training Union officers, W. M. U. officers; general church officers. These men and women have a vital part in determining the amounts allocated to each budget item. The disapproval or objection on the part of these responsible leaders will defeat any budget and it is a mistake to attempt to promote a budget that does not have their support.

(2) The church should be fully informed concerning the proposed budget.

Copies of the proposed budget, as agreed on by the budget committee and the various church officers and leaders, should be placed in the hands of every member of the church and Sunday School. Every member of every organization of the church should be interested in raising the amount needed each week.

(3) The proposed plan should be presented to the church in regular business session, where further opportunity will be given for revisions. The budget should then be formally adopted by the church in business session.

VI. Prepare for the Every-Member Canvass

After the budget has been adopted by the church, at least two weeks should be spent in preparing for the "Budget Day" and "Every Member Canvass."

1. An Every-member canvass committee should be appointed the day the budget is adopted. This committee should be composed of the finance committee, budget secretary, financial secretary, treasurer, clerk of the church and all Sunday School teachers and officers and any others needed.

2. Any church however small or large should send to the Baptist Book Store and secure "IDENTIFICATION CARDS," which may be had for 50 cents per hundred.

From the class books of the Sunday School **each pupil's name should be copied on the identification card** with full information called for by the board. These cards should be filed in a box by departments and classes as in the Sunday School secretaries' box.

The Sunday School records should be checked against the church membership roll and where a member of the church is not in Sunday School a card should be filled out for him. These members who are not in Sunday School should have their cards (identification cards) arranged alphabetically in the back of the box.

3. **Secure from the Baptist Book Store "Budget" account cards** as they will serve as pledge cards as well as account cards. They have a place to record each week's offering for a year. This card will save the necessity of copying the names of those who made a pledge, and in addition each one signs the card on which his record is to be kept.

Each organization should be interested in raising the amount needed each week. As each department is supported by the budget they have a vital interest in raising the budget and seeing that it is collected each week. A letter should be sent to all members out of the immediate reach of the local church.

VII. Set a Day for Pledging and the Every-member Canvass

1. Pledge cards should be passed out in all the classes on "Budget Sunday." The teacher will make simple and clear what it is all about, and so far as possible, enlist each member in regular giving to the full program of the church as represented by the budget. These pledge cards will then

be gathered and sent to the General Sunday School Secretary along with the records of the day. The General Secretary will turn over the pledge cards to the budget secretary, who should be in his office on this day. Teachers of children under twelve years of age should visit the homes of their pupils and explain the matter to the parents. The chief concern is not the amount of money simply, but the spiritual values which come from learning to give systematically and intelligently as a part of the child's religious education.

2. The budget should be presented at the morning preaching service in a great "Home-coming" hour of spiritual inspiration and personal consecration.

3. On the "identification cards" should have been copied the name of each member and other information as suggested above. Following the preaching service on "Budget Sunday" the pledge cards which have been signed by those present will be handed immediately to the budget secretary, financial secretary, and treasurer, who will at once go through the identification card box and remove the cards of each person who has made a pledge. The cards of those who have thus pledged are placed in next year's box. The identification cards left in this year's box represent those who have not made a pledge, and EVERYONE of these should be visited.

4. The teacher is the committee for his or her class, so there will be no need to handle these cards now. The cards in the back of the box containing the names of the members of the church who are not on the Sunday School roll, and who did not make a pledge in the preaching service, will need to be visited by the committee during the afternoon.

5. A subscription should be sought from every member. The Every-member canvass committee, consisting of the finance committee, plus a number of carefully selected helpers, will take cards of those who have not made pledges and go, two by two, to visit them in their homes. Prayerfully and lovingly, the two canvassers will present the claims of the church, explain fully the budget, and secure a statement from the member as to what he or she may be expected to give.

6. The unfinished work of the canvassing committee should be followed up diligently. The church should never stop short of actual every-member giving.

The appeal should go beyond those who are reached at the special Sunday service.

A follow-up committee must "finish the job." This committee should be composed of the finance committee, the budget and financial secretaries and church treasurer, and all of the Sunday School officers and teachers.

VIII. Collect and Account for the Money Worshipfully and Faithfully.

The money should be collected and accounted for with utmost care.

1. The church should have ONE financial plan, not many plans. All money collected for any purpose in any department of the church is church money.

2. The collecting and disbursing of all church money should be in responsible hands. Experience proves that this can best be done by a budget secretary, financial secretary and a treasurer.

3. It should be constantly emphasized that money is to be placed in the collection envelope with the giver's name on the envelope, sealed, to be handed in preferably at the morning preaching service or at any other regular service of the church—Sunday School, Training Union, missionary meeting. In any event, the envelope containing the money will go in its entirety to the finance committee. All envelopes containing money should be sealed and this seal should never be broken except in the presence of the three entrusted with the church finance. If a collection is given in Sunday School, it will go through the class secretary. Always the giving of this money is to be thought of as a reverent act of worship.

4. The money should be carefully counted and accounted for. Several steps are involved:

At the close of the last service in the morning and evening the financial and budget secretaries with the treasurer and one other helper take charge of all envelopes and loose collections.

(1) **The loose collection is emptied on the table**, counted and listed on the "finance card." (This card may be had from the Book Store at 50 cents per hundred.)

(2) **Each counter then opens the envelopes** verifying the amount written on the envelopes with the amount found within. If he finds a mistake, he calls the attention of all the others to the fact, and makes note of it on the envelope. This is necessary as it is from the figures on the back of the envelopes that the financial secretary gives each one credit for payments on their pledge.

(3) **All Sunday School envelopes** are placed back in the class and department envelopes for the convenience of the financial secretary.

(4) **The money taken from the envelopes** is then counted and listed by the budget and financial secretaries on the "finance card."

(5) **The treasurer takes the money and the financial secretary takes the empty envelopes**, from which she credits each giver's account card.

Church finance should be as accurate and open as a bank. All bills should be paid promptly. All funds going to the Co-operative Program and Kentucky Baptist Hundred Thousand Club should be sent to the State office on the first of each month. At no time should money allocated to one fund be used to pay bills of another fund. If there is a deficit, it should be borne equally by all items, and the weekly offering should be increased until there is sufficient money in each fund for the bills. A church, however, small or large, should have three persons entrusted with the counting and handling the money—budget secretary, financial secretary and treasurer.

These three are needed for a division of the increased work by keeping a more extensive and complete record system and then the new system gives added protection to these handling the money.

IX. Care for and Distribute the Money efficiently

Those charged with handling the church's money should know their duties thoroughly.

1. The budget secretary and his duties.

- (1) He assists in counting the receipts at the close of each service.
- (2) He keeps a record of the total weekly collection on the "financial card."
- (3) At the end of the month he credits each budget item on his double column account book with its percentage of the collections.
- (4) He gives to the treasurer written order for payment of bills.
- (5) A general order may be made by the church directing the budget secretary to draw orders at stated times in favor of persons drawing regular salaries, regular bills and the Mission percentages.
- (6) All bills coming to the church which are not provided for in the general order should go automatically to the budget secretary for investigation; if that officer approves and the church votes, the budget secretary then draws the order and the treasurer pays the bill.
- (7) When the budget secretary issues an order, he charges the amount to the budget item against which it was issued.

2. The financial secretary and his or her duties.

- (1) Receives all money coming to the church.
- (2) Promptly turns over all funds to the treasurer.
- (3) Assists in counting the receipts at the close of each service.

- (4) Keeps accurate account of the source of all money paid to the church.
- (5) Takes the empty envelopes and from these gives each contributor credit.
- (6) Fills out and keeps a monthly "finance card" for information.
- (7) Files the empty envelopes for future reference.

3. The Treasurer and his duties

- (1) Assists in counting the receipts of each service.
- (2) He should take charge of the money after it has been counted and listed on the "finance card" by the budget and financial secretaries.
- (3) He should pay all bills when he receives a written order from the budget secretary. No bill should be paid by him without a written order from the budget secretary.
- (4) He should make at least quarterly reports to the church.
- (5) He should pass his report to the church clerk to be recorded as a part of the business of the church.
- (6) Once a year the treasurer, budget secretary and financial secretary should make a full detailed report to the church for record.
- (7) If the budget secretary fails to order regular bills paid on time, the treasurer should seek directions from the church in business session.
- (8) The treasurer should on the first of each month send all money collected for denominational work to the State Board, 205 E. Chestnut St., Louisville, Ky.

X. Conserve Spiritual Values of Worship in Giving

In all this, spiritual values should be kept uppermost.

Christ's church is his body. His means of carrying on His work of redemption through human instrumentality. Our giving is a true measure of our love of Christ and of his blood-bought church. We increase our love to Christ and to His cause when we give generously and sacrificially.

Christ's purpose is first our salvation and then our growth in grace and in Christian fellowship. It takes money to send Christ's saving gospel to the lost, beginning at our "Jerusalem" and extending our witness "unto the uttermost part of the earth." We cannot truly pray, "Thy Kingdom come!" and then refuse to give of our means to make this possible.

The Co-operative Program is our simple Baptist plan by which every dollar that we give is divided so that fifty cents of it is used here at home to make our beloved state Christian, and fifty cents is given to carry our Christ's commission in winning the Southland and the heathen world to our Saviour. The Kentucky Baptist Hundred Thousand Club is an emergency plan for paying our Baptist debts, most of which have been incurred through the purchase of property and the erection of buildings absolutely necessary for the carrying on of our work at home and abroad. One dollar a month given "over and above" by one hundred thousand Southern Baptists and some ten thousand Kentucky Baptists as our share, would soon pay off every debt that we owe and free us for a mighty forward movement.

One day we shall all be called upon to give an account of our stewardship. What part have we had in the support of Christ's church to which we belonged? What part have we had with our faithful home missionaries in making and keeping the Southland Christian? How sacrificially have we shared with our foreign missionaries who have gone to heathen lands, risking their lives and surrendering their all that Christ's Great Commission might be carried out?

God grant that we may not in that day of judgment hear the fearful words, "Inasmuch as ye did it not—ye did it not to me. And these shall go away into everlasting punishment; but the righteous into life eternal."