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**HANDBOOK**  
FOR  
**MISSIONS AND MISSIONARIES**  
OF THE  
AMERICAN BOARD OF COMMISSIONERS  
FOR FOREIGN MISSIONS

ENLARGED AND REVISED EDITION  
ADOPTED BY THE  
PRUDENTIAL COMMITTEE

[1928/

# American Board of Commissioners for Foreign Missions

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## INTRODUCTION

THIS Handbook is prepared for the use of the Prudential Committee, the officers of the American Board, and the missionaries. Its purpose is to show as nearly and as clearly as possible the relations of the missionaries to the Board and to the missions of which they are members. It does not apply in all respects to those who are temporarily engaged for a limited term of service. Changes may be made by the Prudential Committee to meet new conditions as occasion demands.

It is assumed at the outset that the Prudential Committee, the officers of the Board, and the missionaries are but helpers of one another and workers together in a common service. This statement of their mutual relations is issued in the interests of a clear understanding and to promote regular and orderly procedure. Most of the following regulations are the result of long experience and are but the record of methods that have hitherto proved successful and satisfactory.

Experience has shown that confusion and misunderstanding may arise from neglect to study the Handbook and to become familiar with the regulations contained therein. Missionaries are urged to keep it close at hand for easy reference. Any question not herein answered will, upon request, always receive the careful consideration of the officers and Prudential Committee.

It is expected that all missionaries will cordially accept these rules and regulations and will, to the best of their ability, strive for their orderly maintenance.

This Handbook is issued with the knowledge and belief that the most binding rule of all is that of brotherhood in a common service and under the leadership of Jesus Christ our elder brother; One is our Master and all we are brethren.



## CHAPTER I

### AMERICAN BOARD ORGANIZATION

1. The American Board of Commissioners for Foreign Missions was incorporated in the State of Massachusetts in 1812. At the time of its organization in 1810 its purpose was stated in these words: "The object of this Board is to devise, adopt and prosecute ways and means for propagating the Gospel among those who are destitute of the knowledge of Christianity." In 1869 the Woman's Board of Missions was incorporated in Massachusetts, in 1873 the Woman's Board of Missions of the Interior was incorporated in Illinois, and in 1877 the Woman's Board of Missions for the Pacific was incorporated in California. These Woman's Boards on January 1, 1927 passed over their administrative responsibility for work in the missions to the American Board and ceased to solicit contributions for the support of this work. At the same time a number of women who had been officers of these Boards became active officers of the American Board, having been elected in October, 1926. The three Woman's Boards did not go out of existence, however, but each has retained its charter and, with a small group of officers, cares for trust funds which cannot be legally transferred to any other body. These Boards are thus ready, as in the past, to receive any legacies which may have been written into wills in their names.

2. The American Board is composed of corporate members divided in various classes: Life Members (a

few remaining from the time when the Board was a self-perpetuating corporation); delegates to the National Council of Congregational Churches, elected by State Conferences and local Associations, to the number of about 600, who automatically become members of the Board; and 225 Members-at-Large (one-third of whom must be women) who are selected by the Board itself. It is contemplated that in the election of delegates to the National Council there will be a representation of women approaching the proportion of one-third. The body of Corporate Members thus made up constitutes the legal American Board of Commissioners for Foreign Missions.

3. This corporate body holds an annual meeting, on alternate years in conjunction with the National Council of the Congregational Churches of the United States. At each annual meeting it elects the Prudential Committee, the general officers and the various executive officers.

#### *Prudential Committee*

4. The Prudential Committee of thirty-six members, one-third of whom are women, is elected for stated terms by the corporation. The President and the two Vice-Presidents are members *ex officio*. One-half of the membership of this Committee, comprising for the most part those living in New England, meets regularly twice a month for the transaction of the business of the Board. All members, however, may attend any of the meetings of the Prudential Committee. Twice each year a meeting of the full Committee is called where matters of major importance, like the adoption of the budget, the shaping of fun-

damental policies, both administrative and financial, are usually considered.

5. This Prudential Committee is charged with the authority and the responsibility of conducting the affairs of the American Board at home and abroad.

6. The executive officers of the Board consist of the Secretaries of all classes in the various departments and the Treasurer and Assistant Treasurers; these together constitute the Cabinet of the American Board. These officers perform the general duties devolving upon officers of similar character.

### *Councils*

7. The Cabinet has organized its membership into three distinct Councils.

8. The Foreign Department Council consists of the Secretaries assigned to the foreign field, the Editorial Secretary and the Medical Secretary.

8. The Home Department Council consists of the Secretaries assigned to the Home Department and the Associate Editorial Secretary.

10. The Treasury Department Council consists of the Treasurer and the Assistant Treasurers.

11. Matters relating to these respective departments are first considered by the Council in which the responsibility chiefly rests. Recommendations of the Council then go to the Cabinet, consisting of the members of the three Councils, for full discussion and action. Recommendations from the Cabinet go to the Prudential Committee for action. Careful records are kept of the meetings of the Councils and Cabinet.

12. In order to facilitate closer study and better considered action the Prudential Committee has various committees as follows:

*Committee on Appropriations*, including members from the Prudential Committee and the Cabinet.

*Committee on Reinforcement*, including members from the Prudential Committee and the Cabinet.

*Committee on Foreign Policy*, including members from the Prudential Committee and the Cabinet, to which are added certain co-opted members.

*Committee on the Home Department*, including members from the Prudential Committee and the Cabinet, to which are added certain co-opted members.

*Committee on the Editorial Department* of seven members from the Prudential Committee and the Editorial Secretaries.

*Committee on Finance*, all from the Prudential Committee.

*Committee on Personnel and Salaries* all from the Prudential Committee.

*Committee on Mission Property* including members from the Prudential Committee and Cabinet.

13. In addition to these more general committees there are six committees upon specific mission fields, all from members of the Prudential Committee. The secretaries in charge of the field under consideration usually sit with the committee. Matters of major importance coming from a mission are usually referred to the sub-committee on that field. Missionaries on furlough from the field under consideration are frequently called to these meetings. The six sub-committees on missions are: one each on Africa, China, India and Ceylon, Japan, Islands and Papal Lands, and Turkey, including Bulgaria, Greece and Syria. All sub-committee reports with recommenda-

tions are made in writing to the Prudential Committee by which they are discussed, amended if necessary, and finally acted upon.

14. The Committee on Foreign Policy is in turn sub-divided into the three sub-committees of Higher Education Work, Native Leadership and Building Policy. The Home Department Committee is likewise divided into the sub-committees of Administration, Candidate Work, and Education.

15. At each meeting of the Prudential Committee opportunity is given for missionaries at home on furlough to present items of information from their field and to answer such questions as may be asked.

## CHAPTER II

### THE MISSIONARIES

1. All men and women who are under permanent appointment by the Prudential Committee and who hold the commission of the American Board are "missionaries."

#### *Associate Missionaries*

2. Associate missionaries are term appointees and regularly receive no furlough allowance, outfit, or refit grants. After one term of three to five years, if such workers desire to return to the field, it is anticipated that permanent appointment will be sought subject to the approval of the official body on the field. In cases where for special reasons permanent appointment is not practicable, but the associate missionary continues to serve the Board, special Prudential Committee action regarding furlough allowance, refit, etc., will be necessary. In cases of continued service, associate missionaries are expected to participate in the annuity fund plans for missionaries. In case an associate missionary serves the Board on the field for twenty-five years or more, such associate, if continuing in the service until the age of retirement, shall be entitled to the financial provisions for the retirement of fully appointed missionaries.

#### *Specially Designated Missionaries*

3. The Prudential Committee may appoint missionaries for educational work in a particular institu-

tion, and for other forms of special work, with the understanding that they are not to be permanently transferred to another institution or to different work in the mission without the approval of the Prudential Committee.

4. Engagement for temporary service shall be by vote of the Prudential Committee on the presentation of papers in the usual form.

5. There are other Americans and Europeans associated with the work of the mission who are engaged for temporary service by the mission under the authorization of the Prudential Committee. While these persons are listed in the Year Book as "associated with the mission" and are received into the fellowship of the mission group, they have no direct responsibility to the Prudential Committee nor do they have privileges as missionaries of the American Board.

#### *Relations of Missionaries to the Board*

6. The missionaries are the Board in action. The Board at home exists only for the purpose of promoting the work on the field to which the missionaries devote their lives. The missionaries err in speaking of themselves as "employed by the Board." The acts of the missionaries are the acts of the Board, and so long as one bears the Board's commission he cannot separate himself and his acts from the Board's work. This view of the missionary's life is the one taken not only by the Prudential Committee and the officers of the Board but by those with whom the missionary comes into contact, both in this land and in the mission fields. The work of the Board in the large is

judged by the work and character and bearing and spirit of the missionaries and associate missionaries who represent the Board. An unworthy act of a missionary or associate missionary brings discredit upon the Board, the work it aims to do, and to Christ himself, and so the entire body suffers; while creditable and distinguished service contributes to the joy, satisfaction and honor of all connected with the organization, as well as of the Master. This applies not only to the personal conduct of the missionaries but to means and methods of work.

7. It is impossible for a missionary to turn aside, even temporarily, from his high calling and comport himself in a way unbecoming a missionary of the Cross of Christ, and not bring serious harm upon the cause he represents. In no sense, then, can this work be regarded as temporary or intermittent; the missionary character and aim should dominate every act.

#### *Knowledge of the Vernacular*

8. The Board regards the ability to write, but especially to speak, the native language as an indispensable qualification for missionary service. To aid in securing this the several missions are required, through a competent committee, to provide for proper language instruction and to examine all new missionaries at stated times as to their knowledge of the native tongues, and report the result to the Foreign Secretaries of the Board in charge of the correspondence with the mission. No exemption from such examination shall be made without the consent of the Prudential Committee.



9. It is expected that new missionaries will not be given the right to vote in a station or mission until they have passed examinations satisfactory to the station and mission. Exceptions to this rule should be with the knowledge and approval of the Prudential Committee.

10. In most countries, language schools for teaching the vernacular have been established and are in successful operation. New missionaries are assigned to these schools by the Board where they will begin systematically and seriously to lay a good foundation for their life work. Language schools divide their year's work into two or three terms, the first starting in mid-autumn, and the second after the Christmas holidays. Beginners' classes are formed for each term and all candidates are required to be present at the opening of the term.

#### *Missionary Physicians and Health*

11. Medical missionaries of the Board are to be regarded as the physicians of all missionary families within their reach and are to render service to them without charge.

12. An annual health examination is required of all missionaries of the Board while on the field. It is the duty of the medical committee of each mission with the help of the missionary doctors (1) to arrange for these examinations, (2) to supervise the carrying out of any necessary medical treatment recommended and (3) to send a copy of the reports of these examinations to the Medical Secretary of the Board. The medical committee is responsible to the mission for the care of the health of all members of the mission.

13. All missionaries of the Board are entitled to an annual vacation of at least a month. In those mission fields where it is impossible to spend this in a healthy environment, arrangements should be made so that each missionary can get away for a longer period every second or third year.

14. Missionary physicians are required to render to the mission treasurer an annual account (to December 31), of all professional receipts and expenditures, together with an annual inventory of the medicines and instruments in their hands. Their receipts for services and for medicines, after deducting cost of medicine, incidental expenses, those attending professional visits to missionaries and the maintenance of the medical plant, are to be paid to the mission treasurer, to be credited to the Board or held subject to the orders of the Prudential Committee.

#### *Vital Statistics*

15. The following data should be promptly and accurately reported by the missionary to the Foreign Department:

Date of arrival at one's mission, when first going out and after each absence.

Date of removal from one station to another.

Date of leaving the mission.

Date of arrival in the United States.

Date of marriages of missionaries.

Date of birth of children, with full names.

Date of death of missionaries and missionary children.

## CHAPTER III

### THE MISSIONS

1. For administration on the field and for specific designation at the home office, a mission is an organized geographical section of a country occupied and set off as such by action of the Prudential Committee, and comprises all the different stations within its boundary in which missionaries of the American Board are located. The term mission is applied also to the membership of a mission, which includes all the active missionaries bearing the commission of the American Board permanently located within its geographical limits. The term station is also used to designate both the area and the missionary membership thereof.

2. Owing to changes that are taking place in the matter of the devolution of the mission organization and control, accompanied by the evolution of the native churches and the national organizations, the original plan as to mission administration and control is being greatly modified in some mission fields. This is especially true in China, India and Japan where the chief or entire responsibility for the conduct of the work has been put into the hands of local organizations upon which nationals and missionaries serve together. In cases of this character, however, it is expected that the missions will occasionally have meetings when matters of a personal character such as missionaries' salaries, allowances, etc., and other matters not transferred to the native church organi-

zation will have consideration. There should be at least a mission secretary and a treasurer and whatever other officers and committees may be required for maintaining satisfactory relations to the national body or bodies on the field and the American Board and the home constituency.

3. Wherever the former mission organization continues it is expected that it will have at least three permanent officers, a treasurer, a secretary and an auditor or auditors, and as many other officers and committees as may seem best for the orderly and efficient conduct of the work of the mission.

4. Each mission constitutes the American Board in operation within the bounds of its territory and as an organization it must be held responsible for the orderly and effective conduct of the work of the Board and the mission, under the limitations put upon it by the Prudential Committee, and with such resources as the Committee is able to provide.

5. Each mission shall meet at least once a year, if possible between the months of March and September. Each station is entitled to one delegate at every mission meeting and an additional delegate for every three members of the station or major fraction thereof. A mission meeting may, however, be attended by all the members of the mission, if in the judgment of the mission it seems necessary for the wise administration of the work of the field.

6. The mission shall make such rules and by-laws for the regulation of its operation as it may consider essential, but always in harmony with this Handbook. Copies of all such regulations shall be sent to the Foreign Department for the approval of the Prudential Committee.

7. No new station shall be established, or extended tours of exploration made, or important changes inaugurated or work undertaken except by vote of the Prudential Committee on recommendation of two-thirds of the mission.

### *Voting*

8. Where the former mission organization is retained, each fully appointed missionary who has qualified in language shall have the right of voting on all questions. Associate missionaries have a right to be heard on any subject, but not to vote. Except as specifically allowed by the mission, this same regulation applies to the meetings of the stations during the year. A missionary outside of his mission is not entitled to vote even by correspondence, upon the affairs of his mission or station, although he should feel free to express his opinion on mission questions.

9. Ordinarily the majority vote of the mission meeting shall be sufficient to settle a question, but on matters of major importance, like a large expenditure of funds or the retirement of missionaries, a two-thirds vote shall be required.

### *Records*

10. The mission shall keep regular minutes of its proceedings, copies of which shall be sent promptly to the Foreign Secretaries of the Board in charge of correspondence with that mission. These minutes should be accompanied by letters giving full explanations regarding all points requiring action by the Prudential Committee. The explanations should be adequate to a clear understanding of the action taken.

All documents relevant to mission action should also be forwarded at the same time that the minutes are sent, together with all important documents presented at the meeting. It is necessary that this same procedure be followed in the case of actions of the native church organizations or their executive committees.

### *Assignment of Work*

11. The work of each missionary shall be assigned by the mission or station, or by the corresponding native church organization. Work outside such assignments shall not be undertaken without the approval of mission or church organization.

12. It is essential that no line of work in a mission or a station shall come to be regarded as belonging to an individual or a station rather than to the mission. All work carried on by a missionary of the Board within the boundary of the mission is a part of the work of that mission, and should be reported to the mission and to the Board as such and be subject to the general control of the mission. For this reason no missionary shall open new work involving additional financial support from any source without mission and Board approval. Occasionally a new work is opened with the approval of the mission and the Board, for which finances are found outside of the Board's treasury. In such cases the Board cannot be held financially responsible except in so far as it definitely votes to assume such responsibility.

## CHAPTER IV

### CORRESPONDENCE AND REPORTS

#### *How to Address Correspondence*

1. Mission treasurers address all correspondence regarding accounts to the Treasurer of the Board, 14 Beacon Street, Boston. Funds are paid out in a mission only under the authorization of the Treasurer or an Assistant Treasurer of the Board. Individual requests for allowance for children left at home for study should be addressed to the Treasurer. All orders for purchases in the United States should be sent to the Purchasing Agent in Boston, through the treasurer of the mission and must bear his visé.

2. Mission secretaries address all official correspondence to the Foreign Secretaries in charge of their respective fields. All action of the Prudential Committee is officially reported to the mission by the Foreign Department. As a rule, all missionary correspondence with the Board and for the Prudential Committee is filed with the Foreign Department.

3. The Medical Secretary is a member of the Foreign Department. His distinctive line of correspondence is with the individual missionaries regarding their health problems, and with the mission and the medical missionaries regarding the professional aspects of the work. In the case of letters from the fields dealing with medical matters involving policy or expense copies should be sent both to the Foreign Secretaries and the Medical Secretary.

4. Each missionary should write freely to the

Secretaries in charge of the Foreign Department regarding his own personal work as well as upon more general questions. It is only by frequent correspondence that the Foreign Secretaries can secure the information required if they are to bring the successes and needs of the work to the attention of the Prudential Committee. The Secretaries are always ready and eager to be of personal service to the missionaries and will gladly receive and give attention to matters of a personal character.

5. All correspondence in regard to presenting the work to the churches, special speaking appointments and projects should be addressed to the Home Department.

6. Missionaries should correspond directly with the Editorial Secretaries on matters referred to in paragraphs on the Editorial Department work.

### *Official Reports*

7. It is important that a general annual report covering the work of each station be prepared by a person appointed by the station for the purpose. This report should cover every department of work and every institution and should be accompanied by fuller departmental and institutional reports, each prepared by the missionary in charge. These reports should be presented to the mission through its secretary. Two copies of each report should be sent by the mission secretary immediately to the Foreign Department of the Board. These reports should cover the twelve months ending June 30 and should be prepared and mailed so as to reach the Foreign Department by September 15.



8. In case the mission prints a full report of its work, at least twenty-five copies should be sent to the Foreign Department as soon as issued. Advance copies are appreciated. At least two copies of all that is printed *in English* in the mission should be sent to the Foreign Department.

9. An annual statistical report must be prepared on a blank sent out from Boston. This report shall cover the year ending December 31 and should be forwarded in time to reach Boston before May 1.

## CHAPTER V

### EDITORIAL CORRESPONDENCE

1. The Editorial Department is responsible for the *Missionary Herald*, the *Annual Report*, the *Year Book of Missions*, leaflets on various fields, and also for the Board's publicity through secular and religious newspapers. Material for the *Missionary Herald* and general news matter should be sent directly to the Editorial Department.

2. The *Herald* editors welcome news items or longer articles telling of missionary events; they want picturesque incidents, human interest stories, prompt information in regard to political and social happenings affecting the work and immediate word about special honors or decorations bestowed on the missionaries and their associates. Copies of printed letters and reports and carbons of the missionaries' correspondence with their home constituency would be gratefully received. Many a letter written for the supporting church deserves a wider circulation. If these can be illustrated with pictures they will be doubly valuable.

#### *Photographs*

3. The sharing of "snapshots" with the Editors is vital to the success of the publicity work of the Board. Pictures should be described as fully as possible and should be mailed flat (not folded), well backed with cardboard, or loosely rolled in tubes. Best results in reproduction are secured from a glossy finished

print but any clear photograph with sharp outlines can be used.

Stiffly posed figures in large groups are seldom usable. More simple subjects are preferred, clear in outline, with not too many figures and with picturesque background. "Close-ups" of single figures, beautiful in themselves or having some special significance, are always desirable. Pictures showing *action* are solicited. People are more interesting when they are doing something than when they are simply posed for a photograph. Everyday life should be photographed. Beautiful scenery, if it is characteristic of the country, is of interest.

### *Publicity*

4. The American Board through its Editorial Department endeavors to bring to the American public news of what its missionaries are doing through pictures, news releases, feature articles and editorials. These center around the individual missionary and the whole structure stands or falls according to the amount and type of information which the missionary sends to headquarters.

5. The "news story" is written primarily around the missionary and is sent to the editors of newspapers in towns and cities where the missionary has relatives or supporting constituency. The more general material, called the "human interest" story, can be so written as to create a feeling of kindness and understanding in the reader toward foreign countries and toward mission work in general.

6. As to material: while statistics are absolutely essential, they do not interest the hurried newspaper

reader as quickly as do warm human incidents about real people. It is not necessary that material be sent in any particular form. Let the facts be given, including names of people and places, and the Editors will decide in what form they can best use them. Incidents having to do with native life and customs appeal to the newspapers; the missionary, therefore, should not wait for a special occasion. He should note down some of these, no matter how familiar, remembering that the ordinary thing in a strange land is novel to the American reader. Such descriptions may prove to be the nucleus about which to build an appealing human interest story. Newspapers will often use pictures.

In time of political or other troubles that claim international attention, the missionary should be on the alert for interesting angles of the situation. The international news services cable very brief and often distorted reports.

### *Library and Archives*

7. The archives of the American Board and the books produced by its missionaries are constantly consulted by students of history. The present collection is now exceedingly valuable and is becoming more so each year. As history is always in the making, the current output of the mission presses and other publications bearing on the Board's work abroad should be carefully preserved and made available for future research. The responsibility rests in large part upon the missionary who is in a position to secure this material.

8. The library specializes in books by Board mis-

sionaries, whether in English or in foreign tongues. At least one copy of each book or pamphlet written by missionaries should be sent to the Librarian. This applies also to translations and includes textbooks. Each book in a foreign language should be accompanied by a statement in English as to title, author and subject matter.

## CHAPTER VI

### EDUCATIONAL WORK

1. All forms of missionary education have taken on special importance in most mission fields during recent years of development and expansion of missionary work and the increased importance placed upon native leadership. Countries in which the higher missionary educational institutions are located are increasingly recognizing the importance of these institutions to the life of the country and to their moral and intellectual development. It is evident that the chief, original purpose to prepare preachers and teachers for mission schools has immensely expanded. These schools are showing their great value in training the youth of the country in the development of capacity to think, to act independently and to lead in every department of life and society in which they find themselves. It is apparent that many of these educated native men and women who have not entered into direct Christian service are rendering great aid to the development of Christian institutions and Christian organizations and are preparing the way directly and indirectly for reaching their people with Christian truth beyond anything anticipated in the earlier days of the development of educational missions.

#### *Schools Should Be Christian*

2. The importance of making the atmosphere of all mission schools so decidedly Christian that it will

be impossible for any student to remain in them for any length of time without receiving distinct impressions of the supreme value of Christianity, cannot be overemphasized. Sound Christian character in every pupil should be the aim of every teacher and the goal of every school. To build up a Christian social order in any country is now recognized as a fundamental aim of modern missions. To accomplish this there must be Christian educational institutions. It has come to be generally realized that systems of missionary schools must be effectively and forcefully Christian even though, under government regulations, there can be no compulsory religious instruction in the classroom and during school hours.

3. It is expected, however, wherever possible in harmony with the laws of the country, that there will be in all schools instruction in Christianity, both in the Bible and in the fundamental principles of our religion. Yet, a school may be made, through the devotion and Christian living of all who have to do with it, a decidedly Christian force in any country, even without a religious ritual or the privilege of direct class work in religion during the school period. We put emphasis on the value of the Christian home life of boarding students in connection with either national or mission institutions.

4. In case of doubt in the mission as to whether a school should be continued or suspended because of unfavorable local conditions, it is expected that the case will be referred to the Prudential Committee for consideration and decision. This bears upon questions of grants from local governments, on conditions prohibiting or hampering the missionary purpose of

the school, as well as the question of continuing under national laws which exclude religious instruction.

5. Each mission shall make report to the Prudential Committee annually of all grants received from local governments for educational work, with the exact terms and conditions attached to them.

6. It is possible that the last form of missionary work to persist after the native church has become independent of foreign control and support will be that of co-operation in the work of training men and women who will be the leaders in the church, in society and in the nation. Mission educational work has in it the promise of permanent values of tremendous constructive significance.



## CHAPTER VII

### BUSINESS RELATIONS

1. Unless authorized by the Prudential Committee in cases of emergency, no missionary shall borrow money of nationals or foreigners in mission fields either for himself or for his missionary work, nor shall he receive or hold deposits for nationals.

2. No missionary shall make commercial investments of any kind in the country where he serves without the knowledge and approval of the Prudential Committee, nor should he under any circumstances make personal loans to nationals of the country. Every missionary should keep himself as free as possible, consistently with necessities growing directly out of the missionary work, from business relations and complications with the people dwelling in the country where he is located.

3. Missionaries are warned against ordering goods for missionaries of other Boards or for natives of the country or for any outside party. It is impossible for the Purchasing Department to act as purchasing agent for others, and the responsibility involved and the complications liable to arise from filling outside orders are many and are increasing. Many unfortunate experiences in this direction compel the Board to decline to act as purchasing and forwarding agent for any except our own missionaries.

#### *Outside Work*

4. No missionary in the field shall engage in any employment other than that of the regular work of

the mission without the approval of the mission and of the Prudential Committee. In case of work so approved, all remuneration received therefor shall be paid to the mission treasurer for the Board, unless by previous arrangements with the Prudential Committee other plans are approved. This rule is not intended to exclude occasional writing for publication.

#### *Leave of Absence*

5. It is undesirable that missionaries should leave the area of their mission on their own responsibility. Leave of absence should be secured from the mission or the native church organization. In case the contemplated absence would cover a period of more than two months, or involve leaving the country, permission should be obtained from the Prudential Committee.

#### *Life Insurance of Missionaries*

6. It is desirable for missionaries to carry life insurance in so far as their incomes allow, and the Board stands ready to aid them in maintaining their policies so long as it is understood that no legal financial responsibility is assumed. Policies may be left with the Treasurer who, if desired, will pay the premiums and charge to the personal account of the missionaries, on receipt of proper notice of premiums due. An order for such payments should be left with the Treasurer before sailing, or returned to him before the first premium is due. The Board cannot make special grants for this purpose or take into account the payment of premiums in fixing the salaries of missionaries.

7. The Board co-operates with its ordained missionaries in the meeting of membership dues in the Annuity Fund for Congregational Ministers. This Annuity Fund is available for all regularly ordained Congregational ministers and also for ministers of other denominations who have been in the service of the American Board for five years. In adopting the provisions for retirement it is understood that each permanent appointee who is eligible for membership shall join the Annuity Fund.

8. The Board has put into operation an annuity plan for its unordained missionaries parallel to the Annuity Fund for Congregational ministers. This applies to all unordained missionaries both married and single with the exception of term appointees. As in the case of the ordained missionaries, it is expected that all newly appointed unordained missionaries who are eligible for this annuity plan will become members thereof. The details of this plan are handled by the Treasury Department to which all inquiries should be addressed.

#### *Medical Expenses of Missionaries*

9. It is expected that missionaries in the field will meet the minor medical and dental expenses out of their basal salary appropriations and that the larger medical, surgical and one-half the dental expenses shall be met from the appropriations made for that purpose in connection with the salaries given.

10. Missionaries residing at stations not within reach of the mission physician and those incurring unusual expenses for medical service may ask, with

the approval of the mission, to have such expenses met wholly or in part by the Board.

### *Last Sickness Expenses*

11. In case of the death of a missionary accompanied by unusual expenses, the salary account, if necessary, may, upon written request to the Treasurer of the Board, be drawn upon to meet these expenses up to and including three months of salary following decease.

### *Purchases and Money Orders*

12. The Treasurer of the Board is authorized to make payment for purchases made by the Purchasing Agent for its missionaries, provided the order has received the visé of the mission treasurer—the cost and all charges, including freight, to be deducted from the salary of the missionary. A careful estimate of the cost of all such orders for goods must be sent to the mission treasurer, to be recorded by him, and forwarded with his approval to the Purchasing Agent of the Board, provided the account of the missionary will allow it, or there is reasonable expectation of meeting the charge when due. If an order does not contain the mission treasurer's visé it will be returned to him for approval.

13. Orders sent to firms with instructions to render their bill to the Treasurer of the Board should be accompanied by their mission treasurer's order on the Treasurer of the Board. At the same time the Treasurer of the Board must be informed of the transaction that he may be prepared to meet the bill on presentation.

14. If missionaries desire to have payments made in the United States they should either: 1. Obtain a draft of the mission treasurer on the Treasurer of the Board for the remittance, or 2. Send an order to the Treasurer of the Board properly viséed by the mission treasurer requesting him to make such payment. Missionaries and station treasurers should never send their own drafts on the Treasurer of the Board.

15. The Treasurer of the Board is authorized to receive and transfer funds handed to him for the private use of missionaries.

16. The Treasurer of the Board is willing to be of assistance to missionaries in the matter of holding of securities, collecting and receiving income thereon and maintaining savings bank accounts.

## CHAPTER VIII

### RETIREMENT OF MISSIONARIES

#### *Provision for Emeritus Missionaries*

1. All missionaries may retire from active service and become "Emeritus Missionaries" of the Board on or after reaching the age of sixty-eight, with the understanding that they have fulfilled their appointment for life service.

2. All missionaries at the age of seventy years shall retire from active service and become "Emeritus Missionaries." In the case of husband and wife, the age of the husband shall determine the time of retirement.

3. Except in extraordinary cases, as hereinafter provided, "Emeritus Missionaries" shall withdraw from the mission field. The Board will defray ordinary home travel expenses of such "Emeritus Missionaries" according to the rules of the Handbook, and will provide, if needed, an annual allowance thereafter not to exceed \$1500 for man and wife or not to exceed \$800 for a single man, or \$900 for a single woman.

4. In determining the amount of allowances of "Emeritus Missionaries" both at home and on the field the circumstances of the particular missionary including amounts received from the Annuity Fund will be taken into consideration.

5. The Prudential Committee may in special cases allow "Emeritus Missionaries" to remain on the field. The request to do so must be made to the Board by

the missionary and shall be accompanied by medical approval. In case the request is granted, an annual allowance will be made not to exceed the basal salary on the field plus any health allowance and one-half of any house fund allowance, but in no case to exceed the grants named in paragraph 3.

6. This provision for the care of "Emeritus Missionaries" remaining on the field is made upon the following understandings and conditions, viz.: that such missionaries

- a. Cannot claim a vote in the mission and station where they remain;
- b. Shall not undertake administrative responsibilities;
- c. Shall not occupy a residence required for an active missionary.

7. All "Emeritus Missionaries" and retired missionaries, whether in the field or at home, who have been in active service twenty-five years or more, shall be enrolled among the missionaries of the Board with the year of the beginning of their service and the year of their retirement.

8. The Foreign Secretaries shall correspond with the missionaries who are approaching the retirement age in order to have a clear and direct understanding with them as regards the application of these regulations to their cases.

9. As missionaries in the field approach the age fixed for retirement, their furloughs should be arranged and undertaken with that fact in view.

#### *Withdrawal for Personal Reasons*

10. When a short term appointee for personal reasons other than health withdraws from service before

the end of the term there are necessary certain financial adjustments as provided in the Memorandum of Agreement accepted by the Board and the appointee at the time of appointment.

11. In case a single woman missionary withdraws within the first five years of service in order to marry a missionary of another Board or missionary institution, there are certain financial adjustments which must be met by the Board or institution to which the missionary goes in accordance with the basis which has already been agreed upon by the Boards.

12. In case a missionary withdraws from the service of the Board for personal reasons other than health within the first five years of service or within five years from the return to the field after furlough, it is expected that financial adjustment will be made with the Board on account of travel and outfit expenses, the amount of the adjustment and the terms of the payment thereof to be decided upon in each specific case.

#### *Dismissal from Service*

13. Any missionary may be dismissed by the Prudential Committee when in its judgment he has violated the instructions given him, whether before or after entering the field of his missionary labors, or has failed to perform any duty reasonably required of him. In all cases, however, where such a missionary is a life appointee, he shall have the privilege of appealing to the corporate body of the American Board.

14. In order to secure the harmony and efficiency of action essential among the missionaries at the



several stations, whenever the Prudential Committee shall become satisfied that an individual missionary, for any cause, is unable to work in harmony with his brethren, or to exert such influence as is deemed truly promotive of the cause of Christ, or as warrants his continuance in that field, the Committee may recall such missionary and terminate his relations with the Board.

15. Whenever, before the time of sailing, the Prudential Committee is convinced that the appointment of a new missionary was a mistake, because of new evidence or for any other reason, the right is reserved to recall or cancel the appointment.

## CHAPTER IX

### MISSION AND STATION TREASURERS

1. Each mission shall annually appoint a treasurer, subject to the approval of the Prudential Committee. The mission shall also appoint station treasurers and mission auditors. The former must be approved by the mission treasurer.

2. In addition to the auditing of the mission treasurer's accounts by the mission auditors, each mission shall make provision for the auditing of station accounts and the accounts of missionaries and mission institutions receiving appropriations from the Prudential Committee.

3. The Treasurer of the Board will furnish the mission treasurers with detailed instructions concerning the form and method of preparation of the semi-annual accounts which the mission treasurers are required to furnish promptly showing the condition of the mission treasury on June 30 and December 31 of each year.

4. The mission treasurers are directly responsible to the Prudential Committee and will be held responsible if they allow station treasurers or individuals to violate the rules relating to payments. In cases of sudden emergency arising from sickness or like urgency the mission treasurer may afford temporary relief, if approved by the mission or the committee *ad interim*, or, when this is impracticable, by the station. In every such case the mission treasurer must immediately report the same to the Treasurer in Bos-

ton, giving the authority for the payment and the reasons therefor.

5. The Board's bills of exchange, sent as remittances, are not to be sold until the proceeds are needed for use, even though the rate of exchange may seem to make it desirable; and no large balance of cash should be kept in hand or on deposit. Deposits should be made only after the most careful inquiries and assurance of security; and then either in the name of the mission or of the treasurer of the mission, not in the name of any individual. Deposits should be made only in banks approved by the Board Treasurer. Under no circumstances should individual members of the mission hold mission funds in any considerable amount or make any deposits of the same in local banks. Only authorized treasurers can hold funds for mission work. No funds of the Board shall be loaned under any circumstances—for the gain of interest, or otherwise.

6. Where the local currency bears a fixed parity of exchange with U. S. dollars, all transactions on the mission treasurer's books shall be at the rate of parity. Where there is a varying rate of exchange, the transaction shall be at the average rate of exchange obtained for the sale of the bills of exchange for each six month period. This will necessitate the setting of a temporary rate by the mission treasurer, such temporary rate to be slightly higher than the probable average rate for the six months, and this temporary rate to be used until the actual average is ascertained, at which time adjustment can be made. Any deviation from this plan can be made only after full and detailed statement has been sent to the Board Treasurer and his permission obtained.

7. Blank drafts in U. S. dollar currency drawn on the Treasurer of the Board are provided for the mission treasurers to be used in making remittances for members of the mission to persons in America or other countries. They can be used for payment of salaries to the missionaries or for the payment of personal credits or special votes sent from the Board Treasurer where it is desired to have such payments in dollar drafts. Drafts should be numbered and a report on a prepared blank form shall be sent at least monthly to the Board Treasurer.

8. The station treasurer and members of the mission shall furnish statements to the mission treasurer promptly as requested since the preparation and forwarding of his semi-annual accounts to the Board cannot be delayed.

9. Auditors are required to see that the accounts are properly vouched and correctly cast, and that each item of expenditure has been authorized, and to report accordingly in their certificate, which should always be written upon the accounts rendered, and should state the amount of the balance of the account as found by them in United States gold and its equivalent in the currency of the country, stating the rate of exchange.

10. It devolves upon the mission treasurer to preserve all deeds of mission property and other legal papers belonging to the mission, or certified copies of the same, to keep clear and correct accounts of all receipts and payments, and to have vouchers for all disbursements. His books must be open to the inspection of any member of the mission at any proper time.

11. Mission treasurers are responsible to the Prudential Committee for the correct interpretation of the terms of the appropriations. They are also agents for the Board to enforce any rules concerning the income derived from such sources as tuition fees, medical fees, earnings of the press, premium on exchange, and remuneration for services of missionaries temporarily employed in outside work. Station treasurers are also accountable to the Committee through the mission treasurers. They are financial agents of the missions for their several stations, with powers and responsibilities in their locality similar to those of the mission treasurers. They must submit properly audited accounts to the mission treasurer as he does to the Board's Treasurer, such accounts to be open to the inspection of the members of the station. The mission treasurer shall make reasonable rules to secure from the station treasurer proper accounts, such rules to be approved by his mission. Station treasurers should keep only small balances of funds on hand for current needs. All deposits should be held by the mission treasurer, and if of large amount and not temporary should be transferred to the Treasurer at Boston. Mission treasurers should make payments upon appropriations made by the Prudential Committee only when authorized so to do by the Treasurer of the Board.

12. The mission treasurer shall carry on a frequent and full correspondence with the Board Treasurer concerning the financial affairs of the mission and shall acknowledge promptly the regular financial letters from the Board Treasurer.

13. All profits arising from the sale of the Board's

bills of exchange, or from the sale or use of property of any kind, must be accounted for to the mission treasurer, to be by him credited to the Board in account with the Treasurer at Boston.

14. No treasurer has authority to make advances on appropriations for the current expenditures of the mission, excepting when prepayment is unavoidable as in the renting of houses and like cases. For other advances the authorization of the Prudential Committee must be obtained. Salaries and personal allowances of missionaries must not be paid in advance, but at the end of the time for which payment is due. Special instructions regarding medical expenses will be sent to the mission from time to time by the Board Treasurer in consultation with the Medical Director.

15. Mission and station treasurers are directed to give advice to returning missionaries as to the most economical routes, lines of steamers, etc., securing passage by such in advance. They are expected to do whatever they can to protect the Board from unnecessary expenditures, and to provide for the health and comfort of the missionaries on their journeys.

## CHAPTER X

### ESTIMATES AND APPROPRIATIONS

#### *Mission Estimates*

1. At each annual meeting of the mission or of the corresponding native church organization there shall be carefully prepared and forwarded to the Prudential Committee through the Foreign Department, estimates for the work of the ensuing calendar year figured in U. S. currency. These estimates should include everything absolutely necessary for the work of the year and should be arranged as provided below. Three copies should be sent, and they should be posted so that they shall reach Boston as early as possible and in any case not later than August 15.

2. The estimates shall be separated into the following divisions:

Schedule A—Missionaries' Salaries.

Schedule B—General work based upon a total amount not greater than the appropriations of the preceding year. The form of the detail of these estimates will be prescribed from time to time.

Schedule C—Additional needs for which appropriations are desired, these to be explained fully in covering letter.

Schedule D—Residences and buildings classified in accordance with urgency of the need and fully explained in covering letters.

3. All individual or station requests for grants or appropriations must come to the Prudential Committee through the mission, except upon circum-

stances of extraordinary need and emergency. If, however, a missionary shall feel aggrieved by the action of his mission, he may appeal to the Prudential Committee, a copy of such appeal being given to the secretary of the mission at the same time.

4. The Prudential Committee will make appropriations annually, after due consideration of the estimates from the missions and its own estimate of the probable receipts of the Board, and will communicate its action to each mission before December 1, if practicable. In making appropriations the Prudential Committee will carefully study the relative claims of the different missions in view of their peculiar necessities and development.

#### *Form of Appropriations*

5. The appropriations are made under the heads of *Salaries* and *General Work*. Appropriations for residences and buildings are reported separately as Special Votes.

6. The Salary appropriations are prepared upon the same blank form as is used for the preparation of estimates. When a missionary leaves the field before the expiration of the time covered by the Salary appropriation, or reaches the field after the time when the Salary appropriation commences, the mission treasurer shall pay salary only for the period when the missionary is actually on the field, and the balance shall lapse to the Board. This does not apply in the case of the House Fund allowance, which is treated below. No part of the Salary appropriation can be used for any other purpose except where special permission has been granted by the Prudential Committee.



7. The appropriation for General Work will be made for the most part in a lump sum. There are in some cases certain items definitely specified, and these directions must be followed by the mission. The mission or corresponding native church organization shall be responsible for the distribution of this lump sum appropriation for General Work. Redistribution may be made during the year, but all sums not used at the end of the year shall lapse to the Board. Prompt and full report must be given of such distribution and redistribution in such form as is requested by the Home Department in connection with Projects.

8. The General Work appropriation represents the full amount which the Prudential Committee can provide for the work of the year. The mission must therefore plan its work so that it can be fully financed by this appropriation plus any amounts from other known sources of income.

#### *Salary Appropriations and Allowances*

9. In preparing the estimates for basal salary of members of the mission the amount shall be determined by the cost of an economical and comfortable support at the station to which the missionary has been assigned. In general the amount for a single person shall be one-half of the amount for a married couple. In case an increase in a basal salary is requested by the mission, full information must be given of the reasons for such increase, together with such data as are available regarding changes in the cost of living. It is expected that should the cost of living materially decline the basal salary requested by the mission will be decreased.

10. The estimates for children's allowances should be based as follows: for each child under seven years of age, ten per cent of the basal salary; for each child aged seven to fourteen years, fifteen per cent; and for each child aged fourteen to twenty-one years, twenty per cent. This applies to natural (not adopted) children living with parents on the field. When missionaries desire to adopt children application should be made to the Prudential Committee in each case in order to determine whether or not the Committee will grant the regular allowance for such adopted child. Allowances for children attending schools at home or schools for American children in foreign countries are treated in Chapter XV.

11. The estimates for House Funds shall be based on the amount necessary to cover the rental of missionary residences not owned by the Board and on the amount necessary for the ordinary repairs, taxes, insurance and care of residences owned by the Board. When a missionary resides in a building used for school or other mission purposes, his House Fund allowance at the proportionate rate should be paid toward the care and maintenance of the school building.

12. If, through furlough absences, a residence is vacant without a House Fund allowance provided, the mission treasurer may charge in his semi-annual account an allowance at the usual rate for such residence. (The House Fund remains with the houses while the salary follows the missionary.)

13. This House Fund shall be held in the mission at the credit of the Board and for the purpose for which it was given, subject to such rules as the

mission may make for its expenditure. Should the fund accumulate beyond the present needs the balance shall be held at the disposal of the Prudential Committee. It is expected that the missions will make the House Fund estimate no larger than is actually necessary for the expenses of each year, and it cannot be used for purposes other than the objects for which it was given except by approval of the Prudential Committee.

14. The salary estimates shall contain other allowances such as Health, Medical, Language Teacher, etc., according to the items and amounts as approved by the Prudential Committee for the particular mission. These other allowances are to be used only for the purposes for which the appropriation is made and to be subject to such rules as may be prepared by the mission regarding their use, such rules, however, to have been previously approved by the Prudential Committee.

### *General*

15. All appropriations are made subject to the following limitations:

a. Appropriations are not transferable between the Salary and General Work classifications.

b. All Salary and General Work appropriations are made for the calendar year and if not used during the year any unexpended balance will lapse.

c. Appropriations for residences, buildings and equipment (in the form of special votes) are sent out on the understanding that they are needed for immediate use. If building operations are delayed, immediate notice should be sent to the Board Treas-

urer in order that action may be taken, either for the temporary recall of the appropriation or its redesignation.

d. It is always understood that while the appropriation is in no case to be exceeded, there should be a careful endeavor by wise economy, especially in the erection of buildings, to accomplish the work for less than the amount appropriated.

## CHAPTER XI

### THE SECURING OF GIFTS

Missionaries, especially when on furlough, often desire to raise money for the institutions and the work with which they are connected or in which they take a special interest. As the securing of such funds is liable to affect the regular income of the Board, a discussion of the principles involved and a statement of the regulations of the Board follow.

#### *Definitions*

1. *Regular Gift*: A regular gift is any gift which applies to the regular appropriations of the Board. Such gifts are intended for the general treasury, but they may be designated for particular missions, institutions, salaries or lines of work, in so far as these are included in the budget of appropriations for a given year. Gifts of churches, church organizations and individuals applying on "projects" (see below), come under this definition.

2. *Special Gift*: A special gift is any gift which the donor desires to have applied to some object connected with the Board's work, but outside of the regular appropriations. In popular parlance such gifts are spoken of as "specials."

3. *Personal Gift*: By a personal gift is meant any gift of money sent through the Treasurer of the Board, from friends or relatives, to promote the personal comfort and usefulness of the missionary. Such gifts are not classified as "specials," and are not sub-

ject to the considerations and regulations laid down in this chapter.

### *Projects*

4. The Project Plan is the method of securing the support of definite and specific portions of the regular work of the Board. By this plan appropriations are assigned to state conferences in terms of the support of missionaries, schools and hospitals, evangelistic, social and industrial work, and partial maintenance of union institutions on the foreign field. The state conference in turn allocates projects to associations, churches or individuals, crediting all receipts upon the regular benevolence apportionment of the church and state.

5. It should be understood that churches are expected to meet their full apportionment to the benevolence budget of the Homeland work as well as to the work of the American Board before making special gifts *toward their projects*. Churches and individuals can make special or personal gifts in the interest of projects but no credit can be given on apportionment. The Project Plan does not contemplate the development of new work, but better support of the present work through knowledge of it and enthusiasm for it.

6. Missionaries are urged to keep the Board supplied with fresh and interesting material in order to educate and inform churches in regard to the projects. In some missions a project secretary has been appointed whose special duty is to assemble material from missionaries and send it to the Project Secretary of the Board at regular intervals. This plan is recom-

mended as one that has proved effective. So far as practicable, missionaries are asked to maintain a personal contact with the constituencies particularly interested in them and their work.

*General Principles Governing Special Gifts  
Safeguarding the Treasury*

7. The Board is not averse to the gathering of special gifts, provided the objects accord with the policies of the Board in a given field, and provided the solicitation is conducted in such a manner as not to encroach upon the general income. In every way possible the Board must safeguard not only the giving of the churches, but also the giving of individuals for the maintenance of the regular work, upon which the salaries of the missionaries, of thousands of native workers and the conduct of our institutions depend. The foremost and imperative duty of the Board financially is to pay its bills and to pay them promptly on every field. Only when this is assured is the Prudential Committee warranted in considering the meeting of additional needs through special donations. If there is a deficit at the end of the year, it is a deficit on the regular work. There can be no deficit on specials, since the Board transmits money for special objects only as it is received.

8. Moreover, the Board needs the help of the missionaries, especially when on furlough, in the matter of educating the home constituency and securing a steady and ever increasing stream of gifts into the general treasury. The personality and message of the missionary, when he appears before the home churches, is an important asset of the Home Depart-

ment. In recent years, so large a proportion of time is spent (rightfully too) by furloughed missionaries in taking courses of study with reference to rendering better service abroad, that scant opportunity is left for the cultivation of the churches. Should the balance of time be devoted to the securing of special gifts, the loss to the Board in the larger way would be great.

9. The missionary on furlough in his public addresses should keep in mind that primarily he represents the Board and his mission rather than the station or institution with which he is immediately connected. While he will naturally emphasize his own department of the work, it should be done against the background of the Kingdom of Christ and with the general interests of the Board in mind.

#### *Importance of Special Gifts*

10. At the same time, the Board recognizes that the special appeal has an important place in the financing of the work. A gift made in response to such an appeal does not necessarily reduce the amount which the general treasury would receive had not the special been given. The great proportion of specials unquestionably is extra money. Munificent gifts as well as a multitude of less conspicuous donations have been secured as specials which, in all probability, would never have been sent to the regular treasury. These gifts have added materially to the missionary plant and have supported different phases and departments of the work, all valuable and important and all a vital part of the enterprise as a whole.

11. Let it be understood then that, under suitable



safeguards, the Board would encourage its missionaries to seek special funds, and that the officers of the Home Department stand ready to advise such missionaries as to the persons to be approached, the preparation of their printed material, and the methods likely to yield the best results.

### *Specials and the Apportionment Plan*

12. In passing upon requests for special appeal, the Prudential Committee will keep in mind the danger of allowing too many such appeals at one time, lest there be interference with the Apportionment Plan. Under this plan, as recommended by the National Council of Congregational Churches, adopted by the State Conferences, and administered by the Commission on Missions, each church is asked to become responsible for a definite portion of the total budget of askings covering the work of foreign and home missions. As only gifts to the regular budgets of the Boards apply on the apportionment of a church, the pastors and state leaders watch special gifts with concern. Under the most favorable conditions it is not easy for a missionary to secure the co-operation of a pastor in pressing a special appeal upon members of his parish; should the pastor consider that his apportionment is being encroached upon, he will almost certainly refuse such co-operation. The Project Plan tends to make the church leaders more eager than ever to have the gifts of the people applied to the meeting of what they consider to be their share of the total task. It should be added, however, that in the case of a missionary being adopted by a church—an arrangement under which

his salary becomes the project of the church—the system is found to work to the advantage of special appeals, for the reason that the people are glad to do extra things for a missionary whom they have come to love and admire.

### *Proper Objects for Special Appeal*

13. A cautionary word is needed as to what may be considered proper objects for special appeal. The Prudential Committee looks with disapproval upon the building up of a work in any mission field which is dependent, in any large measure, upon the annual solicitation of specials upon the part of the missionary in charge. The Committee cannot assume any responsibility for the conduct of such work or for any debt which may thus be incurred by the missionary. It would, therefore, urge and insist that such conditions shall be avoided to the last possible degree. The Committee would also deprecate any custom in the mission which would put upon a new missionary taking charge of an established work an obligation expressed or implied to raise, by private solicitation, added funds for the support of the work of which he is thus put in charge. Any missionary is abundantly justified in declining to accept such a responsibility even when asked to do so by the mission.

14. In order to avoid the perpetual burden of raising annually a fixed sum in specials for the support of work, it is urged that, as far as possible, special gifts be used for permanent investments such as securing new and necessary sites, buildings, equipment, endowments, etc., letting the regular annual ap-

appropriations of the Board meet, as far as they will go, the recurring annual expenses like salaries of native workers and regular support of the institutions. This will relieve missionaries who secure specials from being placed under the burden of an obligation to raise a fixed amount each year, to prevent a personal debt at the end of the year.

### *Regulations Governing Special Appeals*

15. *Authorization of the Prudential Committee:* All missionaries desiring to make special appeals must receive the authorization of the Prudential Committee.

16. *Authorization of the Mission:* No special appeal will be authorized by the Prudential Committee without the approval (expressed by formal vote) of the mission or of the recognized native church organization. In the vote mention should be made (a) of the particular object in view, (b) the amount of money required (conservatively estimated by qualified persons) and (c) the name of the missionary or missionaries who are to make the appeal. This vote (with suitable explanations) should be transmitted by the secretary of the mission to the Foreign Secretaries in charge of correspondence with that field. The relation of the object to the policy of the mission should be mentioned, the relative urgency of the appeal, and the amount of time involved in applying the gift should it be received. In a number of instances, in dealing with generous donors, the Board has been embarrassed by the fact that money raised at home under a cry of urgency is not expended on the field until after long delay. Appeals of an important

nature call for careful investigation not only on the part of the missionary concerned, but on the part of the officials of the mission, especially the treasurer.

17. *No Appeals to Churches:* Missionaries receiving authorizations from the Prudential Committee are not allowed to solicit special gifts from Congregational Churches as such, or from organizations within the churches, such as Church Schools, Young People's Societies, Men's Clubs, Women's Societies, etc., these being reserved by the Board for cultivation in behalf of the general treasury.

18. *Appeals to Individuals:* In appealing to individuals among the Board's constituency, missionaries should present their case in such a way that the individual will not be inclined to divert to a special what he customarily contributes to the Board's general treasury.

19. *Leaflets:* Missionaries shall submit in manuscript form to the Home Department any leaflets, letter heads, or printed statements they desire to use, together with the cost involved.

20. *Transmission of Gifts:* All special gifts and pledges shall be sent to the Treasurer of the Board unless explicit permission is given by the Prudential Committee for some other person to receive and forward the same.

21. *Time Limit:* Authorizations shall be limited to a specified period of time, ordinarily the furlough period of the missionary, and at the end of the period he should report to the Home Department the result of his canvass.

22. *Expenditure of Special Gifts:* Whenever special gifts are received by an individual for the work

or for any purpose that is not purely personal, whether as a result of an authorized appeal or not, these gifts should not be expended except under the general approval of the station of which the missionary is a member and, if the gift exceeds \$100 gold, or involves a question of policy, its expenditure should have the approval of the mission.

23. *Special Gifts Belong to the Mission:* As a fundamental principle, governing the expenditure of special gifts, it should be kept in mind that such gifts, whether received by individuals or by the mission, become at once a part of the mission assets, and should be so recognized both by the Board and by the mission. In other words, the fact that a gift for any special line of work comes to an individual, does not give the individual final authority over the use of the gift. It is understood that if the gift thus received cannot be used in accordance with the expressed wish of the donor, it shall be held until correspondence has been had with the donor to ascertain if the conditions cannot be changed. If, however, the donor does not consent to a change, no alternative remains but to return the gift.

24. *Special Gifts and Mission Accounts:* All specials received by individual missionaries must be reported to the mission, with annual statement both of the amount received and of the manner in which the money is expended. The account for specials shall be audited in each station and in the mission, the same as all other accounts.

Each mission shall report to the Board yearly the amount of special donations received by each member, and the purposes for which they have been

used. In case expenditures are not approved by the mission, or the money either in whole or in part cannot be used for the purpose specified, any unexpended sum must be returned to the Treasurer at Boston, to be repaid to the donors, unless, by correspondence with them, permission is given for other use of the money.

### *Personal Funds*

25. All missionaries are cautioned against investing private funds in mission enterprises. All such funds when so applied must be regarded as belonging to the Board and the mission and subject to the direction of the mission. Private ownership and control of mission work and institutions cannot be recognized and the investment in missionary work of private funds or of funds given by personal friends cannot be regarded as conferring any right of personal ownership or control. In addition, it is not expected that private funds and funds privately collected will be used for mission work except with the approval of the mission.

26. Equipment of a substantial sort (automobiles, movie machines, scientific apparatus, and the like) given to missionaries for their work or purchased from special gifts, which is used in the work of the mission, shall be considered as property of the mission and under its general direction. Any disposition of the same and the use of the proceeds thereof shall be subject to the approval of the mission and of the donors.

## CHAPTER XII

### THE PROPERTY OF THE BOARD

1. No property is to be purchased, or any building erected or rented for the Board and none of its property is to be mortgaged or assigned for any debt, without authorization of the Prudential Committee. All property given to the Board or purchased for its use must be secured by title deeds, duly recorded in the manner required by the laws of the government where it is located. The care of all such property devolves upon the mission treasurers, and a full record should be kept by each station treasurer and the mission treasurer, giving the number of lots and quantity of land (in acres or square feet), the latter estimated if not definitely known; the number of buildings and use made of each; the cost of land and buildings (if known) and estimated value; how the property is held. A plot of the ground with location of buildings is always valuable. It is required that from these records an inventory shall be made by the mission treasurers and sent to the Treasurer of the Board, accompanying the accounts of December 31, in so far as any additions or changes have been made during the year.

2. The property of the Board should always be held in its corporate name when the laws of the country allow such tenure and if there are no serious disadvantages in so holding it. If such property stands in the name of individual missionaries, or others, such individuals should at once file with the

mission treasurer a deed of trust showing that the real owner is the American Board. The mission treasurer should see, on the removal of the individual from the locality or mission, that the title is promptly and legally transferred to some resident representative of the Board before the departure of the titleholder.

3. In the China Missions the Prudential Committee in 1927 adopted the policy of leasing all except the residence property to the Chinese Church. A form of lease has been approved and no leases of such property on other terms than those contained in this form should be made except where such changes are approved by the Prudential Committee.

4. All buildings should be insured and where this can be done at a reasonable rate in safe companies such arrangements should be made by the mission. The particulars of such insurance must be reported to the Treasurer at Boston and the premiums provided for out of General Work or other funds on the field. Where such insurance on the field is not practicable, arrangements should be made with the Treasurer of the Board for the insuring of the property through the Board Insurance Fund. In such cases there should be sent annually a description and valuation (at replacement value) of all buildings and personal property of the mission (books, surgical instruments, institutional furnishings and equipment) exposed to risk of "loss by fire, lightning, earthquake and other casualties."

5. Property not in use and not likely to be needed for missionary purposes should be disposed of promptly, or as soon as a fair price can be obtained.



Sales are to be authorized by the mission on terms approved by the mission treasurers and confirmed by the Prudential Committee. The proceeds of such sales must always be credited to the Board at once, and not held for purchase of other property. Special grants will not be made by the Committee because of such sales, but only on the merits of each application, irrespective of funds thus received.

## CHAPTER XIII

### OUTFITS AND REFITS

1. The outfits allowed are: For a married couple, \$500 on appointment, and \$150 at the end of the first year in the field; for a single man, \$300; for a single woman, \$350. The outfit allowance is made for the purpose of equipping the missionary for his work in the mission to which he is to go. He is expected to make his own purchases with the advice and aid of the officers of the Board and its purchasing department. No account is demanded as to the expenditure of the outfit appropriation. *It is recommended that a good proportion of the outfit allowance be held in reserve for purchases after reaching destination.* In the case of single missionaries who are either keeping house or sharing in a housekeeping establishment, there is available a supplementary outfit allowance at the end of the first year on the field of \$75. Such supplementary allowances are made available only on request of the individual missionary. This request should be made to the Treasurer at Boston and the mission treasurer will make payment of such allowance only as the credit is received from Boston.

2. The Board will pay freight and charges to destination, including duties where such are levied, on any amount under six cubic tons (equal to 240 cubic feet), for a married missionary's outfit, and for others up to three cubic tons (120 cubic feet); also insurance to the extent of \$1,000, \$600, \$700 for married

missionary, single man and single woman, respectively. This freight allowance is limited to shipments made during a period not to exceed two years from date of appointment. Beyond these amounts all expenses are to be paid by the owner of the goods.

3. Refits after seven years of service are for a family \$225, for a single man \$125, and for a single woman \$200. After a five years' term of service refit for a family is \$175, for a single man \$100, and for a single woman \$200. The Board will pay for freight and other charges out upon refits at the rate of 90 cubic feet for \$225 refit.

4. Missionaries who have served only a part of the full term on the field are not entitled to a full refit. Those who have materially exceeded the full term may receive an extra amount of refit, the deduction or addition being in proportion to the time served. In figuring the number of years served six months or more will be considered a year.

5. The refit allowance is voted by the Prudential Committee and put to his credit by the Treasurer when the missionary's return to his mission is authorized.

6. Outfits being furnished for use in mission fields are to be regarded as the property of the Board, and in case of withdrawal of missionaries within five years from the time of arrival on the field, all articles of such outfits as were not for personal use are to be left at the station in care of its treasurer, who shall at once send an inventory of them to the Secretary of the Board in charge, that they may be placed at the disposal of new missionaries.

7. No fixed rule can be made for medical outfits

and refits since conditions so widely differ in different missions. Each case is taken by itself. Medical missionaries receive the same regular outfit as do ordained missionaries.

8. All surgical and medical outfits, in case of the retirement of the missionary physician from practice in the mission, are to be turned over to the mission treasurer and held subject to direction from the Prudential Committee for use of another physician or otherwise. An inventory shall be made and sent to the Secretary of the Board for the information of the new physicians.

9. Certain changes in the amount of these outfit allowances are under consideration and if approved notice will be given of the same.

## CHAPTER XIV

### FURLOUGHS

#### *Length of Terms*

1. The length of term of service varies in different mission fields, because of climatic conditions or isolation. The following plan was accepted by the Board in 1928 and is to be put into operation as follows: for missionaries appointed subsequent to January 1, 1929, to be fully operative; for those in the service January 1, 1929, to be gradually put into operation before December 31, 1935.

*First Term:* five years for all missionaries.

*Second Term:* for single missionaries six years, except in the Philippines and Micronesia where all terms are five years; for married couples seven years, except in India, Ceylon, West Central Africa and Rhodesia where the second term shall be six years, and in the Philippines and Micronesia where all terms are five years.

*Subsequent Terms:* for all missionaries seven years, except in India, Ceylon, West Central Africa and Rhodesia, where they shall be six years, and in the Philippines and Micronesia where all terms are five years.

In some missions there are certain stations where particularly unhealthful conditions exist, as for example, Bombay and Inhambane, Portuguese East Africa. A sufficiently large health allowance will be granted to missionaries located in such stations as to permit them to have annual or at least mid-term vaca-

tions in some more healthful location, usually in the same general area.

2. If a missionary requests and the Medical Committee of the mission approves, any term may be extended one year. On the other hand, the Board gives to the Medical Committee of each mission the authority to recommend to the Prudential Committee (after a medical examination) that a missionary should return home for health reasons before his or her term of service is completed.

3. After the completion of such a term in the field each missionary with the approval of his mission is entitled to a year's furlough at home. Plans for leaving the field for furlough may involve an absence from the field of twelve months, plus time necessary for direct route travel, but should not include more than one mission-work year. It is expected that this furlough will be entered upon just before the hot season or vacation period in the mission, and that the missionary will be back upon the field at the close of the hot season the following year. As a rule, furloughs will be spent in the United States.

4. It is recognized that when a missionary reaches his field at the close of the hot season, he will be entitled to ask for his next furlough to begin before the hot season at the end of the term, thus shortening the last year on the field. When a missionary reaches his field late in the year, it is not expected that he will ask for a furlough to begin until after the completion of the full term in the field, and until the following hot season, in many cases making some months over the regular term of service.

5. The request for furlough for a missionary

should be forwarded to the Foreign Department by the secretary of the mission. If the request is made before the expiration of the full term of service, the reasons for such request should accompany the report of the mission vote.

### *Freight Home*

6. A missionary coming home on furlough is not expected to bring household effects. The Board cannot be responsible in such cases for freight upon more than 40 cubic feet for each adult, with corresponding additions for children.

7. A missionary retiring from the service of the Board is not expected to bring home bulky articles of furniture or such as can be disposed of in the field at good advantage, but apart from this the Board will pay the return charges upon personal effects as follows: single missionary, not to exceed 80 cubic feet; married missionary, not to exceed 160 cubic feet.

### *Traveling Expenses*

8. The Treasury Department from time to time issues a manual giving the most up-to-date information regarding travel arrangements and the Board regulations which goes much more into detail than the following paragraphs. (See also Chapter XVI.)

9. When furlough is granted, the Board will defray the expenses of the journey, by the most direct and economical route consistent with health, from the mission station to the missionary's home. These expenses include freight on personal effects as above indicated. All other freight, also duties on curios, etc., must be paid by the missionary. Expenses of

delays on the way, unless absolutely required by health or otherwise unavoidable, are not to be charged to the Board. Mission salaries cease on leaving the station and the personal traveling allowance of \$20 per month begins. Funds will be advanced by the station and mission treasurers for the expenses of the journey, such funds to be charged to the Treasurer of the Board and at once reported to him, to be accounted for by the missionary on arrival home. Missionaries leaving the mission should always bring a certified statement of their account from the mission or station treasurer as settled up to time of their departure, or a draft on the Treasurer at Boston for the balance due the missionary, so that their accounts with the mission may be closed. Natives of the country must not be brought home by the missionaries at the expense of the Board, except in case of sickness of the missionary when special attendance is pronounced necessary by the attending physician.

10. In case a missionary desires to come home by other than the direct route, there may be allowed a lump sum equivalent to the cost of the direct route, which can be used to apply on the expenses of the route to be followed. Such a lump sum allowance is based upon the cost of the normal route of travel, and in case a missionary travels by a lower priced class of accommodation than that upon which the allowance is based, the allowance must be correspondingly modified. Because of the question of health, and also because of plans for speaking which may be made by the Home Department for the furlough period, it is necessary that permission of the Prudential Committee be first obtained before such plan is



allowed. In such case the missionary should first secure the approval of the local physician and forward this to Boston with the request for permission and for the allowance of the lump sum. In case the permission is granted, the mission treasurer will be notified and authorized to advance the travel funds necessary.

11. In case of journeys by indirect routes or where there is a delay en route, the furlough allowance can be dated to begin at the time the missionary would have arrived in this country had he come by the direct route. Request for this privilege should be made in advance and in case the missionary desires to draw upon this adjusted furlough allowance before he reaches America, instructions as to where such payments should be forwarded should be sent to the Treasurer in Boston. The mission treasurer has no authority to make payments upon this account. The furlough is understood to begin with the date of the beginning of the allowance.

12. Whenever a missionary comes home with no reasonable probability that he will return to the field, arrangements should be made at once with reference to severing official relations with the Board. This step aids materially in making arrangements for supplying the vacancy in the mission, and for caring for the work.

13. Any extension of the furlough period must be authorized by the Prudential Committee after correspondence with the Foreign Department.

14. Accounts of travel expenses of the missionaries should be kept and rendered on a blank provided for this purpose and in accordance with instructions contained in the Travel Manual.

15. When missionaries leave their mission stations for the United States, the mission treasurer should charge all monies advanced to and for them for traveling expenses to the Treasurer at Boston (not to the missionary's account), and advise the Treasurer at once of such advances, carefully stating the amount of cash to be accounted for by the missionary on his arrival in the United States.

16. If possible, the missionary's account with his mission should be settled before he leaves and a draft given him on the Treasurer at Boston for any balance due; or the balance at his debit charged to the Board, and reported to Boston.

#### *Furlough Allowances*

17. A furlough allowance will be provided for missionaries on furlough to date from their arrival at destination in this country at the following rates: married couple \$1800 per annum; single missionaries \$1000 per annum; each child under 7 years of age \$180 per annum; each child over 7 and under 14 years of age \$270 per annum; each child over 14 and under 21 years of age \$360 per annum (while dependent upon parents for support).

18. Rental grants for married missionaries on furlough may be made up to \$30 per month, but shall not exceed three-fourths of the total rent paid and shall be made only upon application.

19. Because of the fact that the furlough allowance is based on the necessities of an economical living, it is recommended that missionaries as far as possible, take advantage of the facilities of the missionary homes, both those maintained by the Ameri-

can Board and those maintained by other organizations. A special bulletin regarding these homes has been prepared and circulated. Additional copies are available on request.

20. When missionaries come home on furlough it is expected that the ordinary dental and medical expenses can be met from the furlough allowance. Requests for a medical grant from the Board towards meeting the larger and more unusual expenses for medical treatment, surgical operations, dental work, sanitarium and hospital care may be made to the Medical Secretary. In such cases unless it be an emergency the missionary must confer with the Medical Secretary before incurring such unusual expense. The Prudential Committee cannot recognize any requests for medical grants where full consultation and approval of the Medical Secretary has not first been secured. Some of the best physicians and surgeons of the country are ready to give their services to missionaries, and some of the leading hospitals make merely nominal charges. It is the desire and purpose of the Board that missionaries shall have during their furlough every needed care for the preservation of health and for its restoration when impaired.

#### *As to Service on Furlough*

21. Before leaving the field missionaries should correspond with the Foreign Department regarding the plans for their furlough year. They are also asked to report tentative plans on the blank sent out by the Home Department.

22. In general it is expected that the use of the furlough shall be as follows: one-third for health

purposes; one-third for speaking on behalf of the Board; one-third for study and preparation for future work.

23. Missionaries returning on furlough must consult with the Medical Secretary concerning their health, their medical examination and any necessary medical care and treatment. The approval of the Medical Secretary is necessary before missionaries can engage in speaking campaigns or take up plans for study.

24. The heavy demand of the churches for missionaries to speak on behalf of the foreign work makes it necessary that early and full consultation be had with the Home Department in order that their speaking plans may be laid out to the best advantage particularly in connection with the fall campaign under the direction of the Commission on Missions.

25. It is recognized that the study period during the furlough is of great value in preparing the missionary for the return to his work on the field. Plans for study must be worked out in such a way as not to interfere with health or with the necessary speaking for the Board. The officers of the Board will in every way assist missionaries in making plans for their furlough study and in helping to secure scholarships where such are available.

#### *Return of Missionary after Furlough*

26. Prior to the authorization by the Prudential Committee of the return of any missionary to his or her field after a furlough, the question of such return shall be acted upon by the mission, or the corresponding native church organization, and the result for-

warded to the Foreign Secretaries in charge of correspondence with the field. This vote shall ordinarily be taken at the annual meeting of the mission which follows the beginning of such furlough. However, *by unanimous consent*, the mission may take this action at a meeting previous to the departure, the missionary in question retiring while the subject is under deliberation and when the vote is taken. This procedure is recommended to the native church organization in cases where it and not the mission carries responsibility for voting on the return of missionaries to the field. The Prudential Committee reserves the right to follow its own judgment, rather than that of the mission, in decision as to the return of the missionary after furlough.

27. In all cases an authorization by the Prudential Committee for the return to the field is conditioned on a medical certificate being received by the Medical Secretary within four months of the date of sailing.

28. In returning to the field after a furlough, the Board will pay traveling expenses as on the first journey out, and make a refit allowance.

## CHAPTER XV

### CHILDREN OF MISSIONARIES

1. The Board will pay the expenses of the journey of children of missionaries to the United States, whose coming for education or health, on application of their parents, has been authorized.

2. In general the Board does not meet the expenses of children over twelve years of age returning to the mission. In the case, however, of children who will attend satisfactory schools on the field, the Prudential Committee may on individual application allow the return at Board expense up to the age of fifteen years. In cases where the return is not allowed at Board expense the permission of the Prudential Committee must be obtained before the children may be taken back at personal expense.

3. In lieu of the regular children's allowance received when on the field there will be granted an allowance at the rate of \$300 per year for children studying in this country which will be available from and after the twelfth birthday until the age of twenty-one years is reached, provided that during this period the child is not self-supporting.

4. In the case of missionaries' children attending school in foreign countries the Prudential Committee may, on application, make additional appropriations to apply on these extra school expenses. Such application must be made each year.

5. By the kindness of friends a home has been established at Auburndale, Mass., for such missionary

children as cannot be placed with relatives or others. This is held in control by trustees and a board of women managers appointed by the Prudential Committee. Children received pay for their board and clothing at cost price. Parents or guardians will have the entire charge and responsibility of the finances of their children in correspondence with the trustees or managers of the home. Parents contemplating sending children to this home should early enter into correspondence with the home with reference to the same. The address is The Walker Home for Missionaries' Children, 144 Hancock Street, Auburndale, Mass.

## CHAPTER XVI

### TRAVEL DIRECTIONS

For detailed statement regarding travel arrangements the missionary is referred to the Travel Manual prepared by the Treasury Department. (See also Chapter XIV.) The following provisions are noted, however, for general information:

1. All missionaries going to other countries, including the Philippines, should be provided with passports. Persons to be located in India, Ceylon and South Africa, must have official permits to enter for missionary or educational work. The Foreign Department will give directions for securing both passports and permits upon application by the missionary.

2. It is expected that missionaries will not travel upon the most expensive steamers, except second class. Intermediate vessels, while slower, are comfortable and safe, and are to be used whenever practicable.

3. All tickets from the home of the missionary to the field are to be secured by the Treasurer in Boston; but ample time should be allowed in order that the most desirable accommodations may be secured.

4. In procuring tickets in all cases the best discounts allowed to missionary travelers, both by steamer and rail, should be secured. The mission or station treasurer should provide each missionary with two certificates (the blanks for which will be placed in his hands), which will secure the usual railroad



concession in America, the duplicate copy to be retained by the missionary for emergencies on his journey.

5. In the United States, missionaries are entitled to travel upon certain railroads at Clergy Rates. Instructions regarding the obtaining of these rates is presented in detail in the Travel Manual.

6. The missionary may charge on his travel expense account for excess baggage at the rate of 100 lbs. per adult and 50 lbs. per child over and above the regular baggage allowance by the railroad and steamship companies. Any excess over this amount is to be met personally.

7. All personal baggage should arrive, when possible, on the same steamer with the passenger, to avoid custom house complications. Missionaries expecting to travel across the continent of Europe, however, should take only sufficient baggage for the journey, sending the remainder by freight several months in advance.

8. It is desirable that information should be given, wherever possible, of the steamer upon which the traveler expects to arrive in American ports, in order that due preparation may be made to facilitate the passage of baggage through the custom house, and to provide suitable entertainment during delay at port of entry.

9. Funds for the entire journey of outgoing missionaries will be furnished by the Treasurer of the Board; funds for the entire journey of returning missionaries will be furnished by the mission treasurer.

## CHAPTER XVII

### PURCHASES AND SHIPMENTS

1. All orders for goods to be purchased and forwarded by the Board should first be viséed by the mission treasurer, and then addressed to the Publishing and Purchasing Agent at Boston. Orders should be typewritten, if possible, on paper preferable size  $8\frac{1}{2}$  x 11". Please do not refer to previous letters for information, but repeat what is necessary to make each order complete in itself. Do not send orders directly to dealers, but through the Purchasing Department of the Board. This request is made for your own protection.

2. Orders for periodicals should be submitted to the Purchasing Agent at Boston on a Periodical Form. (Each mission treasurer should have ample supply for distribution to the entire mission.) Orders should be received annually at Boston, not later than the middle of November. All subscriptions will be automatically cancelled at the time of expiration.

3. Household and personal effects for returning missionaries supposedly not dutiable (i.e.: which have been owned and used abroad for one year previous to their dispatch to the United States) should be packed, where possible, separate from new goods presumed to be dutiable. Consign the return goods to the American Board of Commissioners for Foreign Missions, Boston, Massachusetts, and mail the original bill of lading, with a duplicate copy by a subsequent mail, to the Purchasing Agent at Boston, with

a detailed list of the contents and values. A consular invoice is no longer necessary. Such goods will be admitted duty free only on production of the owner's affidavit, which document must be executed before a notary public after arrival in the United States. Number each package consecutively and have your invoice of contents conform to the numbers on the packages. Never include in the marks on the packages the name and location of the party in the United States to whom the goods are to be forwarded after clearance at the custom house. Let all such particulars be included in the letter of advice when the bill of lading and invoice are mailed. Designate all shipments through to Boston, Mass., regardless of the steamer's arrival port. In case the destination is in the Pacific Coast states, correspondence should be had with the Purchasing and Shipping Agent of the Board regarding the proper designation of such shipments. (See also paragraphs 6 and 7, Chapter XIII.)

4. All goods dispatched from Boston by freight are insured against all risks. Whenever a vessel is lost or the cargo so damaged that insurance should be collected, the mission treasurer and the consignee should, as soon as the facts are fully ascertained, write a joint letter to the Purchasing Agent of the Board at Boston. Be careful to indicate the damaged boxes by number and, if partial loss, detail the items in question. Sometimes breakage and loss incurred can be traced to the transportation companies, and in such instances the mission treasurer should first attempt a collection from the local carrier. If unsuccessful, claim should be presented to Boston with full facts.

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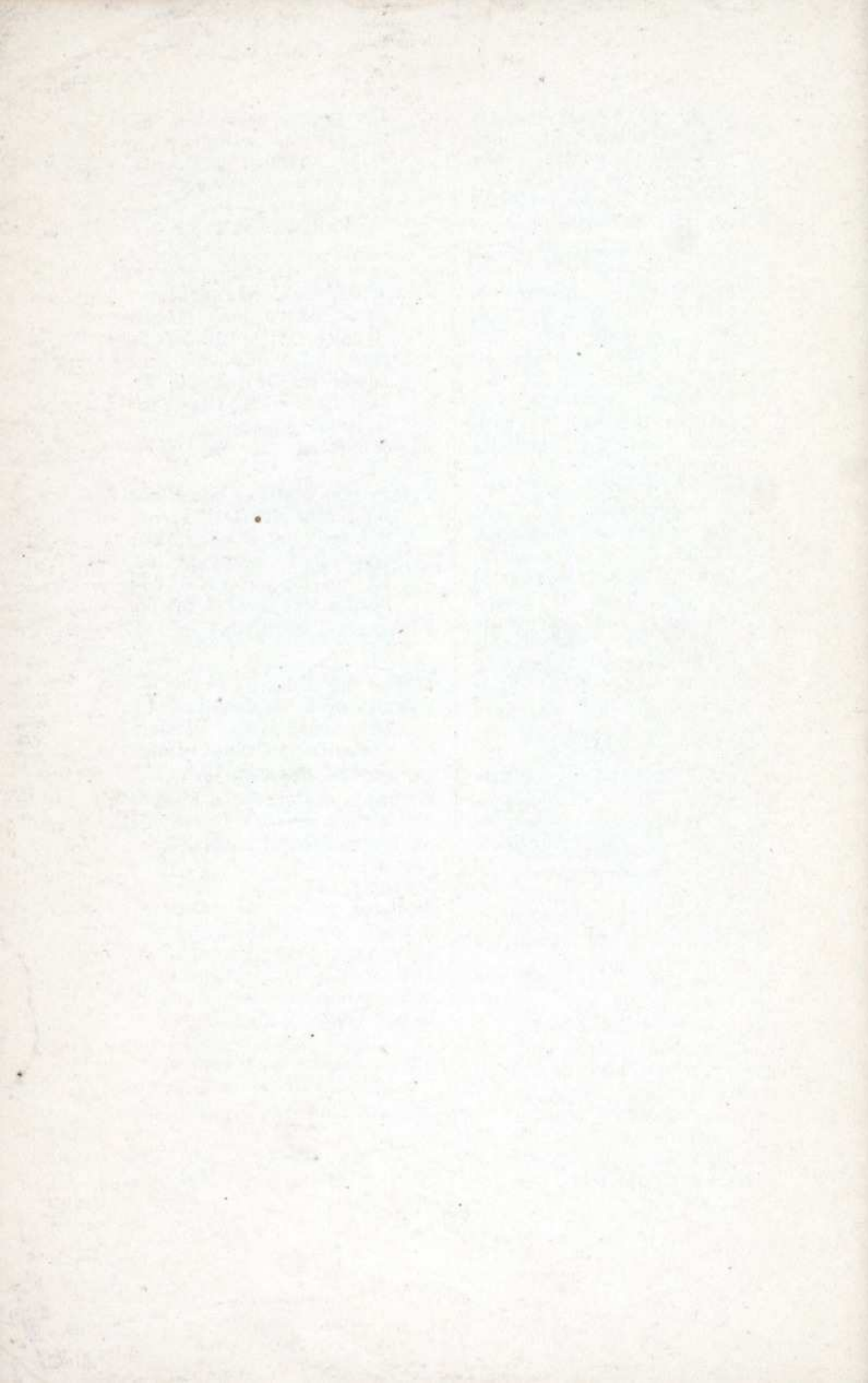
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