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The Centenary of the Baptist Building Fund.

IV. THE LONDON BAPTIST BUILDING FUND.

THE national conditions prevailing at the birth of the new Society were strangely similar to those of the centenary year. In 1824, our forefathers were in the aftermath of a great war. The grim shadow of Napoleon had darkened the map of Europe for a generation. The campaigns which ended in his defeat taxed the resources of the country to the utmost. The resultant peace of 1815 had been greeted with cheers, for a period of almost boundless prosperity was expected to follow. Disillusion had come, however. Fluctuating prices, industrial depression and heavy taxation inevitably follow war's inflation and destruction. Thousands were forced upon the rates and the downward path was entered upon which, in a few years, reduced almost every labourer in England to the position of a pauper. After the lapse of a century, the description still holds. Such were the conditions facing the London leaders when they set out to organise a better response to the courageous chapel building policy of their country brethren. Similar conditions face the London leaders to-day as they seek to respond to the chapel building requirements of the ever-enlarging suburbs of the great city. Thus does history repeat itself!

London and the Country alike hailed the new Society with enthusiasm. It did not disappoint its founders. At the end of twelve months, in "a plain and unvarnished relation of their proceedings," the Committee was able to say: "all reasonable expectations have been realised, and the hopes of some greatly exceeded. The Society has cause for gratitude in having been the means, during the year, of preventing many painful and expensive journeys to poor Ministers, of relieving many distressed Churches, and rejoicing many sorrowful spirits."

The success of the Society is not surprising, for its leaders were men who inspired confidence. Almost without exception they were Deacons of their own Churches, and a majority served on the Committees of kindred Societies. Stern, unbending Dis-

senters, immovable in their conception of faith and order, they were typical Christian laymen of the period. The three Trustees were known beyond the bounds of London and Westminster. Benjamin Shaw was not only Treasurer of the Baptist Missionary Society during some of its most fateful years, and a Trustee of the Particular Baptist Fund, but was also one of the most active of the Dissenting Deputies and a member of the Stepney College Committee. William Brodie Gurney was perhaps the most widely known. He had founded the Sunday School Union in 1803, and was its leading spirit. He followed this with the Youth's Magazine in 1805. He further served on various Committees, including Stepney College, the Missionary Society, the Home Missionary Society, and the Particular Baptist Fund. Later, in 1835, he became Treasurer of the Missionary Society. The third Trustee, Samuel Salter, was prominent in connection with several Societies, particularly the Missionary Society and the Home Missionary Society. Of the latter, he was Treasurer. The close connection with the Missionary Society of these men, and also of those to whom reference was made in the last article, emphasises the influence of John Dyer in the choice of Trustees and Officers.

The members of the Committee are worthy of individual mention, for each contributed to the strength of the Society. Two must be accepted as representative of themselves and their brethren. John Penny was elected to the Committee at the inaugural meeting in 1824, and served for over twenty years. A Deacon at Eagle Street for many years, he was much in request as a lay preacher. His generous nature is evidenced by the numerous subscription lists in which his name appears. He was one of the representatives of Eagle Street on the Particular Baptist Fund, and also served on the Committees of Stepney College and the Home Missionary Society. The resemblances in the Christian service of this John Penny and that of Thomas Stubbs Penny, J.P., the honoured ex-President of the Baptist Union, who presided at the Centenary Meeting of the Fund, are so many, that one is tempted to suggest a family relationship which, in fact, does not exist. Gilbert Blight, the grandfather of Francis James Blight, the Treasurer of our Historical Society, was a member of Dr. Rippon's Church in Carter Lane, and for twenty-four years was one of its Deacons. Elected to the Building Fund Committee in 1827, he continued in office for ten years. He rendered devoted service on other Committees, including those of the Irish Society, the Continental Society, the Missionary Society, and the Particular Baptist Fund. Civic activities also claimed his attention; and the movement for the abolition of slavery found in him an ardent worker. Like his son, Gilbert Blight, who joined the Building Fund Committee in the fifties, and his grandson, Francis

James Blight, he was a Freeman of the City of London. The motto[1] of this loyal Baptist family is not ill chosen, if we may judge from this record of service. Such were the men, who, with their colleagues, gave themselves to the humdrum but all-important work of the Committee. It is a matter for thanksgiving that they have had so many worthy successors. Some day, perhaps, someone will be inspired to write the epic of the faithful Committee man.

Notable among the London Ministers who gave hearty support in those foundation years were Joseph Ivimey of Eagle Street, Joseph Hughes of Battersea, Thomas Griffin of Prescott Street, William Shenston of Little Alie Street, George Pritchard of Keppel Street, James Upton, sen., of Blackfriars, and William Newman of Stepney College.

In the main, as indicated by the rules, the procedure of the Committee was based on that of the Case Committee. The latter's regulations and enquiries were in no degree relaxed. The application form contained twenty-three searching interrogatories and, as many of them are found in the forms in use to-day, one continues to be impressed by the prevision of these men. Special attention was paid to Trust Deeds and applications for grants were not considered until the deeds had been produced to the Solicitor. There was urgent need for the care. Much laxity prevailed in legal matters, and frequently deeds were found to need rectification. In one case, the Solicitor's perusal revealed that, owing to a legal defect, the property was held at the mercy of the heir-at-law; in another, a formal re-purchase was necessary; in a third, the cost of putting the deeds right was Ninety-eight Pounds. References in the early Reports and other official communications indicate the nature of the usual defects, a typical reference being that in the Annual Report for 1826:—

> "It should be distinctly understood that, in cases where the conveyance of land, or premises, is imperfect—where the deeds have not been enrolled in due time, according to Act of Parliament—where they give improper and undue powers to the trustees, with respect to the choice of the minister, the disposal of property, or, the appointment of their own successors in the Trust, or where property is settled upon the minister and not on the church—there is no alternative. The rules of the Society positively forbid such Cases to be received."

Enactments of Parliament and the gradual substitution of Denominational Corporations and Property Boards for private trustees have necessitated periodical amendment of the rules; but

[1] "*Tenax propositi vinco,*" which may be freely translated: "I win by sticking to my purpose."

the requirement that the deeds must be produced to and approved by the Honorary Solicitor before assistance is given has never been abrogated. The value of the service rendered to the denomination by the successive Honorary Solicitors of the Fund in examining the deeds and ascertaining that they effectively secure the property for Baptist purposes cannot be exaggerated. The gentlemen who have served in this office are:

Samuel Gale - - - -	1824-1826.
William Paxon - - - -	1827-1845.
William Henry Watson - -	1845-1868.
Samuel Watson - - - -	1868-1921.
Harold Collier Watson (Asst.) -	1911-1921.
Harold Collier Watson - -	1921-

To return to 1825, the first question on the application form asked:—

> "Is your Church of the Particular, that is of the Calvinistic Baptist denomination; maintaining justification by the imputed righteousness of Christ, together with the perpetual obligation of the moral law on all mankind?"

An uncompromising question, almost as uncompromising as the first question of the Shorter Catechism. Only an unequivocal affirmative answer would satisfy the Committee, who nevertheless refused to gratify the theological purists by becoming embroiled in questions of *open* or *strict* communion, *high* or *low* or *hyper* Calvinism. Such issues were not allowed to influence the grant, on the ground that to exclude either "open" or "strict," or "high" or "low" or "hyper" would, as the Report for 1827 expressed it, "be at variance with the principles of the gospel, with Christian liberty, and with all the best feelings of a Christian's heart. . . . If it could be supposed that any persons can withhold their charities from needy churches, because they maintain either *strict* or *mixed* communion, they would be considered as leaving themselves no room or just ground to complain of the narrowness or bigotry of others." In some things our forefathers were not so narrow as they are popularly represented. The instructions for completing the application form directed that:

> "Replies to the above Questions must be signed at a Church Meeting, by the Pastor and Deacons, and such men-members as may be present; and the recommendation of at least two ordained ministers, who are personally acquainted with the merits of the Case, must be subjoined in their own hand writing."

The country Churches of a century ago supported their appeals with ingenious arguments. One assured the Committee

"that in this irreligious city, the cause of God needs no other embarrassment than that which arises from the impiety of its inhabitants, fostered rather than subdued, by a servile and persecuting spirit." A second said, "I have this evening been called upon for the sum of £166, to be paid in one month's time. I have not got it to pay.—It appears to me that I am quite hemmed in: there is no path before me but ruin, except we receive some efficient aid from your Fund." One gentleman, in recommending a Case with which he was well acquainted, advanced the picturesque plea that "Unless the Denomination come forward to pay £140, which is now demanded, we shall have the Lord Chancellor across the roof of the building."

Realising the need for an adequate income, the leaders set a generous example. Their own annual subscriptions amounted to Three hundred and fifty Pounds, of which the Treasurer gave One hundred and fifty Pounds. The income of the first year was £1,511 5s. 6d., but owing to "embarrassments occasioned by the general depression among the commercial part of the community" it fell to £1,140 15s. 0d. in the second year. Two extracts illustrate the spirit in which the Committee faced its money-raising task. The first is from the lengthy statement and appeal sent to "a list of several hundreds of persons who had previously been in the habit of contributing to country cases":

> "If a gracious Providence exempt us from that cruel oppression, which impoverished our ancestors by heavy fines for assembling in the name of Christ, are we not bound, by the strongest ties of gratitude, to devote a portion of our substance to this especial means of promoting and enlarging His Kingdom?"

The second appears in the first Annual Report, where it is quoted from the Wesleyan General Chapel Fund Report for 1820:—

> "When houses are erected for divine worship, they become permanent blessings to the places where they are built; and he who places but one stone or one brick in the building, confers a lasting blessing on future generations."

Although two hundred and twenty-five became subscribers or donors in the first twelve months, many who had given when the earlier method was in operation did not subscribe. A few disapproved of the new Society. They preferred the former method and regretted that the personal touch between themselves and the Country Ministers and Churches had disappeared. True Baptists, loyal to the independent traditions of the denomination, they wished to do their own thinking and their own giving. But they were a small minority. Others—no doubt the "by-list"

men of the Case Committee period were among them—sheltered themselves under the wing of the new Society without contributing to its support. These non-subscribers gave much anxiety to the leaders, who became deeply concerned at their inability to increase the comparatively small number of subscribers, and at the inadequacy of many of the subscriptions. Country Churches repeatedly urged that it was unfair that they should be prohibited from making personal appeals, while so many Londoners escaped their obligations. "The relief from the operations of the former system is only intended for Members of the Society. Others should not be shielded behind one hundred and eighty subscribers." A few Churches, feeling the extreme urgency of their cases, sent their representatives to London. Strangely enough, some of the Ministers of the Baptist Board, by signing the appeals, unwittingly gave encouragement to this partial continuation of the old system. Personal collection under the new conditions was, however, found to be almost hopeless. "I have been trying to beg," wrote one Minister, "but, to my mortification, I have been to above a hundred places in London for 15/6. In consequence of the Building Fund, people appear to be all of one opinion not to give." [2] But the overlapping caused intense feeling and added to the difficulties of the Committee. Many subscribers discontinued their subscriptions or reduced the amounts on the ground that the Fund did not adequately protect them from the importunities of personal collectors.

At first the Committee published the names only of Subscribers, feeling that to publish the individual amounts of their benevolence would "wound the charity or delicacy of the givers." After repeated discussions, in the hope that publication of the amounts would cause a substantial increase in the total, modesty ceased to forbid, and the names and amounts appeared in the fourth Annual Report. Not only did the increased income not follow but by the end of ten years the number of subscribers had declined to under one hundred and fifty.

Twenty-seven applications were taken over from the Case Committee and, in the first year, thirty-six new applications were received. Of the sixty-three cases, grants were made to sixteen, seven were rejected, and forty postponed to the second year.

Cullompton, Devon, was the first Church to benefit, its grant being Eighty-five Pounds. The grants in the first year amounted to £1,400. Thirteen cases were assisted in the second year with £970. By the end of ten years, one hundred and seventy-nine Churches had received £10,835. The appeals made to the Committee and the responses given are well illustrated by the following details of cases assisted in January and February, 1828:—

[2] *Baptist Magazine*, April 1825.

Place.	Presented	Expended.	Collected.	Unpaid.	Granted.
		£	£	£	£
Sway, Hants.	May, 1825.	280	68	212	60
Sheepwash, Devon.	Dec., 1826.	236	166	70	50
Twyn Yr Odin, Glamorgan	Jan., 1827.	160	90	70	40
Swansea, Glamorgan.	Jan., ——	2,000	700	1,300	100
Crigglestone. York.	Feb., ——	500	140	360	70
Boro' Bridge, York.	Feb., ——	469	214	255	80
Brenchley, Kent.	Mch., ——	306	195	111	60
Wortwell, Norfolk.	Mch., ——	330	245	85	60
Lewes, Sussex.	Mch., ——	200	100	100	60
Earls Barton, Northants.	Apl., ——	498	139	359	75
Gt. Missenden, Bucks.	June, ——	393	153	240	80

It is interesting to read that the attendance at the second Annual Meeting was "very respectable, though not numerous," and that it was "regretted that the ladies did not favour the meeting with their company." Ninety-eight years later, at the centenary Annual Meeting, two ladies and fourteen men were present—again "very respectable though not numerous." An interesting resolution of 1826 was: "That all Ministers of the Denomination in London and its Vicinity be invited to attend all the Meetings of this Society." Fortunately for the peace of the present Committee, this resolution has not survived.

In 1829, on his removal from Wild Street to Waltham Abbey, James Hargreaves relinquished the general secretaryship, although he rendered further service as joint secretary for two years. His appointment appears to have been an ideal one. Unremitting in his zeal for the fund and a skilful organiser, he possessed the power of kindling enthusiasm in others. As a result, it was his privilege to hand on to his successor an organisation established on deep and lasting foundations. The office has been held by a succession of men of fine devotion who have used their varying gifts for the advancement of the Fund.

Their names are:—

James Hargreaves - - 1824-1829
James Hargreaves } - 1829-1831
Isaac Mann, M.A. }
Isaac Mann, M.A. - - 1831-1832
Thomas Thomas } - 1833-1836
Charles Stovel }
Thomas Thomas - - - 1832
Charles Stovel - - - 1836-1837
*John Eastty - - - 1846-1854
Christopher Woollacott 1854-1861
*James Benham } - 1861-1864
*Alfred T. Bowser }
*Alfred T. Bowser - - 1864-1885
*John Howard - - - 1885-1906
*William Wallace Parkinson - - - - - - 1906-1908

Charles Stovel Stephen J. Davis	1838-1841	*Henry Hewett Collier, F.S.I.	1908-
Charles Stovel	1841-1845		
Charles Stovel John Aldis	1845-1846		

The asterisk indicates a layman.

The decease of the Treasurer, John Broadley Wilson, on the 16th February, 1835, was a grievous loss. This gifted Christian gentleman had filled the office from the commencement and throughout had laboured zealously for the success of the Fund. By his own munificence, he stimulated the liberality of others. Baptist Institutions were not the only ones to mourn his passing. The Religious Tract Society and other inter-denominational institutions lost in him an ardent worker and generous supporter. The Building Fund has had eight Treasurers only, in the course of the hundred years. It has been singularly blessed in the large hearted men who have served. They are :—

John Broadley Wilson	1824-1835	Alfred T. Bowser	1885-1890
Joseph Fletcher	1835-1853	Joseph Burgess Mead	1890-1897
Joseph Howse Allen	1853-1864	William Payne	1897-1908
James Benham	1864-1885	William Wallace Parkinson	1908-

Serious and prolonged ill-health caused the retirement of William Paxon, the Honorary Solicitor, at the Annual Meeting on the 12th August, 1845. He was a member of Wild Street and, amid increasing denominational claims and honours, his affection for his own Church never waned. He will " not forsake Wild Street, so long as the walls remain " was the testimony borne of him. He served it as a Deacon from 1817 to 1848. His service to the Building Fund was invaluable. Many Churches to-day are in the enjoyment of their buildings because he attended to the rectification of their Deeds long years ago. Nearly eighty years after his death, it is worth while to recall the words then spoken of him : " In his profession, he was an *honest lawyer;* in private life, *a sincere friend;* and in his connection with the Church, *a true Christian* and a *judicious and affectionate deacon.*"[3]

V. CO-OPERATION WITH COUNTRY ASSOCIATIONS.

During the Secretaryship of Charles Stovel, the Committee had a vision of a wide extention of the usefulness of the Fund, culminating, if all went well, in the extinction of the whole of the debts on country Churches within the short space of seven years ! From the first, the fortunes of the Fund had been followed with

[3] Woollacott : *Brief History of the Baptist Church in Little Wild Street.*

keen interest in the provinces. Its success aroused the spirit of emulation. The preliminary literature and subsequent Annual Reports of the Committee, were obtained, and in the course of a few years many similar Funds sprang into being. The London rules were adopted, but the administration was local. Bristol, Cambridge, Leicester, Liverpool and Oxford are early examples. The London leaders envisaged the whole country supplied with district Funds, worked in consultation with them. They set themselves to attain this ideal. At the Annual Meeting in 1834, it was unanimously decided to ask the Committee "to consider whether the operations of the Society cannot be extended by means of the various County and District Associations." So keen was Joseph Fletcher, the treasurer, for the thorough exploration of this possibility, that he gave a special donation of one hundred pounds to defray the expenses. "After considerable attention and discussion" the Committee acted. Conferences with the Ministers of the Baptist Board ensued at which it was recommended, as a preliminary measure, that "the denomination of this Society be altered by the omission of the word 'London,' so as to stand 'The Baptist Building Fund.'" It was further recommended that strenuous efforts be made to obtain greater support in London by means of Congregational Collections and an increase in the number of Subscribers. The recommendations were adopted at a General Meeting on 10th March, 1835. Thereafter correspondence took place with the country in an endeavour to ascertain "the real amount of debt for which the Baptist Denomination is responsible in reference to our places of worship in England and Wales." Answers were obtained from more than seven hundred churches, and on the 8th March, 1836, the Sub-Committee presented the following illuminating report :—

> First. That the ascertained debts, in the country, amount to rather more than £73,297.[4]
> Second. That the debts not returned, including those in London, will probably make this up to £100,000.[5]
> Third. That the interest on this sum, amounting at least to £5,000 a year, is taken from the resources of the congregations, and operates heavily in reducing the maintenance of their ministers.
> Fourth. That many of these debts have been contracted very imprudently, and that the continuance of the present system will annually increase the evil.

[4] This figure was later increased to £78,000.

[5] In a letter in the *Baptist Magazine* for April, 1845, J. Aldis thinks the debts "cannot amount to less than £180,000." Commenting on this in his *Observations on Chapel Debt Extinction* (1847), W. Bowser thinks "they might safely be taken at £150,000.

Fifth. That there are about thirty-three Associations; and that, agreeably to the above estimate, there would be an average debt of £3,030 on each.

Sixth. That if each Association could, on an average, raise £433 a year more than is required to meet its current necessities, the whole would be paid in seven years.

The report was sent to all the Country Associations, and each was "earnestly recommended to form a Building Fund for its own district, with a view to the liquidation of its present debts within a limited period, and for the purpose of supplying future necessities." Other suggestions were made, including a request that the local annual report be forwarded to London to be printed with the general report of the main Building Fund. The negotiations continued for a period, but the well-meant effort was destined to come to little, and after a few years the little that was done appears to have petered out. Two things militated strongly against it: first, the low spiritual condition of the times, and, secondly, financial stringency—the "hungry forties" were at hand. With very few exceptions, the London Churches neglected, or declined, to give collections, and the usual annual subscriptions were obtained with increasing difficulty. The responses from the Country Associations were equally discouraging. Suffolk, the Southern, and the West London and Berks. Associations resolved to form Building Funds and to co-operate with the London Fund, and the Yorkshire Association, which, in 1827, had provided a fund from which to make annual grants to needy pastors, determined on aggressive efforts to raise a chapel debts fund of £2,500. Most of the other Associations, for various reasons, found it impossible to take effective action.

VI. THE LAST OF THE GRANTS.

The grants which, in the first ten years, had averaged slightly over £1,000 per annum, declined in the next ten years to under £700. In the last year of that decade, the subscriptions amounted to no more than £585, and as a result £570 only was distributed. For several years, the waiting list had rarely comprised less than sixty cases, and usually from three to four years elapsed before a case reached its turn for a grant to be voted. The Committee was much exercised at the comparatively meagre response to its continued appeals. The generation which knew from personal experience "the monthly, weekly, and often the almost daily torment of personal applications" was rapidly passing. The Fund did not appeal with the same urgency to the new generation, and although the number of subscribers remained fairly constant, the

average of the subscriptions steadily diminished. The Committee was perplexed. Two questions faced it. What new steps could be taken to arouse the London Churches from their profound indifference? What new sources of revenue could be tapped? The Committee was still in its perplexity when the whole situation was transformed.

By his will, Dr. William Newman, the former Principal of Stepney College, left One Thousand Pounds to the Building Fund, payable on the decease of his widow. He passed away on the 12th December, 1835, but, owing to the survival of the widow, it was not until June, 1845, that the Treasurer received Nine hundred Pounds, representing the legacy less the Government duty of One hundred Pounds. One of the Committee, William Bowser, opposed the distribution of this sum in grants, and urged that it should be lent and re-lent to the Churches to be repaid by them in instalments. Given in grants, the legacy would aid possibly twenty Churches and then be exhausted; but if used for making loans which would be subject to annual repayments, it would be constant, sustain no diminution, and "be a round of benefit annually running its vivifying course." This bold proposal caused "much discussion and aroused many doubts and fears." The idea was new to most, and could neither be accepted lightly nor hurriedly. It was necessary to move with that extreme caution which is not unknown among Baptists even to-day. Fortunately, the proposer was a man of resource. He supported his proposal by pen and speech. His colleagues were won to his point of view. At the Annual Meeting on the 12th August, 1845, the Committee recommended the subscribers "to use the money as *a loan fund* for the purpose of assisting Churches that are oppressed by debt and interest, with a sum not exceeding One hundred Pounds to any one Church, to be held without interest, and to be repaid in ten years by equal annual instalments, those instalments, as they come in, to be annually invested in other loans, the whole forming a floating capital to be used for the extinguishing of the general debt." William Bowser moved the necessary resolution accepting the recommendation, and it was carried, the Meeting having first increased the maximum loan to any one Church to Two hundred Pounds. The Treasurer immediately gave a donation of One hundred Pounds to cover the legacy duty, so that the loan section of the fund commenced with a capital of One Thousand Pounds. That resolution ensured the life of the Building Fund: unwittingly it sounded the death-knell of the grant system. For twelve months the Fund consisted of two sections—grants and loans—but the loan system so rapidly and completely found favour that, at the Annual Meeting in 1846, it was decided to appropriate the whole of the future subscriptions

to the loan fund. At the same time, the Committee was given the option, in an extreme case, to make a donation as formerly. By the Annual Meeting in 1848, the grants voted prior to the resolution of 1846 had been paid. The Committee had then distributed nearly £19,000 in grants to over 350 churches.[6] Besides exercising the option given to it, the Committee distributed more than £1,000 in small grants intermittently over a period of thirty years. The permissive rule was not finally abolished until 1905, but as an organised effort, the system ended in 1846.

We have no means of knowing what was done by London for Country Chapel Building prior to the activities of the Baptist Board, but it could have been only of small extent. From the annals of the Board, the Case Committee and the Building Fund, it has been possible to obtain some conception of London's organised contribution from the early years of the eighteenth century to the middle of the nineteenth. During this period, more than Fifty thousand Pounds was subscribed, an amount that carried enriching energy throughout the Kingdom. Henceforth, by the agency of the ever increasing loan fund, the help was given in another and a better way, as we shall see.

SEYMOUR J. PRICE.

[6] The list of grants, for the purpose of permanent record, will be printed as an appendix to these articles. Only one copy of several of the early reports appears to be in existence.

MR. PRICE found more material than he anticipated when he promised the Editor to write an article, or possibly two articles, on the Centenary of the Baptist Building Fund. Reference has yet to be made to the defunct Baptist Metropolitan Chapel Building Society and to the amalgamation of the Fund and the Building Fund of the General Baptist Association of the New Connexion. Two more articles will therefore be needful, after which it is anticipated the series will be published in permanent form.

IN connection with the Baptist Laymen's Missionary Movement for supplying literature to Baptist ministers abroad and missionaries on the foreign field, a large number of applications have been received for THE BAPTIST QUARTERLY. Perhaps some subscribers to the Magazine would be prepared to pass their copy on, after reading it, or would subscribe for a copy to be sent to an applicant. If so, the Rev. C. T. Byford, 19 Banstead Road, Purley, Surrey, would be pleased to hear from such friends.