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The Centenary of the Baptist Building Fund.

VII. DR. NEWMAN'S LOAN FUND.

WAS the new scheme original? Did it have its source in the mind of William Bowser? Or, did he adapt and popularize an earlier abortive plan? The latter is possible, as a somewhat similar proposal was placed before the Baptist Union at its Annual Assembly held in Carter Lane Church, at eight o'clock in the morning on Thursday, 26th June, 1817. The proposal was contained in a letter, which recommended:—

“That a Loan Fund be raised for the purpose of assisting any congregation to build, enlarge or repair places of worship, who can comply with the conditions which will be indispensable: these are presumed to be, that 5 per cent. per annum interest be paid by the borrowers, and that 10 per cent. of the capital be returned annually; that security be given by the borrowers to the trustees of the fund, and that all expenses attending giving such security be paid by the borrowers.”

In language strangely similar to that used thirty years later, the writer went on to say:

“Should this plan be well received by our ministers, by our congregations, and by opulent individuals among us, this fund would soon become a stream, that, necessarily widening in its course, would cheer and invigorate the denomination throughout the country.”

The Assembly resolved:

“That the subject recommended in the said letter be referred to the consideration of a Committee consisting of Messrs. Barber, Penny, Napier and Marshall, with power to add to their number, and to take such steps as they may think proper to forward the object proposed.”

The four met without delay. John Marshall was appointed to the dual office of Chairman and Treasurer, and fourteen others were co-opted to serve with the four. One of the fourteen, Jonathan Dawson, was appointed Secretary. Within a few weeks, the Loan Fund Committee, as it was named, issued an Address “to all who are concerned for the extension of the

Redeemer's Kingdom, in the churches and congregations of the Baptist Denomination throughout the United Kingdom," in which the proposed scheme was further adumbrated.¹ In the following February, the Committee reported that it was "patiently persevering," that it had "obtained some respectable annual subscriptions," and that "pressing applications from Churches" had arrived. Three months later, in another report, the Committee stated that the number of applications from needy Churches had increased, that it had issued an appeal for subscriptions and collections, and that it had decided that "10 per cent. of the sum borrowed shall be returned yearly with interest at 3½ per cent." The necessary capital, however, could not be secured, and ultimately the proposed fund was abandoned and the Committee discharged.

The points of similarity between the proposals of 1817 and those of 1845 are evident and need not be stressed. William Bowser was thirty-seven years of age at the time of the first effort. The literature issued by him in advocacy of the loan fund reveals a student, a master of detail, a man thorough in all he undertook. It is hardly likely that he was ignorant of the earlier proposals. It may be, indeed, that he was the writer of the letter to the Baptist Union. Some of the men who served on the 1817 Committee were still living. Two of their number, John Penny and John Walkden, were members of the Building Fund Committee in 1845, and a third, Jonathan Phillips, was a generous subscriber. Doubtless they were called into consultation in the elaboration of the scheme, and gave counsel based on their 1817 experiences.

Nevertheless, William Bowser was the one to make "Dr. Newman's Loan Fund" a living reality. He had the vision of what could be achieved, and it inspired others. He possessed the persistence and personality to overcome opposition, and his reasoning powers convinced the doubter. Moreover, with a touch of genius, he introduced into his scheme the one all-important new feature—*without interest*. Once the scheme was understood and its benefits experienced, it secured immediate and lasting popularity. Not only did it give instant relief from interest bearing debt, but it stimulated concentration on capital repayments. The average rate of interest on Church debts was about five per cent. per annum. A Church which obtained a loan of one hundred pounds from the Building Fund therefore saved twenty-six pounds, five shillings interest in the course of the loan period of ten years. But in practice the saving was greater. Private mortgagees were not in the habit of accepting repayment of their

¹ *Baptist Magazine*, August, 1817.

mortgages by yearly or half yearly instalments. With few exceptions they required the whole or none. Usually, therefore, interest was payable on the whole debt for the full period of ten years. In such cases the Building Fund loan of one hundred pounds saved fifty pounds interest.

The regulations for the administration of the Fund provided that applications were to be dealt with in numerical order as received, and that repayments of one-twentieth part of the loans were to be made on 1st January and 1st July in each year for ten years. Other important regulations were :

“ That the sum lent to every Church shall be secured by the joint and separate note of hand of four persons, to be approved by the Committee; such note to be payable on demand to the order of the treasurer for the time then being, and expressed to be for value received in a loan to the Baptist chapel at—.”

“ That no pastor, and not more than two of the Deacons of any Church, shall be parties to such notes of hand.”

“ That the following questions shall be printed, sent to, and answered by every applicant for loans :—the situation of the Church applying;—its doctrinal views;—the name of its Pastor;—the names and occupations of the Deacons;—the number of members;—the number of the congregation;—the amount of the original outlay;—when the debt was contracted;—how much has been raised by the Church and congregation;—what sum has been obtained by other means, and how collected;—what is the present debt;—the general tenure, if in trust;—and if the Deed has been examined by our Solicitor;—and also the names, residences and occupations of the persons proposed as security, saying if they are Deacons, members, or otherwise.”

Joseph Fletcher, the Treasurer, was probably a man after William Bowser's own heart, for he was out-and-out in his support of the loan fund. At the end of twelve months, when seventy-seven years of age, he issued an eloquent and stirring appeal for support. It is too long to quote in full, but one paragraph illustrates its flowing periods :—

“ This plan is clear and simple; it needs no machinery; it incurs no expense; it involves not any secular, speculative, future, personal advantage; all is tangible and real. It contains nothing derogatory nor contrary to the pure principles of religion; it offers no deceptive prospect of benefiting the subscribers by compound interest nor accumulation; it invites your assistance solely in accordance with the divine

command, 'Give, good measure, pressed down, running over,' and it shall be returned to you in *blessings*, when you witness the effect upon the poor of *His* flock who committed them to the charge of His disciples for ever."

With some amount of trembling, for "trifling defalcations in repayments" were feared, the Committee voted the first loans. The Churches to which they were granted were:—

Staines, Middlesex	...	£100	Dorchester	...	...	£100
South Molton, Devon	...	100	Merthyr Tydvil	...	...	100
Hereford	...	...	Airdrie, Scotland	...	...	100
Southampton	...	...	Cambridge (Zion)	...	...	100
Shiffnall, Salop	...	...				100

Each Church faithfully paid its instalments as they became due. At the end of the initial ten years, when the first loans had all been redeemed, the Chairman of the Annual Meeting was able to say: "Many fears were expressed respecting the safety of the plan, and it was supposed the Churches would not return the amounts borrowed by them. The experience of ten years has changed those fears into the fullest confidence in the honour of the Churches and the excellence of the system." The capital of the fund grew steadily, although the number and amount of the annual subscriptions continued to decline. With noble exceptions, the Londoners of those days were not strikingly generous. A lethargic spirit was in the Churches. Ministers and people were smugly complacent. All seemed well, and men found it easy to keep their pockets sealed. It needed an Essex lad, one Charles Haddon Spurgeon, to disturb their equanimity. He descended on the city in 1854.

Occasional legacies helped to swell the Fund. These included one of five hundred pounds, free of duty, from Joseph Fletcher, who passed away at the ripe age of eighty-two. Of him the Committee recorded that he had "for seventeen years zealously and faithfully discharged the duties of Treasurer," that his "character combined the sternest integrity with firmness of purpose and tenderness of heart," and that he had "through his unusually long life maintained an answering adherence to the principles he professed." At the end of the first decade, the capital had reached £5,000, and the Committee had voted ninety-five loans amounting in all to £9,680. About that time, the subtitle, "Dr. Newman's Loan Fund" was discontinued. With the practical cessation of grants, there was no need for distinction in the accounts.

On Lord Mayor's Day, 1847, the Committee passed the interesting resolution, "That tea be provided at half past five

o'clock for those members of the Committee who are then in attendance." So that the somewhat plain and frugal tea now served at Committee Meetings presumably has an honoured tradition of nearly eighty years!

Trust Deeds continued to give the Committee much trouble, and applications for assistance were declined with regularity—"deeds unsatisfactory." The Fund existed for the assistance of "Particular or Calvinistic Baptist Churches," and the Committee's interpretation was inflexible. Finally, in January, 1850, the Solicitor was asked to prepare a Model Trust Deed. After much discussion and several alterations, the deed was adopted in the following May, and, for some years, was printed in the Annual Report. The deed almost became the recognized standard form of the denomination. It is somewhat restrictive and has not proved an unmixed blessing. The attitude of the age to youth is reflected in the clause which gives permission to hold a Sunday School if it were "thought necessary or expedient," and then only if two-thirds of the members assembled at a Church Meeting approved.

VIII. THE BAPTIST METROPOLITAN CHAPEL BUILDING SOCIETY.

Notwithstanding the deletion of "London" from the title in 1835, the Fund remained in essence and government a London fund. By an unwritten rule of the Committee, London Churches were precluded from receiving assistance. Not until 1854 was the justice of this exclusion questioned. Bermondsey then made application, and the Committee Minutes of 14th February, 1854, record:—

"An application for a loan having been made by a Church in Bermondsey, it was considered by the Committee that as the Fund was originated for the relief of country Churches, and no others from its commencement having been assisted by it, such application be deemed ineligible."

The Bermondsey Church did not accept this as final. It advanced its claims a second time, and on the 14th October, 1856, the Committee reversed its previous decision, and resolved:

"That as there is no rule to exclude London Churches from the benefits of the Fund, that the necessary form be sent."

No great enthusiasm was displayed by the Committee in the passing of the resolution. Its members rejoiced in the assistance

given to country Churches. It was financial home missionary work, and they deemed it the necessary corollary of the evangelistic work of the Home Missionary Society. As one Annual Report of the Fund expressed it, in speaking of the need for Baptist extension in towns and villages, "The Home Missionary Society is employed in gathering sinners to the Saviour, and in the formation of new Churches; while the Baptist Building Fund assists the people to obtain chapels, in which they may assemble to worship God." Some members of the Committee were so perturbed by the October resolution that they reopened the question, and it was not until the 10th February, 1857, that it was settled finally by the adoption of a resolution:

"That the first rule be understood to include the Metropolis and its Suburbs."

This resolution has been of far-reaching importance. One hundred and fifty London Churches have received a loan in the sixty-eight years which have followed, and in the centenary year, London Churches were indebted to the Fund to the extent of over £15,000. The resolution had, however, a more immediate and unexpected outcome. Within two years, in 1858, it "led to the union with the Baptist Building Fund, of the gentlemen who formed the Metropolitan Baptist Chapel Building Society, and was the means of increasing the list of subscribers."² This now forgotten Metropolitan Society merits some attention. Its story has not previously been written. In 1851, various London men became deeply concerned at the absence of church extension in the metropolis. Visitors from all parts had flocked to the city for the exhibition in Hyde Park. The resident population was rapidly increasing. Open spaces in the inner ring were yielding place to the tall basement houses of the mid-Victorian period. New districts were springing up. Holloway in the north and Brixton in the south were becoming popular residential suburbs. Religious life, however, was at an ebb. The recent census returns had caused grave anxiety to all church leaders. Baptists pondered much on their significance. They had adequate occasion for their pondering. The "London Association of Particular Baptist Churches" was not far removed from a moribund condition. The leaders of the Building Fund, in their commendable zeal for chapel extension in the country, overlooked their own Jerusalem. Baptist chapel building in the metropolis was at a standstill. Foremost among the ministers who realised the

² Baptist Building Fund, 35th Report, 1860. The title of the Society is incorrectly given in the Report.

seriousness of this situation were William Brock, of Bloomsbury, William Garrett Lewis, of Westbourne Grove, and Baptist Wriothesley Noel, of John Street; and, among the laymen, William Brodie Gurney, who is already known to us for his connection with the Building Fund, George T. Kemp, who was highly respected as Treasurer of Stepney College, to which he rendered "greatly valued and generous service," and Samuel Morton Peto, to whom it will be needful to refer in more detail. They and others formed a provisional committee to consider "the propriety and importance of some steps being taken in connexion with chapel extension." It held several meetings in the autumn of 1851. A general meeting of sympathisers followed at the Mission House in Moorgate on the 19th January, 1852. The minutes record that "between sixty and seventy Ministers and Gentlemen connected with the various Churches in London" were present. After the report of the provisional committee had been presented, it was resolved:

"That having considered the vast and increasing population of London, and the strong claims thereby made upon us to increase the number of Chapels in connexion with the Baptist denomination, it is the opinion of this meeting that a Society should be now formed to accomplish this object, and that it be called 'The Society for the erection of Chapels in and near London in connexion with the Baptist denomination.'"

A speaker desiring to wax eloquent in support of the Society, was likely to have some difficulty with this cumbersome title of seventeen words. It is not surprising, therefore, to find that speedily it was altered to the more convenient one of "The Baptist Metropolitan Chapel Building Society." The Society was ambitious. Its declared object was "to erect and aid in the erection of commodious Chapels seating not fewer than six hundred persons each." Its horizon, also, was extensive. Afar off it visualised the future immense growth of this "queen of cities, this leviathan of towns," and was prepared to consider the erection of buildings in any "eligible situation within eight miles of the General Post Office."

Influential officers were elected, including Samuel Morton Peto and Joseph Tritton (Treasurer of the Missionary Society for twenty years), as Trustees; George William Fishbourne (Secretary of Regent's Park College for forty-five years), as Secretary; and Richard Cartwright as Chairman of the General Committee. Of these men, Sir Samuel Morton Peto, Bart, M.P., to give him the title later conferred on him, had been the leading

spirit in the formation of the Society. For two decades, from the forties to the sixties, he was a commanding figure in the Baptist life of London. A big business man himself, Christian work planned on a like scale made a particular appeal to him. Thus in 1848, desiring a Baptist Chapel in the centre of London worthy of the denomination, he persuaded an unsympathetic Government Department to grant a lease of land in Bloomsbury. The complaint of the departmental chief that the usual Baptist Chapel was a plain, barnlike structure, lacking a spire, was answered: "My lord, we shall have two spires."³ And for nearly eighty years the two spires have adorned the Bloomsbury Central Church. Equally bold was his transformation of the Regent's Park Diorama into the Regent's Park Chapel in 1855. Thirty years earlier this building had cost ten thousand pounds. A year later, he was the prime mover in securing for Stepney College the magnificent mansion known as Holford House, Regent's Park. The erection of the Metropolitan Tabernacle filled him with joy. He laid the foundation stone, and was one of the most generous donors. His gifts to smaller Baptist Churches were on an equally princely scale. Two thousand pounds to Chelsea is an example. He served on the Committee of the Building Fund for five years, and during those years gave generous subscriptions. Obviously, therefore, he was the man to make the new Metropolitan Society a success, and forthwith he promised to it five hundred pounds per annum for three years. Unfortunately, he could give little or no time to the inspiration and direction of policy, or the Society's subsequent history might have been different.

In April, three months after the inaugural meeting, the Committee resolved that it was "advisable to erect forthwith a commodious model Chapel and School rooms." Two and a half years elapsed before, on Tuesday, 3rd October, 1854, the first, and as events proved, the only, chapel built under its auspices, was opened, namely, that at Camden Road.⁴ The land on which this was erected was leased for ninety-five years at the heavy ground rent of forty-six pounds per annum. The building and furnishing cost £5,340. In the meantime, serious difficulties had been encountered. These were two-fold, and concerned sites and finances. Consideration was given to sites at Kilburn, St. John's Wood, Peckham, Paddington, Knightsbridge, Tottenham, and

³ *William Brock*, by G. W. M'Cree.

⁴ The Minute Books of the Society were not available when Dr. Whitley wrote *A History of British Baptists*. The present detailed research into the Society's work reveals that the statement on page 286 that the Society "within eight years had erected eighteen houses of worship" needs modification.

elsewhere. Obstacles arose, however, when the prospective purchasers were disclosed. The Society was up against the land-owning spirit of the day. Freeholders were rudely disturbed when they learned that "dissenters" aspired to purchase freehold sites in prominent positions. Their spirit is illustrated by the action of the governors of a famous institution, who imposed an emphatic veto on the Society's proposal "to erect a dissenting chapel" on land in which they had an interest.

Two other leasehold sites were secured, the first at Islington and the second at St. John's Wood. But the financial resources of the Society had not received sufficient consideration. "Hope deferred maketh the heart sick," and possible supporters were lost as the months sped by without much tangible result from the Committee's activities. At the end of two years, Morton Peto had subscribed £1,000, the remaining Officers and members of the Committee £500, and £300 had been obtained from other sources. A total of £1,800—and the erection of the Camden Road Chapel was in progress, and the Committee had undertaken to build substantial chapels on the other sites! Something needed to be done. The Committee turned hopefully to Morton Peto. Evidently, however, he considered the Committee should have achieved greater success, for he merely recommended that the Camden Road Chapel be mortgaged for £2,500, and that the other sites be relinquished on the best terms obtainable. Both recommendations were adopted, penalties of £150 and £200 being paid to the respective freeholders for the cancellation of the Islington and St. John's Wood Agreements.

The Society lingered for three years, more or less in a "state of collapse and suspended animation." It did, indeed, enter into prolonged negotiations to purchase a Congregational Chapel in Hornton Street, Kensington. These proved futile, although, at a later date, the chapel was opened under Baptist auspices. On the 8th June, 1858, the Committee approached the Building Fund with proposals for amalgamation. The Building Fund Committee declined to contribute a suggested sum of one hundred pounds towards liquidating the liabilities of the Society, but welcomed the proposed co-operation. At the forthcoming Annual Meeting of the Fund, seven representatives of the Metropolitan Society were added to the Committee. Thus, the Metropolitan Society ceased to function. Its achievements were far short of the expectations of 1852, and the few who had laboured hard were keenly disappointed. Nevertheless, the effort was worth making. Camden Road Church was for many years one of the strongest in London, and to-day it still bears a brave witness in a vastly changed neighbourhood. Further, in the end,

two advantages accrued to the Building Fund: it received a considerable accession of subscribers, and the addition to the Committee of the best of those who previously had served the Society gave added value and influence to its deliberations.

IX. COUNTRY AUXILIARIES.

The Committee entered on the second decade of the loan fund with expectancy, as the success of the loan principle had aroused much interest in the country, where personal application for "eleemosynary aid" remained an unpleasant feature of church life. Moreover, the earlier hope of greatly extended usefulness through the agency of the provincial Associations was still cherished. The Committee, therefore, gladly welcomed the formation of the Liverpool Auxiliary in May, 1857. This followed a missionary visit to the north by the treasurer, Joseph Howse Allen. A strong local Committee was elected, with those pulpit giants, Charles Mitchell Birrell of Pembroke and Hugh Stowell Brown of Myrtle Street, as Presidents. Thomas Robinson, Jun., was the Treasurer, and Samuel B. Jackson the Secretary. Four simple rules defined the relations of the Fund and an Auxiliary, viz:—

1. That the contributors to an Auxiliary appoint a Committee, with Treasurer and Secretary, through whom communications may be made.
2. That the Annual Contributions of an Auxiliary be not less than £50, which shall be transmitted to the Treasurer of the Fund, with an account of the contributions received in each year.
3. That an Auxiliary Committee have power to nominate cases for assistance by the Fund, which cases shall take precedence of other cases before the Committee, so far as the Funds contributed by the Auxiliary are available.
4. That any Churches seeking the aid of the Fund through an Auxiliary be required to fill the usual form of application, and otherwise to comply with the regulations of the Fund.

It was further understood that the London Committee would conduct all correspondence in connection with Auxiliary loans, including the collection of the various instalments as they became due. It is perhaps unnecessary to add that generous London agreed to do this without expense to the capital of the Auxiliary concerned.

Some years later, in an effort to promote further Auxiliaries, the regulations were amended. The reference in the second to Fifty Pounds was deleted; the third was omitted; the fourth became the third; and the following was added as the new fourth regulation :—

That an Auxiliary Committee must elect on which of the following plans (a or b) their relations with the Fund shall be conducted, and shall then have power to nominate cases for assistance by the Fund, which cases shall take precedence of other cases before the Committee, so far as the funds contributed through the Auxiliary are available.

- a. That the amount of Funds for nomination by an Auxiliary shall consist of the Annual Contributions and of the repayments made by Churches which have had Loans in former years on the nomination of the Auxiliary, but without the power to nominate for a larger sum :

or

- b. That the amount of Funds for nomination by an Auxiliary shall be the amount of their contributions not having been already the subject of nomination, to which the Committee will double the amount; but the repayment of former Loans will not be included.

Under inspiring leadership, the Liverpool Auxiliary soon acquired strength. Within a few years the subscribers numbered over one hundred and fifty, and at the end of ten years the capital had reached nearly one thousand pounds. In the years which have followed a succession of able, earnest men have given time and money to the Auxiliary, with the happy result that by the centenary of the Building Fund, the capital had increased to £6,250, and the loans granted on the nomination of the Auxiliary totalled £45,560. Anticipations that other provincial centres would emulate this example were destined to be unrealised. Gateshead, Newport and Tiverton made enquiries early in 1862, but Auxiliaries did not eventuate. Meetings, at which a Northern Auxiliary was constituted, were held at Newcastle in the autumn of the same year, and the sum of £7 15s. 9d. was sent to London. This, however, proved to be the only contribution, and the Auxiliary soon disappeared. Much was hoped of the Manchester and Salford Auxiliary, which was established in 1877. It was sponsored by influential leaders, including Alexander

McLaren, whose signature headed the local appeal issued 20th January, 1877. The Treasurer was Hugh Stevenson, later Treasurer of the Lancashire and Cheshire Association. C. Nickson was Secretary. The Auxiliary started well. Its first contribution was £79 7s. 6d., but the local enthusiasm was not maintained. At the end of ten years, the capital had not reached three hundred pounds, and the local Committee was quiescent. Some of the subscribers continued their subscriptions for a few years, but the Auxiliary passed into oblivion and the capital was transferred to the general funds of the Building Fund. Almost forty years elapsed before, in October, 1916, the Devon and Cornwall Auxiliary was constituted. The circumstances attending the formation of this Auxiliary were special as the initial capital of £321 represented the net proceeds of sale of a small Baptist chapel at Newquay in 1910. The subsequent capital additions have been negligible.

From this review it will be apparent that the endeavours of successive Committees to inaugurate Auxiliaries throughout the country have met with little success. At the centenary, two only were in existence. The reason for the comparative failure is not far to seek. Other districts have not been less desirous to help in debt extinction and chapel extension. Their leaders, however, have preferred to retain locally the actual handling, as well as the allocation, of the capital. Building Funds so administered but otherwise based on the London model, have been established in many districts. The Chapel Loan Fund of the Yorkshire Association, inaugurated in 1852, the Baptist Building Fund for Wales dating from 1862, the Birmingham and West Midland Baptist Building Fund formed in 1867, and the Loan and Building Fund of the Baptist Union of Scotland started in 1878 are four outstanding examples.

X. PROGRESS AND PROSPERITY.

The thirty years from 1860 to 1890 are notable for their ceaseless activity and the enlightened policy that characterised them. They covered an important period. By 1860 the loan fund was firmly established on secure foundations but the glamour attaching to early years had passed. The annual subscriptions, including those of the Liverpool Auxiliary, amounted to £419 2s. 0d. only, from two hundred and one subscribers. Apart from thirty-two in Liverpool, the subscribers were resident in London. The time was ripe for a bold forward movement. The Society rose to the occasion well. It did so, primarily because

of the consecrated zeal of two laymen—James Benham and Alfred Thomas Bowser—who held office for almost the whole of the three decades.

The early sixties witnessed the retirement or passing of most of the veterans. For twenty-five years Christopher Woollacott of Wild Street wrought strenuously for the Fund. Appointed Collector in 1836, he held that office for eighteen years, and the records reveal that his "poundage" was well and truly earned. On the position of Secretary becoming vacant in 1854 he "cheerfully consented" to amalgamate the two offices, at a small salary in lieu of poundage. When he retired in 1861, at the age of seventy-two, the Committee recorded the high sense which they entertained "of the *lengthened, assiduous, and efficient services*, so *constantly* rendered by their venerable friend." In January, 1864, owing to ill health, Joseph Howse Allen resigned the treasurership. For eleven years he had laboured devotedly, holding the position with credit to himself and greatly to the advantage of the Fund. William Bowser passed to his reward early in 1865 at the good old age of eighty-four. As the author of the loan principle, he was "the saviour of the fund." However long may be the period during which it exercises its bountiful ministry and whatever may be the monetary heights to which future generations may raise it, the name of William Bowser deserves to be held in affectionate memory. William Henry Watson succeeded William Paxon as "Gratuitous Solicitor" in 1845, and for twenty-three years "by liberal support, wise counsels and, above all, by gratuitous professional labours," rendered valuable services both to the Fund and to individual Churches.

Alfred Thomas Bowser, son of William Bowser, was elected Honorary Secretary in December, 1861, and retained the office until 1885, when he became Treasurer. His service to the Fund probably exceeds that of any other man. Prior to his election as Secretary, he was widely known and held in high regard. He had joined the Committee in 1846, shortly after the adoption of his father's scheme, and in 1851 his own Church at Prescott Street had elected him one of its Deacons. Later he transferred to Mare Street, which called him to the diaconate in 1867, a position he held for twenty-three years, until his death. He was one of the founders of the Liberation Society, his name being the first enrolled on the Society's list. For over twenty years he served on the Council of the Baptist Union, and the Committee of the Missionary Society. The London Association found in him an earnest supporter; and of the Psalms and Hymns Trust he was Treasurer. After his death, one of his friends wrote of him: "He believed intensely in what he professed. He had no

special love to be on a large number of Committees. He took honourable positions only to render earnest service. Absence from meetings which he was officially called upon to attend, he regarded as a breach of covenant."

James Benham became joint Secretary in January, 1862, but he relinquished the position on being appointed Treasurer in February, 1864. He joined Bloomsbury at its opening, and for thirty-seven years served it as a Deacon. He was also an active worker for the London Association, and for many years a member of the Missionary Committee. "His interest in the Missionary Society was profound. He never lost sight of a missionary he had once seen, but followed his career . . . with unflinching and friendly interest." He was "greatly valued in connection with almost all our denominational societies and institutions, as well as in connection with general religious and philanthropic work." He and the Secretary were devoted colleagues, each gladly supplementing the efforts of the other, and throughout they received the ungrudging support of the Committee.

One of our senior ministers has communicated to the writer his recollections of their service:—

"My memory is very clear of *many* Annual Meetings of the Baptist Building Fund in the Library of the Baptist Mission House, when the President-elect of the Baptist Union was in the Chair, and was supported on his left hand by the Treasurer, Mr. Benham, and on his right hand by the Secretary, Mr. Bowser. The Treasurer and the Secretary presented to my eyes a spectacle of simple but devoted co-operation on the part of Laymen, which for length and disinterestedness of *united* service has seldom, if ever, been equalled in our more recent Denominational history. Mr. Benham and Mr. Bowser found in the Building Fund only *one* of many forms of service and spheres of gracious influence in the life of the Baptist Churches."

On their appointment, the two Officers initiated a policy of advance. They appreciated the value of publicity. Not only was the Fund advertised in religious periodicals, but in 1864, the Secretary addressed the Spring Assembly of the Baptist Union on "Chapel Building Finance," and either he or the Treasurer visited many of the provincial Associations in advocacy of the Fund. The services of Collectors, both paid and honorary, were enlisted. The Fund ceased to be one mainly subscribed in the Metropolis: contributions came from all parts of the country. For seven years in succession, the subscriptions exceeded one

thousand pounds, obtained from over seven hundred annual subscribers. Persistent exposition of the benefits of the Fund induced many to leave legacies to it. Upwards of nine thousand pounds was bequeathed to the Fund in the course of the thirty years. Others gave substantial capital sums, subject to the payment of interest to themselves for life. The following table shows the capital of the Fund at the decennial periods :—

1860—£7,500	on loan to	68	Churches.
1870—15,456	”	”	131
1880—27,867	”	”	189
1890—40,983	”	”	217

In the early years, the loans were usually for one hundred pounds, with occasionally one of a larger amount, but as the Fund expanded, the average increased. The Committee held firmly to the practice of helping many with comparatively small loans. The first loan of £500 was granted in 1862. Fifteen years elapsed before the first of £750 was voted in 1877, and another four years before the first of £1,000 was voted in 1881. The Committee never had sufficient capital at its disposal to enable it to meet all the needs, and a long waiting list was always extant. As far back as 1863, the Annual Report stated :—

“ That the Baptist Denomination in England requires, to cover its present necessities and to provide efficient assistance towards building new Chapels, a Loan Fund of ONE HUNDRED THOUSAND POUNDS.”

The urgent need for new buildings was frequently considered by the Committee. The Fund claimed to be a *Building* Fund, but in reality it was a *Loan* Fund only. It had done nothing directly to stimulate the erection of new Chapels. Its operations “ had been confined to the assistance of churches involved in debt.” Here, then, was a field for further service, and at the Annual Meeting in 1861, it was resolved “ that an effort be made to raise within the next five years the sum of ten thousand pounds, that the Committee may be enabled more efficiently to assist in the erection of Chapels in the Metropolis, and other great towns, where the rapidly increasing population renders such erections especially desirable.” This resolution remained dormant for nearly eighteen months, until the appointment of the new Officers. They conducted a vigorous campaign for five years, and although the full sum was not raised, the effort met with considerable success. It did much to accelerate the formation of new causes. In 1867 the Committee recorded its “ earnest wish to lend about one third of the entire cost of new buildings.” Frequently the

Building Fund Treasurer attended the opening ceremony for the purpose of passing over the cheque for the loan that had been granted. The principle then established of promising a conditional loan, to be paid immediately on the opening of a new Church, has remained in force; and in more recent years, much of the Fund has been devoted to the assistance of such new causes. The Committee was not content merely to give financial assistance. It expected plans and elevations of the proposed buildings, the architect's estimate and draft of the proposed contract, to be submitted for examination and approval. The professional members of the Committee gladly and gratuitously gave much valued advice.

A further method of stimulating chapel building was in the collection of statistics of Chapel debts and Chapel building. For over twenty years, commencing in 1863, the Secretary made exhaustive enquiries, and the statistics so obtained were an important and instructive feature of the Annual Reports. The statistics given in the forty-third Report are illuminating:—

In the year	No. of new chapels opened.	Total Expenditure on new chapels and improvements.	Additional sittings provided.	Debt.
1863	24	£55,450	10,025	£15,392
1864	37	75,959	12,895	20,954
1865	44	84,732	13,936	31,158
1866	33	71,787	15,202	28,794
1867	19	41,820	6,612	16,244

The enquiries revealed the interesting information that, exclusive of enlargements and the purchase price of land, the average cost per sitting of building new Chapels was £3 7s. 0d. in 1863; £3 2s. 6d. in 1864; £6 in 1875, and £9 in 1880.⁵ Church Officers now had some regard for architecture. The plainness of the former dissenting chapel no longer completely satisfied. All the Building Fund men, however, were not ardent followers of the aesthetic school, for in 1884, the Committee pointed out, with some regret, that "the figures clearly indicate a desire for more ornate buildings," thus ministering to "the personal comfort, convenience or luxury of the hearers." They further asked the question, "Is it wise to spend so much money on places of worship instead of being content with less expensive buildings, and make more economical use of what is spent?"

⁵ The cost in the centenary year was nearer £15 per sitting.

In 1871, the Society decided to render a further important service to the Churches by undertaking "the custody of Title Deeds, and other documents relating to any Place of Worship, School, College, or other property held in trust for any purposes of the Denomination." The fresh task was not accepted lightly, for the Committee "feeling that such a charge would be one of very grave responsibility consulted eminent counsel, both as to the power of the Society to undertake the work, and the regulations to be adopted." This gratuitous provision of a strong room was of inestimable value before the erection of the Baptist Church House. In those days the deeds of more than two hundred and fifty Churches were thus safely preserved. Now, fewer than one hundred parcels are lodged with the Building Fund, the denominational headquarters having largely superseded it in this connection.

The ever-growing success of the Fund was watched with interest, not only by other denominations at home, but also by Baptists abroad. Numerous enquiries were received and dealt with. The following paragraph from the forty-ninth Annual Report issued in 1874 deals with this aspect of the work :—

"It is very gratifying to learn that the plans of this Society have been adopted not only by other denominations but they are also extending to British Colonies. Some years ago, the Baptists of Canada formed a Building Fund on the same principles, and more recently a Fund was commenced in South Australia, and during the past year a Fund has been begun in Sweden. In all these cases, the Committee have had pleasure in supplying every practical information and forms in use for the guidance of the promoters of these several Funds."

The honoured Treasurer presided at the Diamond Jubilee Meeting on the 23rd April, 1885, and at the Committee Meetings on the 12th May and 9th June. Less than a week elapsed before, on the 15th, he entered into rest. Literally he died in harness, for on the preceding evening he had attended the prayer meeting at Bloomsbury. His connection with the Fund lasted thirty-three years. Throughout he was a generous subscriber. During his tenure of the treasurership, upwards of six hundred loans were granted. Over ten thousand repayments passed through his hands, and all duties were "faithfully and exactly performed with courtesy and discretion." Five years later, his colleague, Alfred Thomas Bowser, joined him in the greater service of the beyond. In the course of a long memorial resolution, the Committee recorded :

“It would be impossible to overrate the importance of Mr. Bowser’s services to the Fund for almost half a century. He was throughout distinguished by his tact, urbanity, zeal and energy, tempered by Christian courtesy. The rapid increase in the operations of the Society and its consequent usefulness, are largely owing to his untiring and self-denying activity.”

The splendour of their service abides: time has not dimmed its lustre.

SEYMOUR J. PRICE.

A Pilgrimage to Bessell’s Green.

IN the seventeenth century a Baptist Meeting was commenced at Bradbourne, by Riverhead, in Kent, and a Mr. Reeve became one of the first ministers, then called elders.

When persecution arose in Charles II. reign, the Sevenoaks magistrates sent constables one Sunday, who arrested the men of the congregation, and carried them to Sevenoaks jail. Next morning, after being admonished by the Bench, they were all dismissed, and hastening back with joy and wonder, found the meeting still going on—the women having kept continuously in ministry and prayer since the previous day’s disturbance.

The cause was soon after moved to Bessell’s Green, about half a mile away; worship was still carried on in private houses until 1716, when the present Old Meeting House was built.

The Arian trend of the eighteenth century caused unrest. Eventually a number of the orthodox members, headed by John Stanger, withdrew and built a new meeting-house, 1770, the present Baptist Chapel by the Green, and when the New Connexion of the General Baptists was inaugurated this second Bessell’s Green Church joined for a time.

One calm July day, 1926, along the pleasant roads and lanes of West Kent, through old villages—Limpsfield, Westerham, Sundridge, Brasted,—once secluded but now accessible, the motor ’bus halted at the hamlet of Bessells Green. Facing or close by the small triangular Common that gives the name, are a few private houses and cottages, two Chapels, an Inn and some recent buildings in progress.