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# PROPORTIONATE PECUNIARY CO-OPERATION

## Baptists and Money

**Every person who constitutes the church is to be a fellow-helper to the truth, by proportionate pecuniary co-operation, as well as by such personal service as he may be able to perform.**

These words come from the 'Admission to Membership' section of the first Yearbook of Bloomsbury Chapel, published in 1850. After stating that 'All persons are eligible for Membership who give credible evidence of conversion to God', and describing how the candidate is approved first by the minister, and then by the church assembled in its monthly meeting, it continues:

It is expected of all the members severally that they will, at once and statedly, contribute according to their ability, not only to the maintenance of public worship at Bloomsbury, but also to the various religious institutions of which mention is hereafter made.<sup>1</sup>

Other churches have had similar rules.<sup>2</sup>

Money has always played a part in the life of the churches, as may be seen from any church meeting minutes, or any report of a Baptist Union Council meeting in the *Baptist Times*, but the indexes of the *Baptist Quarterly* reveal that Baptist historians have not given the subject much attention. Baptists, along with other Free Churches but in contrast with the Church of England, have always depended on the voluntary contributions of members. Endowments have been rare, and Baptists formerly had to pay rates for upkeep of the parish church in addition to funding their own. The money available to Baptist churches in different times, places and circumstances, and those churches' attitude to financial matters, is, in fact, an important part of our story. When we look back and consider what our forefathers did - or did not do - we need to be aware of the financial constraints, actual or imagined, as well as the theological, political and social framework in which they lived. The object of this paper is to air a subject which merits more attention than it has received so far. It would not be healthy to encourage an excessive concern about money, but on the other hand it cannot be right to ignore any factor which has affected the life and work of the churches.

The seventeenth-century *Association Records* reveal several financial concerns, though money does not dominate. These records come from a number of English, Welsh and Irish associations in the period 1650 to 1660. One group, the West Country Records from 1653 to 1657 are set out neatly in question and answer form: questions asked by the churches and answers delivered by the Association meeting. This format makes it easy to analyse their concerns. At nine West Country Association meetings a total of 57 questions were considered, and answers were given in 55 cases. Most were about church order and practice. A few were purely theological and seven were matters of discipline. Seven questions, raised at four of the meetings, were to do with money. The proportion of financial concerns in the other associations' records appears to be similar.<sup>3</sup> Four financial themes recur in these early discussions: payment of ministers, help for poor members, wider mission, and raising the money to support all these. Three other themes were to concern Baptists later: buildings, philanthropy, and keeping the accounts.

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### Payment of Ministers

At its meeting on 6 and 7 November 1650, the South Wales Association, representing churches at Ilston, Hay and Lanharan, arranged a system whereby various brethren would preach at each of the churches on specified Sundays. Most of these brethren had an income, presumably from their Monday to Saturday occupations, but Brother Walter Prosser had none, and the Association decided that the three churches should together raise £30 p.a. Three brothers were given the responsibility of collecting £10 annually from each of the churches. They were to give £25 to Brother Prosser and hold the other £5 until they received further instructions from the Association.

In March 1651 a new church, Carmarthen, was added. It could not contribute financially, but was instructed to provide a chamber, furnished, together with firing and candles. The principles involved were discussed by the Abingdon Association in 1656 and 1657:

The true ministers of Jesus Christ are to be supported, as touching their outward subsistence, not by tithes, nor by any inforced maintenance, but, as they shall be found worthy and as it shall be found needful and convenient and the saints shall be enabled thereunto, by the voluntarie contribution of those that are instructed by them.

The authority cited is Galatians 6.6, 'Let him that is taught in the word communicate unto him that teacheth in all good things'. The members at Broadmead, Bristol, in 1671, discussed the minister's needs and concluded that a much higher salary was needed than the figure above:<sup>4</sup>

Thus God having graciously given us a new pastor, the church, before he came down from London the second time ... after several debates of the duty of a church towards a pastor, not only for their own good call him, but to take care that he may have a comfortable subsistence yearly coming in for the maintenance of him and his family, it was concluded that less than eighty pounds per annum would not for him comfortably defray all charges, (According to his duty, Titus i. 7,8,) and as things were now in the city; and that it lay upon the Church to take care about those carnal things, and he about Spiritual things.

These early examples show that our forefathers were concerned that ministers should have enough to keep themselves and their families in reasonable comfort and without financial worries. ('a comfortable subsistence' seems a good basis for the minimum stipend!) The seventeenth-century figures quoted - £30 to £80 pa - were still typical in 1857, when the average Baptist minister received less than £80 pa.<sup>5</sup> The *Freeman* of that year supported a claim by C. H. Spurgeon that two out of three Baptist pastors did not have a living stipend. Some years later Spurgeon quoted, with apparent approval, the saying that God does not bless with conversions a ministry that is paid less than £150 a year.<sup>6</sup> To put those figures in perspective it may be noted that Bloomsbury paid its day school master £100 per year in 1850, which represented 'lower middle-class comfort'.

If the majority of nineteenth-century Baptist ministers were poorly paid, a few received very large salaries by comparison. In *So Down to Prayers* - studies in English Nonconformity 1780-1920, Clyde Binfield notes the wide disparity of salaries

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and claims that 'Olympian ministers, chiefly Congregationalists, might expect between £700 and £1000 in the second half of the nineteenth century, but the generality were not nearly so grand. In 1867 a Manchester Congregationalist claimed that the highest ministerial income was less than a responsible clerk's, and advocated a minimum stipend of £150 for a village pastor, with £250 for his small town and £300 for his large town counterparts'<sup>7</sup>. Congregationalist ministers may have been paid more than Baptists in similar churches, but the highest paid Baptist ministers in the late nineteenth century were getting almost £1000 p.a. For example Hugh Stowell Brown's salary reached £900, and Bloomsbury's minister received £500 to £700 a year over that period.<sup>8</sup> Typical ministerial stipends in Yorkshire, Lancashire and Cheshire, where there were active local associations, rose from £50-£60 around 1850 to £150 in the 1880s,<sup>9</sup> but those figures did not apply nationally. In 1875 Alexander McLaren, as President of the Baptist Union, urged the need for a fund to bring the minimum ministerial stipend to £120 a year. The concept of a denominational 'minimum stipend' became generally accepted. A voluntary Augmentation Fund had been established about 1870 to help the most poorly paid ministers. Particular Baptist churches had had such help from the Particular Baptist Fund since 1717. Under the Augmentation Fund ministers receiving more than £150 a year were asked to give 10% of the excess to help poorer colleagues. Understandably contributors wanted to be sure that the recipients were worthy, and there began to be pressure for the Union to have some control over ministerial training and recognition.<sup>10</sup> By the start of the twentieth century things were changing. In his Report of the *Daily News* Census of Worshippers the Editor, Richard Mudie Smith, remarked:<sup>11</sup>

Wherever there is the right man in the pulpit there are few, if any empty pews ... the preacher can be quite ordinary, but needs strong convictions, keen sympathies, and a magnetic personality. He must have a large heart, and, if he is to be believed in by the people, a small salary. Whatever may have been the case in the past, I feel sure that today for a minister of the Gospel to receive an income in excess of what is needed for ordinary comfort is a stumbling-stone and a rock of offence.

A report on north London in Mudie-Smith's volume, apparently by one of the census takers, observes that: 'during the past 15 years Baptists have considerably improved their financial position, their people are better off, their churches are better built, and their ministers better prepared, and somewhat better paid'.

There was still room for improvement. In 1906 J. W. Jewson, Secretary of St Mary's, Norwich, gave his Chairman's address to the Norfolk Association on 'Our deficiencies as a denomination'. He looked to 'the happy ideal in which there should be no maintained Minister actually holding a Pastorate in receipt of less than £100 a year'. He was making the point that ministerial stipends should be a denominational concern, not purely a matter for the local church.<sup>12</sup>

It was unusual for a minister to retire. In 1872 William Brock felt he ought to retire from Bloomsbury. He could have continued a little longer, but he felt the church would suffer. One prominent member declared it would be 'a bad precedent to set to our Nonconformist Churches for a Pastor to be allowed to retire'. It would be said that the church had turned Brock away in his old age. Brock intervened to say that 'ministers were made for churches, not churches for ministers', and concern for his well-being should not be allowed to endanger the well-being of the church. Bloomsbury raised enough by public appeal to buy Brock an annuity of about one-third of his stipend. James Benham, the Church Treasurer, felt that the provision of

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a pension for a minister was almost a miracle, but as he said, 'Our heavenly Father does not now work by miracle, but condescends to work by human agency'.

The feeling that there ought to be proper provision for ministerial pensions led to the establishment of the Union's Annuity Fund in 1876. Previously several of the Associations had had such funds, but with ministers moving around the country there was a need for a central scheme. The Superannuation Fund in, broadly, its present form was established in 1927. E. A. Payne stressed the importance of these funds in developing Baptist denominational consciousness. At Down Grade, Spurgeon could leave the Union but, 'for the minister of the average Baptist church the situation was different. The Augmentation and Annuity Funds, Home Missions and the Board of Introduction were drawing together and supplementing the resources of the individual churches, carrying out tasks they could not otherwise fulfil'. Within a few years financial co-operation had given the denomination a unity it had never previously possessed. In the present century ministerial stipends have drawn closer together, and the 'BU minimum stipend' has become a familiar concept.<sup>13</sup>

A London Baptist Association meeting in 1984 on the theme of 'ministering to the ministers' included a talk on 'the ideal stipend'. The advice given was that the minister should be in a similar position to most of the members. If they can afford to join the golf club or take a Mediterranean holiday, then so should he. He may not choose to do so - but the choice should not be imposed upon him by a limited salary.<sup>14</sup> The idea is not a new one. A church in Fulham early this century had a simple way of fixing the minister's salary. Each deacon wrote his own salary - just the figure, with no name - on a piece of paper. The papers were collected and the average of the figures was worked out. That was the minister's salary.<sup>15</sup>

Related to ministers' salaries is the question of how much to pay casual preachers. In 1827 Woodhouse Eaves Baptist Church, which had only been able to guarantee its minister £31-3-0 a year, resolved 'to give the young men at the Academy 7 shillings each day for preaching for us'.<sup>16</sup> In 1861 Bloomsbury's Mr Benham made enquiries of other London churches, and the Deacons decided to pay twenty-one shillings per service for students and some ministers, and 31s 6d for 'ministers of established standing'. In 1908 Tom Phillips, conducting a religious 'agony column' in the *Baptist Times*, reluctantly responded to a complaint that a well known minister wanted £12 for Sunday preaching and an address on Monday from 'a weak struggling church'. Phillips reasoned that a Sunday substitute at home would cost £6, the railway fare £2, and if he was away frequently he would need to employ a secretary, so the charge was not unreasonable. Phillips, who himself exercised a peripatetic ministry, added 'personally I do not believe in the preacher making a charge. He had better leave it to the honour and generosity of the church', even if sometimes out of pocket. Churches might adopt the 'Keswick principle' and pay every minister his first class rail fare.<sup>17</sup> In 1965, Hillhouse Church, Huddersfield, paid students thirty shillings (£1.50) per Sunday (not per service), and ministers £3.<sup>18</sup> It remains a delicate subject.

Should lay workers be supported by the church? In 1661 Broadmead appointed a deaconess, primarily to care for sick members: 'Some think it their duty to attend the sick, and if so, then they are to be maintained by the Church'.<sup>19</sup>

### Help for Poor Members

Our forefathers saw the church fellowship as a community and they saw a duty on the whole fellowship to assist any who were in material need. That raised questions about the extent of the church's obligation, and the West Country Association meeting at Taunton in 1656 considered 'Whether a church of Christ having a member

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in debt above what he is worth it be their duty to free him from that debt or only to administer towards his maintenance?' The Association were sympathetic, but the wording of the answer suggests a cautious treasurer in the background.

We judge that it is the duty of the church not only to relieve such a brother in his necessity but likewise according to their abilities to pay his debt, provided it doth not disable them in the performance of more necessary duties...

Moreover, we advise that when persons are to be admitted into the church, whose estates are suspected, that strait enquiry be made whether they be in debt or no ...

The concept of the early churches as mutual 'self-help' bodies evidently impressed itself upon the writer of a history of Cirencester church in 1899. Referring back to 1657 he observed:<sup>20</sup> 'They appear at that time to have excellently well taken up the idea that the church should be a brotherhood, for the members became a sort of mutual loan society, and there are several records of sums lent to needy brethren ...' He goes on to say that in all but one instance the debt was repaid. Presumably these were interest-free loans, although that is not stated. The West Country Association, meeting at Wells in 1656, considered 'whether it be lawful to take money upon usury in case of necessity'. The conclusion was that it was 'unexpedient', though not necessarily wrong. The church should do its best to see that the need did not arise.

The churches saw their obligation to the poor as limited to the poor *within* the fellowship. This point concerned the West Country Association. In 1654 they considered 'Whether a member of a church having a family, and the whole family be in want, it be the duty of the church to provide for the whole family or for the member alone?' The answer that the church's duty was to provide for the member, and the member's to provide for the family, was not really adequate. Three years later the matter came up again. There were civil provisions for the relief of the poor; the church was duty-bound to relieve its own poor members, but should the church relieve their families, or assist them to look to the Magistrate for a supply according to the law of the nation? 'Would the profession of the Gospel be any waies dishonoured by such a practice?' The answer was clear: 'we judge that a church of Christ may address themselves to the magistrate without any just occasion of offence or reproach to the Gospel or name of Christ'.

### Wider Mission

An early concern was that the better-off churches should help the poorer. The Abingdon Association in 1657 noted that a number of London churches were taking collections to maintain ministry in poorer areas. They asked churches to give:

What they can spare (their owne ministrie and poore being provided for) towards the maintenance of a publike ministrie to preach the Gospell to the world and for the reliefe of those where the churches to whom they doe belong are nor able to maintaine them. And to put it into a joynt stock to be issued forth according as the conditions of persons employed in the work of the ministrie shall require.

We shall not use many arguments to excite you to a worke [of] this nature. Onely we desire you would consider two things (i) your duty (ii) the necessitie of the case.

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This theme 'took off' at the end of the eighteenth century, with the founding of the Baptist Missionary Society.

### Raising the Money

John Smyth maintained that the collection for church expenses was an act of worship to be hallowed by prayer: outsiders should not be allowed to contribute.<sup>21</sup>

The Abingdon Association in 1656 did not want ministers to be supported by 'tithes or inforced payments', but by 'voluntarie contribution of those that are instructed'. Sadly, the same Association was complaining in the following year:

It hath bene for some time sadly observed by us that there hath appeared a great neglect in the churches in taking care to provide a maintenance for the comfortable supply of a ministerie, according to what the rule doth require, which have brought some to a pinching poverty, run others upon desperate temptations and occasioned some to fall into sinful disorders to the dishonour of their high and holy calling. And, we feare, made the work of the ministrie not onely uncomfortable to the teachers but unprofitable to the hearers.

The Broadmead Records also describe how the money was raised. Having decided how much they ought to pay the minister:

It was considered how to raise the said sum, to discharge our duty. Some, weakly, would have left it alone to the liberty of every person to give him as they could, and when their minds were disposed; and that they judged to be the Gospel way. But the rest of the members were otherwise minded, and they judged the Gospel way was a way of *Regularity*, as well as of liberty; - which could not be to leave a Minister's mind in bondage, every now and then, not knowing where to have food; - therefore, said, it was *Rational* and *Scriptural* for everyone to engage what they would do freely and yearly ...

The Broadmead Records then tell how the members set about making their contributions - and ensuring that everyone else paid up too.

We did likewise make by agreement an Ordinance or Writing what they would doe certainly; and if God did blesse any one with more ability, this should not hinder them from handing what they would more by themselves to the Pastor Privately, soe not to be seen of men. But the Brethren and Elders must know that Every one doth their duty, and that there be a Competency; therefore that every one of us should Subscribe what he or she would give, freely and yearly, towards the Pastor's Maintenance. Which writinge or Ordinance, a cobby thereof is as follows:

Wee,' whose names are underwritten ... Chosen out and sett forth in the World, to be one of his Churches, or a Candlestick of the Lord's ... our duty being to have a Candle or Minister therein ... Therefore, according to our duty ... Wee have Considered, also Consented and Agreed, to Charge ourselves to pay yearly These our

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several Voluntary and free Subscriptions, for the Comfortable Maintaining of a Pastor for this Congregation...

And the Manner we tooke for Subscribing, that every one might act freely and Privately, was Thus. When the Church was come together for Prayer, and in the Close of the Day for settling of this Businesse, being all together in one Roome, Wee Ordered one of the Elders with another grave Brother to goe into another roome of the house with the said Writeing; and the other Elder that staid in the Meeting Called over the names of the Church, and sent them in one by one Into that roome where the said Elder and Brother were, for to write downe what they did with them Privately and Freely offer and promise, or charge themselves withall, to give yearly. And by them to be brought in quarterly to one of the Brethren Appoynted on Purpose, as Treasurer, to take care of that businesse; and by him, with the Elders, to be delivered, £20 each Quarter, to the said Pastor, Mr Hardcastle.

About fifty members were able to subscribe, promising sums ranging from six shillings to six pounds per year. Seven years later the pastor died and the church raised £150 as a gift for the widow. Once again it was a carefully organised subscription, but it was arranged quickly, 'Whiles person's Bowells were warme'.<sup>22</sup>

Elias Keach in his church manual of 1697 placed the responsibility for raising money firmly on the deacons, who were to handle secular concerns while pastors dealt with spiritual ones.<sup>23</sup>

The Work of Deacons is to serve Tables, viz. to see to provide for the Lord's Table, the Minister's Table, and the Poor's Table. (1) They should provide Bread and Wine for the Lord's Table. (2) See that every Member contributes to the Maintenance of the Ministry, according to their Ability, and their own voluntary Subscription or Obligation. (3) That each Member do give weekly to the Poor, as God has blessed him. (4) Also visit the Poor, and know their Condition as much as in them lies; that none, especially the aged Widows, may be neglected.

The theme of raising the money continues in the eighteenth-century. The Chesham Church Meeting on 26 October 1716 authorised the deacons appointed to collect money for the poor - especially Sister Anderson, widow of the late minister - 'to summons any person who is supposed able and who refuses or neglects to pay to appear at the next Church Meeting to give their reason'.<sup>24</sup>

The firmness and sense of duty about giving is illustrated in the history of Bow Baptist Church. Mr Newman, the pastor about 1800, recorded that 'Mrs ---, the widow, said she would give the widow's mite. I told her the widow gave two mites. She went and fetched two guineas!'<sup>25</sup>

There were always other ways of raising money. Woodhouse Eaves Church seems to have had a 'tea meeting' whenever they needed extra funds. In 1842 they planned 'A publick Tea Meeting to make up the deficiency in the yearly accounts'. However, they were able to record 'We feel thankful that the Lord has been to us more than our fears and instead of a deficiency he has blessed us with a surplus - hence the Tea Meeting was set aside'.<sup>26</sup> Subsequent minutes give the price of a tea at a tea meeting - typically 6d if they had no particular object in view, and 9d if they were actively raising funds.

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The 'faith' principle for raising money, favoured by Spurgeon and practised in many of our churches, could raise large sums by an extra concentration of direct giving on special Thanksgiving Days. Faith may prompt the wealthy benefactor to great generosity and draw sacrificial giving from the poor, but may prove less effective with the small businessman who cannot give away 'his' money without considering the well-being of his firm and employees. What worked magnificently at the Metropolitan Tabernacle proved disappointing when tried at Bloomsbury.

Once Baptists had their own buildings, and until the turn of the present century, pew rents provided the main income.

### Buildings

A new theme - church buildings - comes into our story during the eighteenth century. Before then meetings in members' houses were commonplace, though that too had its financial implications. In 1657 the Cirencester church met in the house of Sister Peltrave and paid her 26s 8d a year for this.<sup>27</sup>

In an early volume of the *General Baptist Repository* we read that the church at Beeston, Nottinghamshire formed about 1800 with 21 members had met in Mr Rogers' schoolroom. Numbers increased to upwards of eighty, and they hired a barn. But harvest time had come and the barn was no longer available! On the advice of the association they decided to build. Collections taken by five neighbouring churches raised £37, which was apparently a significant proportion of the cost. It was felt to be the duty of all churches in the area to contribute.<sup>28</sup>

At Princes Risborough, in Bucks, a much larger new chapel was opened in 1805, having been built at a cost of £570. Congregations at three services on opening day totalled 1000, so the building must have held 300-400 people. Ministers seem to have been expected to tour neighbouring churches to raise funds for building. The minister at Risborough was expected to walk to Wallingford - about 20 miles - to collect, even though he was 70 years old. Ten years later the same church bought a horse and sent its then minister on a begging expedition to London. He raised £81 net in a month. At Princes Risborough the pews had been regarded as private property which could be sold, but after an extension was built in 1814 that was changed: existing occupants and their descendants could keep their pews, but not sell them, so long as they contributed to the cause.<sup>29</sup>

In deciding to build a new, larger chapel, the Shortwood Church, Nailsworth, with 652 members noted that the congregation would have been larger if comfortable sittings and pews could be furnished to persons applying for them. Also, they felt a need for free sittings for the poor, and proposed to supply 250 to 300 such places.<sup>30</sup>

The working of the pew rent system was observed by a visitor, H. J. Heinz, best known for his 57 varieties. When in London he went to evening service at the Metropolitan Tabernacle, where C. H. Spurgeon was preaching:<sup>31</sup>

We arrived at 1/4 after 6. We were all handed envelopes in which we placed our contributions and after passing through the iron gate we dropped them into a box placed there for that purpose. As we came to the centre aisle we were with others requested to remain standing until 6:25. Exactly at that time a bell sounded and all were permitted to occupy the vacant seats. Before 6:30 the house and aisles were filled and standing room. Even in the two large galleries standing room was at a premium.

The church seats 6000 people and most times many can't gain admittance.

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Promptly at 6.30 Mr Spurgeon stepped forward and began by a short prayer.

Unfilled pews would not always be made available to visitors. At Bloomsbury Brock gave clear directions:

Whenever your seats are not filled, you will cheerfully, and in a moment, invite strangers to occupy them. Let Bloomsbury Chapel get and keep a name for prompt and right courteous attention to strangers. A crowded aisle is a gratifying spectacle, but only as an accompaniment to crowded seats. The comfort of the pulpit is often destroyed by observing the selfishness of the pew.

Pew rents seem to have been fixed at an amount that would just cover the minister's stipend, though I have not found any clear statement that that was the intention. For most churches before the present century the stipend probably was the largest item in the church budget, but there were always other expenses which are often referred to dismissively as 'incidentals'. Regent's Park Chapel Year Book for 1871-2 carries the note:

Will the friends please note that the Pew Rents are hardly sufficient to cover the Pastor's stipend, and that the incidental expenses amount, upon average, to £550 pa. The Elders depend upon the liberality of the friends for this sum.

The Treasurer suggests that regular attenders at the chapel should, in addition to their present contributions, put at least one penny per week into the boxes in the vestibule, and thus set an example of giving to the Lord, both to their children and to strangers. Then there would be no deficiency.

The minister's stipend then at Regent's Park was £800, and the total church budget just over £1200.<sup>52</sup> The deficit was made up by special collections.

One Bloomsbury 'pew book' survives recording gallery lettings from 1875 to 1883. The charges were 10s, 12s, or 21s per quarter, and there was a contribution to incidentals which was usually one-fifth of the pew rent. The date of every payment is recorded. They had a problem in 1878. Mrs Stevenson, who rented pew 101, is recorded as paying for the 1st, 3rd and 4th quarters, but not the second. A note in the 'remarks' column says 'said to have been placed in box. No trace. Allowed by Deacons 22/7/78.' There is no mention in the Deacons' minutes - perhaps they made less of the matter than the man who kept the pew book.

Most churches abolished pew rents by the end of the century, in favour of 'Voluntary Offerings'. Usually envelope schemes were encouraged, but collecting plates and boxes had already become familiar sights for the special collections which became increasingly common.

At the back of Bloomsbury's first Church Minute Book is a note in the minister's hand written about 1853 when the church decided to take the quarterly collections from pew to pew. Brock lists objections raised - and answers them: "You destroy all voluntaryism forthwith". How so? Literally nothing more is done than giving the opportunity. It may be declined'. He added that the practice had been generally adopted elsewhere: 'I have seen it in operation in every place but one this year'.

In January 1887 Edward Nodes, then Treasurer of Bloomsbury, listed his

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objections to pew rents:

- The wealthy batchelor discharging what was counted his duty in taking one seat.
- The class spirit engendered by the inequality of position.
- The system of buying and selling seemed contrary to scripture.
- A system not in harmony with the times.
- It had completely broken down.

A procedural change is noted in the *Bloomsbury Magazine* for April 1898:

The weekly offerings in support of God's House will be taken at each service, from pew to pew, instead of at the doors. This is a two-fold improvement, in that it enables everyone to see the plate, and it spares our good Deacons the trying ordeal of standing frequently in very cold and draughty positions.

Returning to the theme of buildings, it should be noted that they can be a source of income as well as an expense. Chapels built over shops or within office blocks are not just a modern idea. Underwood draws attention to Pinner's Hall, built by the Hollis family after the Fire of London. They let the building five days a week for business, on Sundays to two different churches, and on Saturdays to another. This happy arrangement ended when the lease expired in 1778.<sup>33</sup>

### Philanthropy

In the Victorian era another theme enters: philanthropy. The churches themselves organised charitable agencies which the members were expected to support, as well as supporting other worthy causes, like local hospitals. Much of the giving was done publicly. Pages of *Bloomsbury Yearbooks* contain tables of contributions to the church's charitable agencies. Often young ladies of the church were engaged as collectors for various funds. The records reveal the persuasiveness of each collector as well as the generosity of each donor. Most years from the church's foundation in 1849 to the end of the century, *Bloomsbury's* people gave even more to their church's charitable agencies than to foreign missions; the total given away was appreciably greater than was collected for the upkeep of the chapel and ministry.<sup>34</sup> Other large churches acted similarly.<sup>35</sup> In the present century the welfare state took over much of the social work which churches had done voluntarily, though there are now signs that this may be changing. An international dimension came in the support of medical missions, and more recently of development agencies, such as Christian Aid.

### Keeping the Accounts

The way in which accounts were kept tells us something of the people. In the Chesham church book we read entries such as:<sup>36</sup> 'Brother Dearmer accompted with the church and hath in his hands of the Church's money ten shillings and six pence'. And sometimes: 'Brother Coleman accompted with the Church and is out of pocket eight shillings and two pence'.

Accounts have not always been exact. In 1826 Woodhouse Eaves Church noted 'In casting up last years accounts it was found that the church was £6-3-0 or thereabouts in arrears consequently the Minister's Salary must be reduced'.<sup>37</sup>

By the nineteenth century church book-keeping had become a major business.

## PROPORTIONATE PECUNIARY CO-OPERATION

The careful and detailed accounts produced by many Victorian churches, and often printed, tell us something of the nature of the leaders of the churches. Many of them were small businessmen, and they were very careful with the pennies.

Bloomsbury records give a fairly full picture of the financial life – except that the main church income is not shown! Comparison suggests the approach was typical of many, at least of the larger, churches. Bloomsbury was unusual in having a paid book-keeper to assist the Treasurer. When they were having an economy drive in 1871 it was suggested that his work could be done instead by the Deacons, as was the case in most churches. Some members objected, however, 'The deacons had so much to do and did it so well that they ought not to be expected to do such work as could be done by a secretary'. The arrangement was continued, though not for long. I know of no other church which has employed people to keep the accounts, but in the last few years many churches have begun to use computers for the purpose. I trust that part of the continuing story will be written up in due course.

### NOTES

1. **The Bloomsbury Chapel Directory**, 1850, p.18. The annual Directories, Minute Books, and Magazine quoted are in the archives of Bloomsbury Central Baptist Church. See also Faith Bowers, 'Bloomsbury Chapel, 1848-1905', London MPhil thesis, 1984.
2. For example, **Rules for the Regulation of the Baptist Church, Princes Risborough**, in 1913, included "VIII - Every member is expected to contribute regularly, and as God has prospered them, to the support of the Church."
3. B. R. White (Ed), **Association Records of the Particular Baptists of England, Wales and Ireland to 1660, 1971-4**, is the source for the quotations in the following pages relating to the churches at Ilston, Hay, Lanharan, and Carmarthen and to the South Wales and Abingdon Associations.
4. Roger Hayden (Ed), **The Records of a Church of Christ in Bristol, 1640-1687**, Bristol Record Society, 1974, pp.134-136. [Spelling slightly modernised].
5. **The Freeman**, 27 May 1857, supporting C. H. Spurgeon and quoted in BQ 25, No 7, July 1974, p.305.
6. W. S. Caine (Ed), **Hugh Stowell Brown, 1887**, quoting Stowell Brown's *Commonplace Book*.
7. Clyde Binfield, **So Down to Prayers...**, 1977, p.18.
8. Gordon Savage: BHS lecture on Hugh Stowell Brown, 1975.
9. Ian Sellers (ed.), **Our Heritage: The Baptists of Yorkshire, Lancashire and Cheshire, 1647-1987**, Leeds, 1987, p.50.
10. E. A. Payne, **A Short History of the Baptist Union, 1958**, p.106-8.
11. Richard Mudie-Smith, **The Religious Life of London, 1904**.
12. J. W. Jewson, **Chairman's Address, Norfolk Association, 1906**.
13. Payne, op.cit.
14. From author's notes of the meeting.
15. Personal communication from the Revd R. W. Thomson.
16. **Woodhouse Eaves Church Book** (Leicestershire). I am grateful to my brother, Mr Richard Bowers, for bringing these to my attention.
17. Binfield op. cit. p.155.
18. **Baptist Times**, 26.6.1908, p.440.
19. Quoted in John Briggs, 'She-preachers, Widows and Other Women', BQ XXXI, 1986, p.339.
20. Henry J. Wicks, **History of Cirencester Baptist Church, 1899**.
21. A. C. Underwood, **A History of the English Baptists, 1947**, p.36.
22. Hayden op. cit. pp.204-5.
23. Elias Keach, **Church Manual, 1697**, pp.10-11, quoted in **Baptist History and Heritage** January 1978, p.29.
24. L. G. Champion (Ed), **The General Baptist Church of Berkhamsted, Chesham and Tring, 1712-1781, 1985**.
25. J. E. Lynn, **Three Jubilees: Bow Baptist Church, 1935**, p.24.
26. see 16.
27. see 20.
28. **General Baptist Repository, II**, p.37 "Miscellaneous Information".
29. **Princes Risborough Baptist Church: a short history, 1957**.
30. **History of Shortwood Baptist Church, 1837**.
31. Robert C. Alberts, **The Good Provider: H. J. Heinz and his 57 varieties, 1974**, p.78.
32. **Yearbooks of Regent's Park Chapel**.
33. Underwood op. cit. p.138.
34. Faith Bowers, op.cit. and **Bloomsbury Chapel Yearbooks** in the church archives.
35. See, for example, the **Yearbooks of Regent's Park Chapel (Angus Library)**, and the **Downs Chapel, Clapton**, drawn to my attention by E. A. Payne.
36. see 24.
37. see 16.

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