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The Centenary of the Baptist Building Fund.

X. PROGRESS AND PROSPERITY (continued.)

HE Annual Reports reveal the fact that, throughout the hundred years, the Fund has attracted to its service many of the prominent men of the denomination. This was particularly the case in the later years of the Victorian era. Few names were then better known among Baptists than that of Edward Bean Underhill, LL.D., for thirty-five years a member and for twenty years a deacon of Heath Street, Hampstead. He was the founder of the Hanserd Knollys Society for publishing the works of early Baptist writers, and it was said of him "he knew Baptist history as most men know the alphabet." His connection with the Baptist Missionary Society, first as Joint (paid) Secretary and subsequently as Hon. Secretary, lasted for over fifty years. Baptist Union called him to its Presidency in 1873, and the London Association in 1886. He succeeded Joseph Gurney as Treasurer of Regent's Park College in 1879, a position he held for twenty-two years "and even in extreme old age manifested the keenest interest in all that affected the welfare and development of the College." He joined the Building Fund Committee in 1864 and continued a member for thirty-seven years. Except when abroad visiting the Mission Fields, he was rarely absent from the Annual Meeting and he was ever ready to advocate the claims of the Fund and the churches it sought to help.

William Richard Equally well known was the name of Rickett, formerly a member at The Downs, Clapton, but later a member and deacon at Heath Street. "His sympathy and practical help went out to all institutions which had in view the glory of God and the welfare of men," but he was in a special degree a benefactor of his own denomination. His chief love was the Missionary Society of which he was Treasurer for seventeen years. In 1869 he was elected a member, and in 1890, a Trustee of the Building Fund. For thirty-eight years "by his constant attendance, his wise counsel and his liberal contributions" he rendered important service. On one occasion he gave a donation of one thousand pounds, and he left the Fund a legacy of the The Committee's memorial resolution recorded same amount. that "to the very last he manifested a deep interest in the increasing usefulness of the Fund to the Churches." Another household name among Baptists of the period was that of Col. James Theodore Griffin. Born in the States, he took some part in the early stages of the Civil War. Coming to this country in 1862, he was soon in request for Christian service. Regent's Park Chapel found in him one of its most faithful members, and for twenty-seven years he was the Superintendent of its Sunday School. In 1889 he served as President of the London Association, and in 1891 as President of the Baptist Union. His membership of the Building Fund Committee commenced in 1871 and continued for over twenty years, during the whole of which time he "manifested an intense interest in the benefactions of the Fund."

The Hon. Solicitor to the Fund at this time was Samuel Watson, who, on the 8th December, 1868, was appointed in succession to his father. He was connected with the Walworth Road Church, and, following the example of his father, throughout his long life he gave "time, care and attention" to the work of the Sunday School Union. His service to the Building Fund extended for a period of nearly fifty-three years and, by "wise counsels and gratuitous professional labours," he placed the Fund and many Churches under considerable obligations. As he, in turn, was succeeded by his son, Harold Collier Watson, who still holds the position, a period of over eighty years of service as Hon. Legal Advisers has been covered by the father, son and grandson.

Other names arresting attention are those of Thomas Pillow, the Secretary of Shoreditch Tabernacle; Thomas H. Olney, the Treasurer of the Metropolitan Tabernacle; James Harvey, of Heath Street, fourteen years Treasurer of the London Association; Edward James Oliver, "a liberal subscriber during forty years, and an earnest and active member of the Committee during upwards of thirty years"; Joseph Wates of Brockley Road, six years Treasurer of the London Association; Jacob Perkins Bacon, "for many years a regular attendant at the Meetings of the Committee—wise in counsel, fervent in zeal—and for twelve years one of the Trustees"; and William Coulson Parkinson, formerly of Camden Road and later of Ferme Park, successively auditor, member of Committee and a Trustee. Loyally and constantly supported as it was by men of such calibre, it is no wonder that the Fund progressed.

Notwithstanding its own strength, the Committee found it needful to go outside its own ranks to secure a Secretary in succession to A. T. Bowser in 1885. So unique had been his secretarial qualities that men hesitated to succeed him. Finally, John Howard, a member of The Downs, Clapton, accepted the position. He was a man of different temperament. His annual

reports were short, businesslike statements, outlining only what had been done. They lacked the statesmanlike vision of his predecessor, but for over twenty years he recorded the minutes with a clearness that has made the reading of them a pleasure. It is interesting to note that he wrote the minutes at the meetings as the business proceeded. During his period of office, 819 loans for £235,816 were advanced, and, when in 1906 his health gave way, his colleagues recorded their appreciation of the conspicuous ability with which he had filled the office, and their intense regret at his retirement.

At the Annual Meeting in 1889, important amendments were made in the rules, the effect being to give the Committee power to grant loans for "buildings for Sunday Schools, Class and Lecture Rooms, and Home Mission Halls." This extension in the scope of the Fund arose out of an offer made in the preceding October by one who had been a member of the Committee less than twelve months. "In order to stimulate an effort for increasing the capital of the Fund," wrote Joseph Burgess Mead of Brockley, who at the time wished to remain anonymous, "I am willing . . . to contribute 25 per cent. on the net amount that may be raised from all sources within the next four years up to £20,000."

This very generous offer was typical of one of the largest hearted of the men who have served London. Already he was held in high esteem, for, in 1881, he induced the London Association to adopt a Chapel Debt Relief scheme, of which he was appointed Treasurer and Organiser. The feature of the scheme was that the fund would be distributed to Churches, in proportion to the amount raised by them in reduction of their building debts. Anonymously, in the course of seven years, £10,677 18s. 3d. was given to this fund, practically all coming from the Treasurer. It was disbursed in challenge gifts to sixty-nine Churches, and, thus stimulated, the Churches themselves raised £58,220 12s. 3d. The outcome was that the debts were reduced from the appalling total of £123,188 19s. 6d. to the more manageable one of £54,290 9s. 0d. This remarkable success undoubtedly influenced the offer to the Building Fund. The conditions attached by J. B. Mead to his offer were very simple, and, so thorough was he, his letter included an instruction to his Executors to consider as among his just and lawful debts any amount that might after his decease become due. The Committee accepted the offer with enthusiasm, and individual members subscribed generously. Much propaganda work was undertaken, but unfortunately the effort met with very modified success. At that time men's minds were occupied with the "Down Grade Movement," rather than with the work of the Kingdom. The result was that, at the end of 1892, when the offer terminated, £5,316 8s. 8d. had been added

to the Capital from subscriptions, donations, collections and legacies, and the donor, who still remained anonymous, "being one of those who 'do good by stealth and blush to find it fame,'" had the privilege of subscribing £1,329 2s. 2d. only of the £5,000 he had hoped to donate. In the meantime, in 1890, he had succeeded A. T. Bowser as Treasurer of the Building Fund.

XI. THE NEW CONNEXION BUILDING FUND.

1891 is a landmark in Baptist history, for in that year the fusion of the main bodies of "Generals" and "Particulars" was accomplished. During more than half a century the two sections of the denomination had been slowly drawing closer. The fellowship enjoyed in the Baptist Union not only fostered the desire for unity, but afforded convincing evidence that unity would bring increased strength and effectiveness. Ancient standards gradually lost their authority, and ministers passed from a Church of the one section to a Church of the other hardly conscious of, and certainly undisturbed by, the evanescent differences over which their forefathers had wrestled hard. The hopes of years were brought to fruition in 1891. The two Missionary Societies, the "Baptist" founded in 1792, and the "General Baptist" founded in 1816, then merged into one. "Generals" and "Particulars" coalesced in the various Associations and, coincidently, the "General Baptist Association of the New Connexion Building Fund," founded in 1865, amalgamated with the "Baptist Building Fund."

In order to appreciate the importance and significance of this amalgamation, it is needful to turn to the General Baptist stream. Reference has been made to the support given by the General Baptist Assembly to building enterprises in the closing years of the seventeenth century and in the early years of the eighteenth. The middle years of the latter century witnessed grave declension in many of these pioneer churches. They lost their early evangelical fervour and devoted themselves to fighting one another about the imposition of hands; about Arianism, and Socinianism. and Trinitarianism! And this they did with a will, and with the usual desolating effect." 1 Some of the Churches ceased to exist, while others drifted into unitarianism. It was, therefore, a somewhat meagre Assembly that met once a year, and this Assembly became more emasculated as, from time to time, the evangelical churches withdrew, usually to ally themselves with the more energetic and virile New Connexion. Nevertheless, at intervals, even after the formation of the New Connexion, the old Assembly

¹ Clifford: The Origin and Growth of English Baptists, 1881.

continued its practice of recommending building cases for collection. Two comparatively late examples may be given. The minutes of the 1787 Assembly at Worship Street record:

"The Church at Worplesdown, near Farnham, Surrey, having erected a new meeting house, request the assistance of the Churches in raising the sum of £200; and that the subscriptions be left at Mr. Dendy's, Bridgefoot, Southwark, before the 1st of October next."

And the Minutes of the 1811 Assembly at the same place record:

"The Church at Northiam, being unavoidably involved in debt by the Building of their New Meeting House, the Assembly highly commending their zeal and Christian spirit recommend their case to the patronage of the Churches. Our brother Blundell means to go round to our Churches and we doubt not of their liberality." 3

For the purpose of this history, we are not again concerned with these old General Baptists. Their Annual Assembly became of little importance and its influence on chapel building was

negligible.

"The New Connexion of General Baptists" was partly a reaction from "the defective theology, excessive disputatiousness and spiritual torpor of the age," which had thoroughly penetrated the General Baptist Churches. It was formed at "an Assembly of Free-Grace General Baptists," held at Church Lane, White-chapel, on the 6th June, 1770. Its design was "to revive Experimental Religion or Primitive Christianity in Faith and Practice"; three churches in Essex, three in Kent, five in Leicestershire, two in Lincolnshire, two in London and one in Yorkshire, ventured on this quest. From the first the movement was imbued with the spirit of evangelism. Fresh ground was broken, new churches were formed, and buildings became needful. Thus we read that the Melbourne Church carried the gospel to Cauldwell, where, in consequence of the success of the work, "a commodious meeting-house was erected, at an expense of one hundred and eighty pounds, which was opened in 1778." 4

The building policy of the New Connexion was largely based on that of the old General Baptists. Cases were recommended by the Annual Assembly, and the minister or other messenger of the church needing help went forth on a begging expedition. Many illustrations could be given. In the Minutes of the 1799

Assembly at Wimeswould we read:

² Minutes, Vol. II. p. 193.

³ Ibid., pp. 304-305.

⁴ Taylor, Vol. II., p.

"The brethren at Queenshead request the assistance of the Churches, under their pressing circumstances, to assist them in defraying the expences which have been necessarily incurred by erecting a gallery in the meeting-house.

Answer: -We advise our Queenshead brethren to state their

cases to those Churches that have not relieved them."

"The brethren at Nottingham request the assistance of the sister Churches in defraying their expences in erecting

their meeting-house.

Answer: We recommend it to our respective Churches to take the case of the Church at Nottingham into their consideration, and to assist them as early as they can make it convenient."

The Minutes of the 1811 Assembly at Melbourne record:

"The Church at Ashley, etc. having procured a piece of ground at Measham, agreeable to the advice of the Association, intend to erect a small Chapel upon it at the expense of £160, towards this they have raised about £50, and desire assistance with the rest.

The Church at Hinkley, having successfully introduced the gospel at Pailton and Monks-Kerby, have judged it adviseable to erect a meeting-house at the latter place. The expense is estimated at nearly £400, towards this they have raised £150. They desire the approbation and assistance of the Association in this case.

Answer:—The Association recommend both these cases to the attention of the Churches, and hope they will assist in them when individually requested."

And a late illustration is that from the Minutes of the 1862

Assembly at Halifax:

"Lincoln Bicentenary Chapel. Resolved—That we cordially recommend the proposal of the friends at Lincoln to build a Bicentenary Chapel to the generous support of the Connexion."

As early as the 1808 Assembly at Bourne, "the great loss arising from the ministers travelling in collecting for meeting-houses" was discussed, but it was not until the ninety-fifth Annual Assembly at Boston in 1864, that definite steps were taken for the formation of the New Connexion Building Fund. At that Assembly it was resolved:

"(1) That it is desirable to establish a Chapel Building Fund in connection with this Association, the object of which shall be to assist by gift or loan without interest in the building, enlargement or repair, of places of worship belonging to the New Connexion of General Baptists.

(2) That the following brethren be appointed a pro-

visional Committee to mature plans for the purpose, and report to the next Association: the Leicester Ministers, with Messrs. George Stevenson, J. F. Winks, and J. Roper."

This Committee was statesmanlike. It looked beyond its immediate present to the time when the two streams of Baptist life would be one mighty river. Could anything be done to anticipate that time? Here was an opportunity. One Building Fund for the whole denomination would be a striking gesture in the direction of unity. Not for the first time, however, the onward path was blocked by those whose vision extends no farther than "as it was in the beginning." Proposals to the "Particulars" that their Building Fund should be opened to the "Generals," or that the "Generals" should form an Auxiliary were a quarter of a century premature. Notwithstanding the advice of the Treasurer, some of the Building Fund Committee preferred to maintain the exclusiveness of their Fund, and at a Committee Meeting on the 10th January, 1865, a resolution "That it is desirable to extend the object of this Fund to the assistance of Baptist Churches, other than those of the Particular or Calvinistic Denomination" was "after considerable discussion . . . negatived by six votes against four." Nevertheless, determined to do nothing that would hinder united action, the Generals' Committee took a wise view of the situation.

"The Union Baptist Building Fund" was established at the ensuing Assembly in June, 1865, in the old Lombard Street Church, Birmingham. The rules followed those of the earlier Society, except that, on the advice of the Committee, the rule which was possibly the most material of all read "That it be exclusively a Loan Fund for Baptists without distinction." From the general funds of the Association, one hundred pounds was voted to the capital, which, however, grew very slowly. The Generals' Constituency was much smaller that that of the Particulars, and it contained few wealthy men. From the first, the raising of the Fund was the task of the rank and file, and, despite the picturesque plea of one who wrote "that the capital will last so long as the sun and the moon endure," at the end of five years it amounted to no more than £687. Successful efforts to obtain increased support were made at the centenary of the New Connexion, and later the responses to a challenge gift of one hundred pounds by William Bell Bembridge enabled the five thousand pounds mark to be reached by 1882. In 1876, the Assembly altered the title of the Fund from "The Union Baptist Building Fund" to that of "The General Baptist Association of the New Connexion Building Fund," more briefly and familiarly known as "The General Baptist Building Fund." At that date loans, modest in amount, had been made to thirty churches for a total of £4,610. The churches to receive the first ten loans were:

Friar Lane, Leicester £300	Dewsbury	£300°
Long Eaton £60	Coningsby	£100
Infirmary St., Bradford £200	Ilkeston	
Belper £40	Denholme	£100
	Old Basford	

The largest loan granted in the course of the twenty-six years during which the Fund was in existence, was one of £500 to Westbourne Park in 1877. The Committee's report a year after opens a window on the quiet but growing success of the Fund: "In no department of Denominational work is there greater cause for congratulation than this. Some of the Churches have not yet contributed anything to the Fund, others are fulfilling their promises, and even in some instances, are in advance of them, Warm appreciation of the benefits of the Fund are expressed by Churches receiving loans; and the repayments are frequently made in much less than the specified time."

Unlike the Officers and Committee of the Baptist Building Fund, whose appointment rested solely with the Annual Meeting of Subscribers, the Officers and Committee of the General Baptist Building Fund were recommended by the Annual Meeting of Subscribers. The election took place at the Annual Assembly. after the submission of the Report and Accounts for the preceding year. Those who served as Treasurers and Secretaries were:

TREASURERS.

Richard Pedley, Junr.	•••	•••	• • •	1865-1867.
William Bell Bembridge	•••	•••	•••	1867-1877.
Charles Roberts, Jun.		•••	•••	1877-1887.
Henry Hill	•••	••• ,	•••	1887-1891.
SEC	RETARI	ES.		
Joseph Roper		•••	•••	1865-1866.
Rev. J. Thomas Gale				1866-1872.
Rev. Nathanael Herbert	Shaw	•••	•••	1872-1879.

Rev. William Bishop

1879-1891.

W. B. Bembridge was the best known of the Officers. He was connected with the Church at Ripley and was one of the leaders of the denomination. He served on most Committees and in 1886 was Vice-Moderator of the Assembly. He relinquished the Treasurership of the Building Fund, on being called to a similar office in the General Baptist Missionary Society, a position he retained until 1891, but he remained on the Committee of the Building Fund. N. H. Shaw laboured

strenuously and the success of the Fund was largely due to his unflagging zeal. In the course of the seven years of his secretariat, the capital increased from £1,600 to over £4,000. In addition, when he resigned, many promises for comparatively substantial amounts were in process of redemption. On his leaving the country to take charge of the Baptist Mission in Rome, the Committee recorded "high appreciation of the way in which he has served the Fund, and especially of his indefatigable efforts to bring up the capital of the Fund to £5,000." The capital grew slowly but steadily, and at the amalgamation in 1891, it amounted to £6,469, which was on loan to fifty-nine Churches. It was estimated that this sum bore about the same ratio to the needs of the Churches of the New Connexion as the capital of the Baptist Building Fund bore to the needs of the Particular Baptist Churches. As the New Connexion's Fund was of much more recent establishment, this must be considered a fine achievement. The final Report contained the very satisfactory comment, "No loss has been sustained from failure of repayment, and no legal proceedings have been necessary to recover any portion of loans granted."

Charles Williams of Accrington, succeeded to the Chair of

Charles Williams of Accrington, succeeded to the Chair of the Baptist Union on Monday, 10th May, 1886, and in the course of his Presidential Address made a strong plea for Union among Baptists. The plea was opportune. "The General and Particular Baptists, starting from different theological and geographical centres, fed and nourished on different theological diet," had, as we have seen, formed themselves into separate camps. But, "slowly, shyly and surely" they had been coming together. The noble utterance of Charles Williams brought the subject from the shadows into the sunlight. On the 26th April, 1889, the Baptist Union Council passed the following resolutions, which were after-

wards adopted by the Assembly:

(1) "That this Council consider it desirable that the General Baptists and Particular Baptists should become one denomination.

(11) That this Council deem it most desirable that the General and Particular Baptist Societies and Associations should be amalgamated, and recommend that the matters be respectfully referred to the Committees of those Societies and Associations, with the request that they take into consideration the practicability of such a course."

Within a few months, the Council of the Union was able to express the great satisfaction with which it had received favourable replies from nearly the whole of the thirty-four Associations.

⁵ John Clifford at Burnley, 1891.

With no impatient haste but, rather, with a degree of leisure, the Committees of the two Building Funds considered the request, with the result that two years later, on the 9th April, 1891, representatives conferred at the Mission House. Those present were:

Rev. S. H. Booth, D.D., in the Chair.

Joseph B. Mead.

James Mote.

William R. Rickett.

Samuel Watson,
representing the Baptist
Building Fund.

Rev. W. Bishop.
Rev. J. Fletcher.
W. B. Bembridge.
R. Foulkes Griffiths,
representing the General
Baptist Building Fund.

The report of the meeting stated:

"A lengthened conversation, full and free, ensued—unreserved and satisfactory statements or explanations being given on either side on the various points raised—the Meeting throughout being pre-eminently cordial, and characterised by hearty unanimity.

The legal opinion was—that if the constituencies of both bodies joined with practical unanimity in the desire for amalgamation, the Courts would, on application, sanction such alteration in the Constitution of the Building Fund as would permit its benefits being enjoyed by all Evangelical

Churches of the Baptist Denomination.

Resolved—"That the [two] Sub-Committees report in favour of such steps being taken as may be needed to carry

out the amalgamation."

This report was cordially and unanimously accepted by the Committees of both Societies. Following further negotiations, during which it became clear that an application to the Courts was unnecessary, the proposed amalgamation of the two Funds received the approval of the General Baptist Assembly on June 25th, 1891, and of the Subscribers of the Baptist Building Fund on the 20th October, 1891. The subscribers were summoned by circulars sent to as many as possible, and, obviously with some relief, the record was made "it was noteworthy that not a single protest nor objection was received in reply." The amount transferred from the General Baptist Building Fund to the Baptist Building Fund was £6,469 5s. 6d., which, added to the existing capital of £43,401 5s. 1d., made the capital of the Baptist Building Fund £49,870 10s. 7d. Various agreed alterations were made in the rules, the principal one being the deletion of the reference to the "Particular or Calvinistic Baptist Denomination," and the insertion of the words "Evangelical Churches of the Baptist Denomination throught the United Kingdom." On the nomination of the General Baptist Building Fund, William Bishop, Henry Hill and R. Foulkes Griffiths were added to the Committee of the Baptist Building Fund, and at the same time. William Bell Bembridge was appointed a Trustee.

Thus was completed a union that reflects credit on all who took part in its accomplishment. Thirty-six years have gone, and no discordant note has been heard. The nine who met at the Mission House have passed to God's greater service in the Beyond, but their wise action has permanently increased Baptist efficiency.

XII. EXPANSION.

The period at which we have arrived is modern. Its outstanding events are well known, and the three decades hardly call for extended reference. Expansion was the watchword. On the solid early foundations, broadened and strengthened as they had been by the recent amalgamation, was needed a worthy structure. At intervals, two new methods of raising money were introduced. The first was in 1903, when it was "suggested that each Church, on completing the repayment of its loan should be asked to contribute, as a thankoffering, the amount of one halfyearly instalment." It will be observed that at five per cent, per annum, this represents one year's interest on the amount of the This suggestion has proved of immense value. By the centenary, four thousand pounds had thus been contributed by the Churches. The second new method of raising money was adopted in 1912. It was then decided to take up an agency of the Baptist Insurance Company, Ltd. in the hope that ultimately the commissions would cover the whole of the working expenses of the Fund. All Churches receiving loans were expected to effect their insurances through the agency of the Fund. This method also has been fruitful. Beginning with £3 7s. 8d. in 1913, the commissions rose year by year until, in the centenary year, they reached £133 12s. 10d. At that date, over £730 in insurance commissions had been earned for the Fund by the Secretary. Legacies have swollen the capital appreciably. Thirtyfive were received in the thirty-five years amounting to £25,669 2s. 5d. Among the largest were £970 from Walter J. Benham in 1909, £5,000 from J. B. Mead in 1912, £1,000 from G. R. Searle in 1916, £8,765 from W. O. L. Winsford in 1920, £877 from Mrs. E. C. Eberlin in 1924 and £2,456 from W. Evans in 1924. On the other hand, subscriptions showed serious and continuous decline. In 1890, the number of subscribers approached five hundred and the amount of their subscriptions and donations

was £588 8s. 4d. In 1925, the subscribers numbered seventy-five and the subscriptions amounted to £56 14s. 6d.

The consistent progress of the Fund is illustrated by the

following:-

Year.	Capital.	No. of New Loans.	Total of Loans.	Average Loans.
1895	£51,442	41	£10,915	£266
1900	52,911	40	12,730	318
1905	55,928	42	13,755	327
1910	59 ,737	3 8	13,760	362
1915	66,497	37	13,810	373
1920	<i>7</i> 1,395	48	22,020	458
1925	87,882	42	23,020	548

This table also reflects the steady increase in the cost of chapel building that was evident in pre-war days, and the rapid expansion that has characterised the post-war period. In the course of twenty years, from 1905 to 1925, the capital increased by nearly £32,000 but the number of new loans remained the same, namely forty-two. In this period the average amount of the new loans rose by sixty-seven per cent. from £327 to £548. As was stated in an earlier chapter, the first loan of £1,000 was granted in 1881. Two loans only of similar amount were granted in the following two decades, but at the Centenary, there were no less than twenty-seven loans of £1,000 or over. The largest was that of £2,000 made to Horfield, Bristol, in 1920. The centenary capital of £87,882 11s. 1d. was on loan to 295 churches, the average of the whole, therefore being £297. This capital included four special items:

1.	Liverpool Auxiliary	• • •	£3,795 (0 0
2.	Devon and Cornwall Auxiliary		405 10	0 (
3.	Aylesbury Trust Fund	•••	50 (8 (
4.	Uxbridge Trust Fund	•••	74 1.	5 5

The Aylesbury fund originated in the early seventies in a project to erect a Baptist Church in Aylesbury. The proposal could not be carried through, and many of the subscriptions which had been obtained were handed back to the subscribers. The residue which could not be returned, amounting to £50 0s. 8d., was deposited in 1879 "to be used by the Baptist Building Fund Committee until there shall be in course of erection at Aylesbury a School Room or Chapel by a Church in connexion with the Baptist Union, in which case the said sum shall be returned without interest as a contribution towards that object."

The Uxbridge fund was deposited in 1906 and consists of "a sum of money collected in Uxbridge for the purpose of building a

Baptist Chapel in that town." The Baptist Church that had existed there for many years had lacked vision. It had been content to remain in obscurity, "walled around, chosen and made peculiar ground," with the natural result that it died out. It was agreed that the deposit "would not carry any interest but would be used for the general purposes of the Fund and would be returned only on the condition that a Baptist Church

was built at some future time in Uxbridge."

A heavy loss was sustained by the decease on January 3rd, 1897 of the Treasurer, J. B. Mead. His service to the denomination in connection with the Psalms and Hymns Trust, the Missionary Committee, the London Association and the Building Fund was of the very highest order. The Committee recorded that he had filled the post of Treasurer "with conspicuous success, devoting all his business ability and energy to the conduct of the Fund, while his tact, warmheartedness and courtesy made him doubly beloved by his colleagues and by the Churches he served with such zeal." Once again, the Fund was privileged in having at hand a man in every respect worthy to follow in the office. William Payne, who was appointed in February, 1898, had been a member of the Committee since 1879. He was one of the founders of the Church at The Downs, Clapton, and was elected to its first diaconate in 1871. He is an illustration of the fine body of men in which the denomination has been singularly rich, namely, those who do not allow high Denominational claims and honours to interfere with the unstinted service they so loyally give to their own local Church. His minister wrote of him: "From the very beginning the interests of this Church were his supreme concern, its service his great delight, and its prosperity his one desire. Fitted by grace and nature to take a leading part in the heavy responsibilities of Church government and ministry, he was chosen Secretary in 1875, . . . and in that capacity he rendered splendid service to the cause of Christ. On the removal of W. R. Rickett to Hampstead, he became Treasurer, and held that office until his death. For twenty-two years the Church finance was his constant care, and to the administration of the funds he devoted his exceptional gifts with unsparing zeal. No Church was ever better served by its Treasurer, and no Treasurer ever made Church finance more of a sacred trust." The Baptist Union, the Missionary Society, the London Association and Regent's Park College found in him an untiring supporter. He was Treasurer of the Building Fund for ten years, and on more than one occasion his successor in office has paid public tribute to the high standard which characterised all his book-keeping and other work for the Fund.

At the Annual Meeting in 1908, the present honoured

Treasurer and Secretary were appointed. William Wallace Parkinson, son of William Coulson Parkinson, to whose service reference has been made, joined the Committee in 1901, and for two years, from 1906, he was Secretary, before succeeding William Payne as Treasurer. His unstinted service, particularly for the Missionary Society, of which he is a much valued Committee member, for his own Church at Walsworth Road. Hitchin, of which he is a deacon and Treasurer, and for country Churches generally bears a fragrance of its own. Henry Hewett Collier served on the Committee for seven years prior to his election as Secretary. He bears a name known in Baptist circles, not only in this country, but on the Mission fields in India and Cevlon. He was an Hon. Auditor of the Missionary Society for several years, he is a valued member of Regent's Park College Committee, and is highly esteemed in the Acton Church, of which he is a deacon and Treasurer. The Treasurer and Secretary deprecate personal references. They seek no praise from men in doing their Master's work. It may be said, notwithstanding, that they have served the Fund with a devotion that has maintained the highest traditions of previous officers. Their colleagues hold them in the warmest regard, and hope that they will be enabled to continue their united service for many years.

During the first seventy-two years of the Fund, the Officers were able to make the proud boast that not one penny of the capital had been lost owing to the default of a Church. With an integrity that was to be expected, every Church had faithfully fulfilled every obligation. This record was lost in 1897 when, for the first, and, as events have proved, the only, occasion in the hundred years, a Church made default. The Annual Report presented on the 22nd April, 1897, records: "The Committee regret to announce that, for the first time in the history of the Fund, it has been compelled to write off as irrecoverable a portion of a In 1889 the Church at Ponder's End received a loan of £250. The Church having been dissolved, and the buildings sold, the proceeds, after satisfying the mortgage, were not sufficient to liquidate the claims of the Fund, and, after full enquiry had been made, it was found useless to proceed against the sureties. and other efforts having failed, £73 was written off as a bad debt." As loans have been granted for a total of over £699,000, this small default of £73, standing as it does in unsplended isolation, serves but to emphasise that the financial honesty of Churches is beyond question. Reference having been made to this default, it should now be stated that at the Centenary Annual Meeting, not a Church was in arrear with even one instalment.

The waiting list of Churches desiring loans has been an acute problem for successive Committees. Except during the

war, when the erection of new buildings was generally stopped, the capital has not been adequate to the requirements. Twenty years ago, in March, 1906, for example, the Committee resolved: "That, in view of the present condition of the Fund, future applicants for loans receive a circular in reply to their applications to the effect that the Committee can for the present consider only new Chapel or extension cases." Not long after, it further resolved: "That no application form be sent out for at least twelve months." In the war years, the Committee was able to overtake the applications, but rapidly after the declaration of peace the position again became difficult. By the hundredth Annual Meeting, more than one hundred and fifty cases were on the waiting list. As is well known, a serious housing shortage has followed the war, and it has been almost impossible to rent a house. Churches, in increasing numbers, soon found it needful to purchase manses for their ministers. To meet this situation the rules were extended in 1920, so that, in exceptional circumstances, it has been possible to grant loans to assist such purchases.

The due celebration of the Centenary received early consideration from the Committee, but 1925 was an inopportune year. The London Association was then appealing for sixty thousand pounds in celebration of its Diamond Tubilee for the maintenance of existing work and for church extension; The Baptist Missionary Society was faced with a heavy deficit, and was striving to increase its annual income by fifty thousand pounds; The Baptist Union was maturing plans for its appeal for a Superannuation Fund capital of three hundred thousand pounds. Faced with these appeals, the Building Fund Committee reluctantly decided that "it was inopportune to make a great appeal on behalf of this Fund." Thus the Centenary passed without special celebration, but for a moment our thoughts linger on two dates: the 10th November, 1824, when the Inaugural Meeting was held at the King's Head in the Poultry, and the 23rd April, 1925, when the Centenary Meeting was held at the Mission House in Furnival Street. One hundred years lie between. Those who, in 1824, walked to the Poultry from their homes in Paternoster Row and Fleet Street and the turnings off Holborn in the one direction and Leadenhall in the other, would not recognise the London of the Centenary year, with its tubes and buses and motors and inner and outer suburbs. But they would recognise a building which belongs to all Englishmen alike, whatever their religious denomination—St. Paul's, holding aloft its Cross over the City. And they would give thanks that inspired by love for Him who hung on a Cross outside a City's Walls, they were moved to start this Fund. They built far better than they knew, for their Society has made grants exceeding £19,600 and

advances amounting to £699,186; and further, on a modest computation, has saved the Churches over £145,000 in interest. That, however, is financial only. The Fund has achieved something far greater which we cannot easily estimate. The human character produced by the vitalising ministry of the Churches which have been supported by the benefactions of the Fund is something not to be tabulated in the coinage that bears Caesar's image and superscription.

SEYMOUR J. PRICE.

APPENDIX.

(a) Grants made to churches from the formation of the London Baptist Building Fund to the adoption of the Loan system. (See footnote, Baptist Quarterly, October, 1926, p. 177.)

FIRST ANNUAL REP	ORT, 24th January, 1826.
	Trowbridge, Wilts £100
D-4411 CG-11- 75	O Colon 70
Rarnetanle Devon 90	Semley, Wilts 80
Clonnel Ireland 100	Nash Monmouth 00
Arbridge Somerset 80	Malton Vork 100
Rayensthorne Northampton - 90	Swaffham Norfolk 90
Aldborough Suffolk 100	Kingstanley Gloucester 85
Gt Brickhill Bucks 80	Whitchurch Salon - 85
Gl. Bilckimi, Bucks 60	* 400
Total: £	1,400.
SECOND ANNUAL RE	PORT, 23rd January, 1827.
	_ ' - '
	Dover, Kent £100
Gainsporough, Lincoln 80	Walsham-le-Willows, Suffolk - 30
Winchester, Hants 80	Brayford, Devon 50 Little Stonham, Suffolk 60 Wattisham, Suffolk 80 Blisworth, Northampton - 80
Stoney Strattord, Bucks 80	Little Stonnam, Sunoik 00
Appleby, Warwick 75	Wattisham, Suffolk 80
Gretton, Northampton /5	Blisworth, Northampton 80
Gloucester, Gloucestershire - 100	
TOTAL	: £970.
THE ANNUAL DE	DODT 22-4 Apper 1929
	PORT, 23rd April, 1828.
	Crigglestone, York £70
Brecon, Brecon 80	
Crewkerne, Somerset 80	
Swanbourne, Bucks 25	
Monks Kirby, Warwick 40	Devon 50
Monks Kirby, Warwick 40 Heaton, York 100	Twyn-yr-Odin, Glamorgan - 40
Bardwell. Suffolk 70	Brenchley, Kent 60
Blaenavon, Monmouth 60	Earls Barton, Northampton - 75

	Centenary			-	_		
West Ha Newport Thrapsto Gamlings Sway, H Wortwel	addon, Northam , Isle of Wigh n & Islip, Nort ay, Cambridge ants l, Norfolk -	pton t - hampton - Tota	- £70 - 70 - 60 - 70 - 60 - 60	Great M Croyde, Lewes, S Preston, Paulton,	issenden, Bu Devon - Sussex - York - Somerset	icks 	- £80 - 50 - 60 - 75 - 80
Reepham St. Mart	FOURTH , Norfolk ins, Guernsey	ANNUA	L R £50 90	EPORT, Haverfor Builth, I	15th June, rdwest, Pemi Brecon -	1829. broke -	- £90 - 40 - 80
Wells, S Haworth Horham, Braybroo	, Norfolk - ins, Guernsey Notts iomerset - york - Suffolk - sk, Northampto n, Norfolk - s, Kent -	 	80 100 50 50	Kiddermi Meltham, Milton, Llanelly,	inster, Word , York Northamptor Carmarthen	ester - 1 -	- 80 - 50 - 60 - 60
Foulsham Sheernes	n, Norfolk - s, Kent -	To	70 60 TAL:	Harberto Grimsby, £1,205.	nford, Devo Lincoln	on - 	- 45 - 70
Abersych Aylsham, Box Mod Coleford Crockertd West Dr Fenny S	FIFTH AN an, Monmouth Norfolk or, Herts. Gloucester on, Wilts. ayton, Middles tratford, Bucks ury, Northampte	INUAL	RE £50 65 75 80 70 70 50	Knowlhil Lantrisse Lockerly, Ludham, Pontesbu Swanwich Wellingto	th June, 18 l, Berks. nt, Glamorg Hants. Norfolk ry, Salop k, Derby on, Salop	330. 	- £65 - 50 - 50 - 25 - 50 - 70 - 70
	CISPOIT 43	- 	D.E.	DODE 44	, ,		
Croscoml Langley, Varteg, Martham Stowmar Corsham, Berwick Perriton, Woodsto	SIXTH Alloe, Somerset Essex - Monmouth - Norfolk - ket, Suffolk - Wilts St. John, Wilt Somerset - ck, Oxford -	s	£50 60 45 30 60 50 65 50	Holt, De Gt. Torr Stanningl Milford Isleham, Bridgend Hawkesb Anmore,	nbigh ington, Dev ley, York Haven, Pem Cambridge , Glamorgan ury, Upton, Hants.	on - - - - broke - - - Glouceste	- £50 - 80 - 80 - 40 - 70 - 50 - 70
Sunning Langorse Scarboror Cowbridg Apperton Cuddingte Waintroe Carlton-le	SEVENTH Hill, Berks. , Brecon - ugh, York - te, Glamorgan , Middlesex on, Bucks da, Glamorgan e-Moorlands, Lol, Montgomery	ANNUA	AL R £60 40 90 50 50 60 35 60 60	EDODE :	274h T 11	222	

EIGHTH ANNUAL	REPORT, 26th June, 1833.
Glemsford, Suffolk £6	### ### ### ### ### ### ### ### ### ##
Bath (York St.) Somerset -	70 Swansea (Welch Church)
Mirfield, York	70 Glamorgan 60
Glyn-dwfr-dwy, Merioneth -	40 Lowestoft, Suffolk 50
Newport, Monmouth	55 Epwell, Oxon 20
Drayton Parslow, Bucks 3	30 Mildenhall, Suffolk 35
Costessy, Norfolk	40 Creech St. Michaels, Somerset 70
Тот	TAL: £665.
MINTH ANNIIAI I	REPORT, 23rd June, 1834.
Cauthan Tlanta C	REPORT, 23rd June, 1834. £70 Sudbury, Suffolk £60 40 Hadleigh, Suffolk 60 60 Long Crendon, Bucks 50 50 Ledbury, Hereford 70 40 Brachwood Green, Herts 50 40 Chideock, Dorset 60 40 Wolsingham, Durham - 60 30 Salisbury, Wilts 75 60 Nant-y-glo, Monmouth - 40 40 Holyhead, Anglesea 40 40 Holyhead, Herts 40 35 Catshill, Worcester 60 40 Llanvihangel, Nantbrane, Brecon 30 AL: £1,265.
Tienfulled Mentagement	40 TI-41-:-1 Carrella 200
Vanilyonth Wanniel	60 Tong Crondon Busines 50
Workers Userta	to Todhuru Haraford 70
Rarton-in-the-Clay Redford	40 Brachwood Green Herts - 50
Richard Hereford	40 Chidoode Dorset 60
Wrosehuer Buole	40 Wolsingham Durham 60
Moelfre Denbich	30 Solishury Wilte 75
Minehead Somerset	60 Nant-y-glo Monmouth - 40
Lantwit-Major Glamorgan -	40 Holyhead Anglesea 40
Kidwelly Carmarthen	25 Mill-end Herts 40
Rwichsarnau Radnor	35 Catshill Worcester 60
Hadlow Kent	40 Llanvihangel Nanthrane Brecon 30
Toma	AL: £1,265.
IOIA	AL . £1,203.
TENTH ANNUAL I	REPORT, 22nd June, 1835.
Aberystwith Cardigan £	£40 Filkins, Oxon £30
Loughton, Bucks	30 Little Tew. Oxon 30
Ouiswell Ouav. Pembroke -	25 St. Melon's, Monmouth 40
Swansea, Glamorgan	50 Blackwood, Monmouth 40
Broughton, Gifford, Wilts	30 Sainthill, Devon 50
Westbury, Wilts	50 Bradninch, Devon 50
Dorchester, Dorset	65 Potter Street, Essex 40
Meopham, Kent	50 Lumb, Lancashire 40
Blackwater, Hants	#40 Filkins, Oxon 30 10 Little Tew, Oxon 30 25 St. Melon's, Monmouth 40 50 Blackwood, Monmouth 50 50 Bradninch, Devon 50 65 Potter Street, Essex 40 40 40
Тот	TAL: £700.
EL ELTENMIT ANNULA	I DEDODE 27/1 I 102/
ELEVENTH ANNUAL	L REPORT, 27th June, 1836.
Bloxnam, Oxon ±	±40 Jezreel, Cardigan ±30
Newton St. Petrock, Devon	55 Tring, Herts 50
Burnley, Lancasnire	70 Design Green, Kent 40
North Clamprone	/U Braintree, Essex 00
Nearn, Glamorgan	90 Didastona Wilter 40
Ballina, ireland	50 Dlumbom Dodo
Ct Polleight Oven	35 Westering Reds 50
GL KUHTIGH, UXUH	os vyestomng, neus 50
	#40 Jezreel, Cardigan #30 35 Tring, Herts 50 60 Borough Green, Kent 40 70 Braintree, Essex 60 45 Walsall, Stafford 60 80 Bidestone, Wilts 40 50 Blunham, Beds 50 35 Westoning, Beds 50 DTAL: #795.
, 101	
	AL REPORT. 11th July. 1837.
TWELFTH ANNUA	AL REPORT, 11th July, 1837.
TWELFTH ANNUA	AL REPORT, 11th July, 1837. £50 Steventon, Beds £25 60 Preston Lancashire 50
TWELFTH ANNUA	AL REPORT, 11th July, 1837. £50 Steventon, Beds £25 60 Preston, Lancashire 50 40 Halstead Essey 60
TWELFTH ANNUA	AL REPORT, 11th July, 1837. £50 Steventon, Beds £25 60 Preston, Lancashire 50 40 Halstead, Essex 60 35 Phillips Norton, Somerset - 25

The	Centenar	y of th	ne I	Baptist	Building	Fund	277
Market Wem, Sa Brecon (Street, Hert alop - Welsh Chur	ch), Brecon	40	Knutsford Llansamle Moreton £635.	l, Cheshire - et, Glamorga Pinkney, No	 n - rthampto	- £80 - 30 n 25
C 1-	THIRTEEN am, Suffolk Edmunds, ton, Devon ell, Cornwall York on, Someosee ril, Merione BucksCraven, York York		***	T1	C		ry £30 - 30 - 30 - 30 - 45 - 80 - 30 - 50 - 50
Appledor Maes-y-l	FOURTEEN re, Devon perllan, Brece Essex ne and New n, Bucks. n (1st Chun t, Cumberla ass, Cumberl Suffolk	town, Berkind	#45 40 50 s. 25 - 45 40 45 25 35	Ramsgate Wollastor	, Kent Northamp	ton -	- £60 - 25 - 25 - 50 - 50 - 45 - 70
Monthern	FIFTEEN' Norfolk Tydvill, Gla t, Cambridg orfolk tyd, Cardiga n, Berks. Hunts. n, Herts.		£30 35 25 80 30 45 20	Wootton,	14th July, Bedford (Soho Chajer n, Pontypoo ampton, Glo Otmoor, Ox Worcester	- -	- £60 - 80 - 50 - 60 - 25 - 50
fo th	SIXTEEN CONTE.—No con- llowing three erefore, have con-Trent, Statistics, Durham, Essex con, Devon Con, Devon Con, Con, Coreset Con, York on (Horeb) I Gloucester	TH ANNUpies of the e years appe been con believe afford	Annear to piled d to £60 . 50 . 40 . 25	REPORT, nual Report to be in exi from oth be accurat	stence. The er sources, e.	and the figures, and are	- £40 - 55 - 50 - 55 - 40 - 40 dd 20

SEVENTEENTH	ANNUAL	REPORT, 3rd August,	1842.
SEVENTEENTH Bridgewater, Somerset Uley, Gloucester - Allbyrynys Llanviangel, mouth Uffculm, Devon Buxton, Norfolk - Hereford, Hereford -	£60 40 Mon- 30 35 40 60 Total	Talgarth, Brecon Hunslet, Yorks. Gt. Missenden, Bucks. Snailbeach, Salop Exeter, Devon Grimseat, Northants.	- £40 - 60 - 50 - 25 60 - 15
EIGHTEENTH A Framsden, Suffolk - Llanriangle, Croyddyn Crewkerne, Somerset Halshom le Willows, Suff New Romney, Kent - Northampton (Zion Chape	ANNUAL 1 £40 20 50 folk - 30 30 el) - 80 Total :	REPORT, 23rd August, Dolgelly, Merioneth - Gt. Sherston, Wilts Tenterden (Zion Chape Sheffield (2nd Church) Milton, Oxon Great Samford, Essex	1843. £40 25 1) Kent 50 York - 80 20 25
NINETEENTH AN Narberth, Pembroke - Cloughfold, Lancaster Leamington, Warwick Gillingham, Dorset - Llanfyllen, Montgomery Mount Bures, Essex	NUAL RI £50 70 60 35 30 20 Total:	EPORT, 10th SEPTEMBE Chadlington, Oxford Usk, Monmouth - Romford, Essex - Pen-y-fai, Glamorgan Tunbridge Wells, Kent Cardiff, Glamorgan - £520.	R, 1844. - ±35 40 50 30 50 50
TWENTIETH A: Berkhampstead, Herts. Windsor, Berks Old Brentford, Middlesex Gt. Grimsby, Lincolns. W. Bromwich, Staffs. Lynn, Norfolk - Stotfold, Beds	NNUAL R £25 75 35 50 35 80 30 - TOTAL:	Laverstock Green, Hert Masham, Yorks Chowbent, Lancs Helston, Cornwall - Christow, Devon - Torquay, Devon -	1845. s £25 35 30 70 40 40
TWENTY-FIRST Guernsey Southwell, Notts Pontestyll, Brecon - Bideford, Devon - Corntown, Glam Coleraine, Ireland - Cwmbran, Mon	T ANNUAL 35 60 30 60 30 20 30 - TOTAL:	L REPORT, 14th July, 1 Bridport, Dorset Dunnington, Warwick Finchampton, Berks. Addlestone, Surrey Buckingham, Bucks. Netherton, Worcester	846. £50 20 30 40 50 25
TWENTY-SECOND Stradbrook, Suffolk - Sulgrave, Northants. Foot's Cray, Kent - Neath, Glam	ANNUAL £40 40 35 40	REPORT, 10th Augus Merthyr Tydvill, Glam. Pailton, Warwick - Irvine, Ayrshire - Stockport, Cheshire -	ET, 1847. £75 20 50 60

T	he Centenary of the I	Saptist Building Fund 279
Maud Char	dlin St., Bristol £50 d, Somerset 50	Machynlleth, Montgomery - £20 Earl's Barton, Northants 35
	TOTAL:	£515.
	TOTAL FOR THE PERI	od £18,205.
	(b) Grants made in speci	al circumstances after the
	adoption of th	e loan system.
1848	C 1 1	Llanvenangel Ystremllewein £20
10.0	Culmstock £15 Stanwick 25 Budleigh Salterton - 20 Morriston 20 Thurleigh 20 Newton Longville - 20 Claybidon 15	Machynlleth 8
1849	Budleigh Salterton 20	, -
1850	Morriston 20	Presteign 20 Broadhaven, Haverfordwest - 25
1851	Thurleigh 20	Broadhaven, Haverfordwest - 25
1852	Pailton 20	•
1853	Newton Longville 20	
1854	Clavhidon 15	Bradfield 25
1855	Clayhidon 15	Bradfield 25 Landbeach 30
	Shiffnall 5	
1856	Aston Clinton 20	Stow on the Wold 10 Swavesey 15
	Torrington (for four village	Swavesey 15
	stations in Devon) 20	•
1857	South Lopham 15	New Quay, Cardigan 10
	Camberwell 10	
1858	Dunstable 10	Yarcombe 5
1859	Farnham 10	Sunnyside 15
1860	Wigan 30	Lifton 15
1861	Gillingham 30	Hadleigh 10
1862	Ditton Marsh 15	
1863	Brockley 5	Leighton Buzzard 10
1000	Wohurn Green 15	Southminster 10
1864	Fifehead 20	
1866	New Wisbech 5	Swaffham,
	Garway 20	Swavesey - - 15 New Quay, Cardigan - - 10 Yarcombe - - - 5 Sunnyside - - 15 Lifton - - 15 Hadleigh - - 10 Leighton Buzzard - - 10 Southminster - - 10 Swaffham, Thetford, East Dereham, Years and Park 83
		Thetford, East Dereham, Varmouth
		Yarmouth,
1867	Clinstone 10	Bampton 10
	Weston-super-mare - 10	•
1868	Rvde 25	Coggeshall 11
	Staleybridge 36	
1870	Aston Clinton 10	Wickwar 10
1872	South Wingfield 5	
1874	Park End 23	Walton 5
1875	Harrow-on-the-Hill 5	
1876	Brompton 25	Earls Barton 10
	Hartlepool 6	
1878	Bruham 3	Old Ford 5
	Weston-super-mare 100	
1880	An unnamed Church - 5	
1883	Ascupart Street, South-	Yarmouth, Bampton 10 Coggeshall 11 Wickwar 10 Walton 5 Earls Barton 10 Old Ford 5 Fivehead, Somerset 10
	ampton 10	
1886	ampton 10 Ventnor 350	(This grant was part of a donation
		of £1,000 given by Mrs. Hill of
		Reigate in memory of her husband.
	•	She attached the condition that
		£350 be voted to Ventnor.)
	TOTAL FOR THE PER	10D £1,410,