Methodists and Money in the Long Eighteenth Century

Clive Murray Norris

A. Introduction
John Wesley’s Methodist Connexion began as a small and informal grouping of Anglican clergymen and ‘lay brethren’ sharing a vision of a revitalised Church of England. Its first (1744) Conference gave detailed consideration to matters of theology but also to discipline and organisation, especially how the religious societies associated with the movement should be run. From the outset there was a concern that its preachers should lead exemplary lives, and in particular an anxiety to avoid any appearance that they were profiting from their ministry. The preachers were told: “Take no money of anyone. If they give you food when you are hungry, or clothes when you need them, it is good. But not silver or gold. Let there be no pretence to say, we ‘grow rich by the gospel’.”

In the succeeding years and decades the movement grew. Its membership multiplied, exceeding 70,000 by the time of Wesley’s death in 1791; it spread across the British Isles and beyond; it acquired hundreds of staff, and hundreds too of chapels and other buildings; and it established foreign missions, and a flourishing commercial book publishing operation. All of this required the raising and expenditure of funds on a large scale. A simple doctrine of apostolic simplicity of life was

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1 This is a revised version of a paper presented at the University of Tübingen workshop ‘What Would Jesus Fund? Financing religious enterprises in the long eighteenth century’, 9-10 February 2017. I am grateful to workshop participants, and to Dr. Peter Forsaith and Professor William Gibson of the Oxford Centre for Methodism and Church History, for comments on the original text.
5 This financial history of Wesleyan Methodism is the subject of C.M. Norris, The Financing of John Wesley’s Methodism c.1740-1800, Oxford 2017, on which this article draws.
This article examines the attitudes towards money of eighteenth-century Wesleyan Methodists, and how these changed in response to both the financial challenges and the opportunities faced by the movement and its members. The general thrust of these changes is well-known. As Tyson comments: “The Methodists became less identified with the poor and increasingly aligned with the status quo as the 18th century wore on.”

I look first at the vision with which John Wesley (1703-91) started out, and then at the attitudes of the early Methodists towards money, before examining the key changes in Wesley’s movement up to his death and beyond, and the shifting views of markets and money which resulted. His original ambition was to reform the Church of England from within, and his strategy reflected his views of the Primitive Church, as well as the influence of German Pietism, which he had experienced at first hand, and other precursors. Indeed, one 1796 encyclopedia commented that Wesley: “[...] appears to have selected, with sagacity, his religious system from the Catholic, Geneva, Lutheran, and Moravian churches.” Over time, a series of key decisions transformed his movement into an active supporter of—and participant in—the vibrant market economy of late eighteenth and early nineteenth century Britain.

B. The starting-point
John Wesley’s model of godly living comprised two dimensions, internal and external. The internal dimension—how Wesley organised his own life and sought to organise those of his followers—entailed strict personal austerity and discipline, the original ‘method’ of Methodism. This included, for example: “[...] attending upon all the ordinances of

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7 See D.H. Shantz, An Introduction to German Pietism: Protestant renewal at the dawn of modern Europe, Baltimore 2013, especially chapter five. For a succinct account of contemporary German Pietism see T. Blanning, Frederick the Great, King of Prussia, London 2015, 15-17.
God: such as, the public worship of God, the supper of the Lord, private prayer, searching the Scriptures, and fasting or abstinence.\(^9\)

However, this regime was inseparable from a suite of more outward-looking practices, summarised in Wesley’s requirement that his members should be: “[…] doing good, by being in every kind merciful after their power; as they have opportunity doing good of every possible sort, and as far as it is possible to all men.”\(^10\) These collective activities included mass evangelism, through preaching and cheap print, continual acts of charity, and—in everything—a privileged place for the poor.\(^11\)

Both dimensions were evident in the three residential communities founded by Wesley in London, Newcastle-upon-Tyne and Bristol. Thus, in February 1744 Wesley spoke to Richard Viney about his plans for his London headquarters at the Foundery, which he had been leasing since 1739. He planned to establish what he called an ‘oeconomy’, to include a boarding school, a ‘working house’ for the poor.\(^12\) It seems likely that this was intended to be financially self-supporting, as was the Moravian model.\(^13\)

These communities hosted a range of charitable work. In 1740s London, for example, the programmes included an employment scheme for women, established in 1740, twelve of whom were employed during the winter ‘in carding and spinning of cotton’;\(^14\) a collection of a weekly

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\(^9\) J. Wesley, *A Plain Account of the People called Methodists*, Bristol, Felix Farley, 1749 (ESTC / T005015), 7.
\(^12\) Entry for 19 February 1744, Duke University, David M. Rubenstein Rare Book and Manuscript Library, Vol. 26, Richard Viney’s Diary (1744), Notebook 1.
penny amongst London society members ‘for the relief of the poor and sick’, launched in 1741;\(^\text{15}\) and the 1743 establishment of a visiting society, comprising 46 visitors who visited the sick in pairs.\(^\text{16}\)

The communities served also as bases for the re-evangelisation of the British Isles, and this raised quite different financial challenges. Wesley’s evangelistic plans were summarised at the first preachers’ Conference in 1744, and envisaged the gradual spread of the Gospel throughout the British Isles, from its then strongholds in London, Bristol, Cornwall, and Newcastle-upon-Tyne.\(^\text{17}\) From 1744, growing numbers of travelling preachers were deployed by Wesley and his associates, their postings being decided at annual conferences. Many of these preachers had part-time trades, but all expected local Wesleyan societies to provide food and lodging, and cover other expenses, as Wesley told his brother Charles (1707-88) in 1751: “The Societies both must and shall maintain the preachers we send among them, or I will preach among them no more.”\(^\text{18}\) The Gospel message was promulgated also through a flood of Book Room publications, including Charles Wesley hymns, financed somewhat haphazardly—edition by edition—by friends and sympathisers as well as from sales revenue.

Wesley’s initial model, to summarise, comprised a small number of residential communities, which served as bases for the deployment of travelling evangelists and the mass distribution of cheap publications. The attitudes to money which underpinned the young movement were clear and inter-connected. There were four key concepts.

First, stewardship: as Wesley bluntly told the dying and immensely wealthy Sir James Lowther (1673-1755) in 1754: “As to yourself, you are not the proprietor of anything—no, not of one shilling was lampooned by one contemporary critic; see \textit{Weekly Miscellany (1732)}, Issue CCCCCXXXV, Saturday 25 April 1741, article by ‘Richard Hooker, of the Temple, Esq.’.
in the world. You are only a steward of what another entrusts you with, to be laid out not according to your will but His.”\textsuperscript{19} The purest embodiment of this concept was of course the community of goods found in the early Church, which Wesley initially sought to re-establish, and to which he always retained an attachment even though its implementation proved impracticable, and was quietly abandoned.\textsuperscript{20} This was a highly controversial concept in a society imbued with a belief in the sanctity of private property, and as Langford notes it horrified and alarmed his fellow clergy.\textsuperscript{21} But in a less extreme form—the pooling of all the various funds raised for the movement—the approach set out by Wesley in his \textit{Plain Account} of 1749 guided his Connexion’s management of money throughout his life and beyond:

\begin{quote}
All that is contributed or collected I every place, is both received and expended by others; [...]. For I look upon all this revenue, be what it may, as sacred to God and the poor: (out of which, if I want anything, I am relieved, even as another poor man.) So were originally all ecclesiastical revenues (as every man of learning knows) and the bishops and priests used them only, as such.\textsuperscript{22}
\end{quote}

A second key financial principle was that Methodists—especially the travelling preachers—were encouraged to rely on God’s Providence to meet their needs, rather than seeking financial security. Thus when John Jane died in 1750, following four years as a preacher, leaving a total of 1s.4d., Wesley commented that: “It was enough for any unmarried preacher of the gospel to leave to his executors.”\textsuperscript{23} In the 1750s Wesley took pride in his own lack of personal financial provision, telling one critic

\textsuperscript{22} Wesley, \textit{Plain Account}, 33.
\textsuperscript{23} W. Myles, \textit{A Chronological History of the People Called Methodists}, 4\textsuperscript{th} ed., London 1813, 70-71. God’s Providence, to Wesley, often included supernatural occurrences: see Rack, \textit{Reasonable Enthusiast}, 431-33.
in the 1750s that he had no savings and had to date never accumulated as much as £100 at any one time.  

A third key financial rule discernible from Wesley’s own practice was that, if and when Methodists had surplus money, it should be disbursed as quickly as possible in acts of charity or in other good causes. In 1767, he inherited £1,000 and rapidly distributed it, leaving nothing for his sister, Martha Hall, as he explained to her the following year: “[...] money never stays with me: it would burn me if it did. I throw it out of my hands as soon as possible, lest it should find a way into my heart.”  

Around 1777, the then London Book Steward, John Atlay (b.1736), complained that Wesley gave away his money so fast that there was none left to finance printing or paper supplies, leading to operations being suspended for want of cash. While the eighteenth-century economy was lubricated by a network of small debts, typically local and often informal, Wesley himself lived in a world of cash transactions and personal credit, showing deep suspicion of financial markets, for example repeatedly condemning what he called the ‘execrable bill trade’ in the late 1780s.  

Finally, implicit in the above was the view that the acquisition of money should not be seen as an end in itself. Money was at best ‘an unfortunate necessity to sustain life’: it was morally neutral, as Wesley explained in his 1760 sermon on ‘The Use of Money’:

> ‘The love of money’, we know, ‘is the root of all evil’; but not the thing itself. The fault does not lie in the money, but in them that use it. It may be used ill;
and what may not? But it may likewise be used well [...]. It is a most compendious instrument of transacting all manner of business [...] and of doing all manner of good.\textsuperscript{30}

An ambivalence pervaded his attitude.\textsuperscript{31} He claimed to prioritise the poor, but enjoyed the hospitality of the rich,\textsuperscript{32} and relied on them for funds for many of his ventures.\textsuperscript{33} In 1785, Wesley congratulated one leading Dublin layman, Arthur Keene, on his God-given prosperity, noting how often godliness was accompanied by temporal success: “You have great reason to bless God for the good state of your temporal affairs also. And, indeed, I have always observed whenever the work of God goes on He withholds no manner of thing that is good.”\textsuperscript{34} A year later, he was assuring William Robarts, a pious Cornish bankrupt, that his financial ruin was a happy release: “In all probability you would now have been a wealthy man; and if so, your money would have paved your way to hell. God saw this, and prevented it.”\textsuperscript{35} By the late 1740s, however, practical pressures were generating significant shifts of Wesleyan financial practice, and in some of the movement’s attitudes towards money.

C. Wesleyan Methodists and money: a hidden history
So we will look now at the subsequent development of John Wesley’s movement and the changing financial practices and attitudes to which this gave rise.\textsuperscript{36}

Circuits and stewards

\textsuperscript{31} Discussed also in Rack, \textit{Reasonable Enthusiast}, 365-67.
\textsuperscript{33} See below.
\textsuperscript{34} Letter of 17 February 1785 from John Wesley to Arthur Keene, in Telford, \textit{Letters}, vol. VII, 257.
The first moves away from the informal and personal financial arrangements which initially supported John Wesley’s mission derived from the problem of scale. By the early 1740s his Connexion was becoming simply too big for him to organise by himself. One result was the appointment of stewards to manage property and other practical matters in London, Newcastle-upon-Tyne, Bristol and progressively elsewhere. Another was the growing practice of collecting regular subscriptions—weekly and quarterly—from local members to finance the travelling preachers and facilitate charitable activities. A new administrative tier, that of the regional or sub-regional preaching circuit, was interposed between the local societies and the Connexional centre. All these systems were however quite simple, essentially involving the collection and disbursement of small sums of cash, and the new breed of lay officials were clearly subordinate to Wesley and his senior colleagues, known as ‘assistants’, as Wesley later explained: “Stewards are not to govern our societies; it is no part of their office. This belongs to the Assistant only, under my direction.”

That said, local societies and circuits frequently fell into debt, and stewards therefore needed to be men of substance, if not wealthy.

Chapel debt
Alongside the logic of expansion, a second major driver of change in Wesleyan financial practice resulted from their construction or acquisition of chapels. Initially, local societies typically met in private houses or rented accommodation, for example in barns or taverns, but they soon began to rent or more often build chapels. Chapels offered security at a time when violence against Methodists was commonplace; gave shelter from inclement weather; provided space for book storage and for educational and charitable activity; and, most importantly, could accommodate the large numbers of non-members who often came to hear preaching on a Sunday evening. Most Wesleyan society members

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38 In 1783, for example, the Horncastle circuit owed its general steward, George Robinson, a total of £35.12s.0d.—see entry for Michaelmas 1783, in Duke University, David M. Rubenstein Rare Book and Manuscript Library, Frank Baker Collection of Wesleyana and British Methodism, vol. 12, Methodist Steward’s Quarter Book, Horncastle Circuit (1782-98).
were of modest means, and though substantial sums were raised for
chapel projects, some debt was usually also required, and over time the
cumulative debt for which Wesley and his colleagues and supporters
were personally liable grew inexorably. By the mid-1760s the Connexion
was in crisis.

The 1753 Book Room reorganisation
It was of course not the first religious organisation showing signs of
financial overstretch. In 1753 the Moravian Brethren in England had
undergone a spectacular financial collapse, at one point owing the
astonishing sum of £132,000.\textsuperscript{39} Both John Wesley and George Whitefield
(1714-70), the leading Evangelical preachers of their day, were outraged
by the epic financial mismanagement which they held responsible,
Whitefield claiming that the Brethren had used ‘horrid equivocations,
untruths and low artifices’ in their efforts to keep afloat.\textsuperscript{40}

In February 1753 Wesley welcomed the proposal—which I would
hypothesize was linked to the Moravian disaster—to delegate his
financial responsibilities, and specifically the management of the Book
Room, to a team of lay stewards.\textsuperscript{41} The inadvertent but significant
consequence was that over time the management of the Book Room
became increasingly commercial. Wesley’s preachers were repeatedly
urged to sell more books, and received ten per cent commission on
sales, a practice which caused adverse comment. One 1780 critic, who
characterised Wesley as a kind of Jesuit Superior General, described the
typical Wesleyan itinerant preacher as: ‘[…] a travelling bookseller; as
the holy fathers, the sons of Loyola, are not only the professed

\textsuperscript{39} W.R. Ward, ‘Zinzendorf and Money’, in: W.J. Sheils and D. Wood (eds.), \textit{The Church and Wealth}, Oxford 1987, 304. On the political and financial intrigues which led to this
collapse see for example J. Taylor Hamilton, ‘A History of the Church Known as the
Moravian Church […]’, in: \textit{Transactions of the Moravian Historical Society}, 6 (1900), i-xii,
1-632, here 146-53.

\textsuperscript{40} G. Whitefield, \textit{An Expostulatory Letter, Addressed to Nicholas Lewis, Count
Zinzendorf, and Lord Advocate of the Unitas Fratrum}, London, G. Keith, 1753 (ESTC /
T014116), 15-16. Wesley’s concerns about the financial problems of the Moravian
community of Bedford were detailed in his journal entry for 8 October 1753: W.R. Ward

\textsuperscript{41} Entry for 8 February 1753, Ward and Heitzenrater (eds.), \textit{Bicentennial Edition}, vol. 20,
445.
ambassadors of Christ, but to suit the purposes of the congregation, *de propaganda fide*, are encouraged to carry on all manner of business.”

Alongside the promotion of Book Room publications, competition from others for sales within the Connexion was strongly discouraged. For example, in the 1780s Wesley was angered when Robert Spence, a Wesleyan bookseller in York, produced his highly successful pocket hymnal, partly because of its effect on Wesley’s own sales. He complained: “Does not every one, unless he shuts his eyes, see, that every shilling he gains by it, he takes out of my pocket?” The Connexion largely withdrew from using commercial printers and publishers, bringing in-house almost every aspect of book production and distribution. As a result, both profit margins and overall profits grew substantially, such that when in 1791 Wesley died, bringing to an end his personal control of the profits, the Connexion’s central income doubled.

### 1763: The Preachers’ Fund

The reorganisation of the Book Room in 1753 was clearly a watershed; another came ten years later with the establishment of the Wesleyan preachers’ retirement scheme—the Preachers’ Fund. This reflected broader developments, such as increasing longevity, and the rise of actuarial science. There was widespread concern about how best to provide for the families of retired or deceased clergymen, and the Church of Scotland introduced a highly successful widows and orphans scheme. John Wesley disapproved of the establishment of this preachers’ retirement fund: the senior preacher John Pawson (1737-

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42 J. Macgowan, *The Foundry Budget Opened; or, the Arcanum of Wesleyanism Disclosed*, London, G. Keith, J. Johnson, and J. Macgowan, 1780 (ESTC / T012782), 50, unnumbered footnote.


45 On which see for example A.I. Dunlop (ed.), *The Scottish Ministers’ Widows’ Fund 1743-1993*, Edinburgh 1992. The Church of England had long had its Corporation of the Sons of the Clergy, and there were other local Anglican schemes.
1806) reported that he: “[…] did not approve as he always thought it worldly.”

Although he came to accept it, he saw it primarily as a useful additional source of income for the movement—part of the Connexion’s ‘community of goods’—and while he lived neither the income nor the benefits paid were managed transparently. In 1783 the leading preacher Samuel Bradburn (1751-1816) attacked this lack of rigour, and after a period of growing criticism, in 1798 a group of younger preachers broke away to form their own pension scheme, partly to secure the tax and other benefits recently made available under friendly societies legislation. The creation in 1798 of a statutorily registered preachers’ pension scheme with defined contribution rates and benefits, partly financed by a £6,000 bond issued by the Wesleyan Methodist Book Room, was a clear rejection of the simple reliance upon Providence with which Wesley’s mission had begun.

The restructuring of preaching and chapel finances in the 1760s

Another and even more significant suite of changes to that mission dates from the late 1760s. They concerned both the preachers and the chapels. The immediate context was Wesley’s realisation that his vision of a coalition of Evangelical clergy spearheading the reform of the Church of England could not be delivered, and the leadership’s consequent discussions of how best to advance their mission as a

49 The bond was issued in recognition of the fact that since the 1780s substantial sums of money had been diverted from the Fund by the leadership to subsidise other Connexional activities.
discrete movement. Specifically, how were the growing numbers of preachers and chapels to be paid for?

Let us look first at the financing of Wesleyan preaching. The 1763 Conference had decided that one key aim should be to increase the number of itinerant preachers who could be deployed on a national basis. Many existing preachers were unable to travel widely because they had a secular trade; they relied on often informal local credit, and their creditors looked askance if they left the area, as the Conference noted with concern.

A ‘yearly collection’ was established in an effort to free local preachers of such debts; but in 1768 the Conference adopted a more drastic and definitive solution by creating a cadre of full-time preachers, reliant upon a quarterly stipend (originally introduced in 1752) and on a growing range of allowances and expenses financed by the membership. By the 1790s these preachers, many of them married with children, and enjoying benefits including stipends, pensions, family and travel allowances, and free accommodation and medical care, were increasingly seen as a professional clerical elite, remote from their flocks and lacking the ardour and commitment of their predecessors, as one former preacher observed bitterly in 1789: “May be the poor hard working people who keep but a bare table to begin with, may not see the necessity of going […] once a week without supper to maintain such like gentlemen, but I leave things to be considered by time.”

Meanwhile, the funding of the Connexion’s expanding network of chapels had accumulated debts which by 1766 exceeded £11,000, to the alarm of the Conference. Measures taken to reduce the debt included the introduction of controls on chapel building, though these were never

fully effective,\textsuperscript{55} the establishment of the so-called London Committee of senior businessmen to advise on chapel funding and debt management,\textsuperscript{56} and an intensive nationwide fund-raising campaign.\textsuperscript{57} Three developments on chapel finance were particularly striking.

First, in 1768 the London Committee adopted the policy that debt raised to finance chapel construction should pay generous interest, at a time when rates were capped by usury legislation at 5 per cent.\textsuperscript{58} In practice the evidence suggests that chapel debt typically paid 5 per cent, and with other benefits including inexpensive standardised legal documentation,\textsuperscript{59} this made it highly attractive to wealthier Wesleyan members and supporters, who readily financed the expansion of a network which comprised almost a thousand chapels by 1800.\textsuperscript{60} It also reduced the risk of a Moravian-style catastrophe. In 1780, for example, the debt on the Bath chapel—paying 5 per cent—was refinanced, incidentally with Wesley himself among the investors.\textsuperscript{61}

A second key development was that Wesley’s fund-raising campaign was carefully targeted, and included personal approaches to the richer members and supporters. Thus, he instructed one preacher in 1767 to send him a list of wealthier members and supporters to whom Wesley would then write personally.\textsuperscript{62} There were misgivings about this, as this decision of the 1780 Conference revealed: “Let all preaching-

\textsuperscript{55} Rack (ed.), \textit{Bicentennial Edition}, vol. 10 , 322, Q.12, A.1-2: there were many more such provisions in succeeding years.


\textsuperscript{57} Led by Wesley, but including local efforts. See Rack (ed.), \textit{Bicentennial Edition}, vol. 10, 322, Q.12, A.3.


\textsuperscript{60} Calculated from data in Myles, \textit{History}, 427-45.


houses be built plain and decent, but not more expensive than is absolutely unavoidable. Otherwise the necessity of raising money will make rich men necessary to us. But if so, we must be dependent upon them, yea, and governed by them. And then farewell to the Methodist discipline, if not doctrine too.”

But by then it was too late.

The third feature of this 1760s Wesleyan financial revolution is less well-documented, but it seems likely that the use of seat rents to finance debt interest payments dates from this period. While commonplace in Anglican churches, the renting of reserved seats challenged two central features of Wesley’s approach to mission: his insistence that men and women sat separately in chapel, and his desire that the Gospel should be equally available to all, rich and poor. Seat rentals typically involved families sitting together, and marginalised the poor. As one preacher wrote—surprisingly frankly—to a colleague in 1790: “I make no doubt but the letting of seats in the gallery [will] be a means of inducing some of the better sort to come [to] hear the word, as we know that it is by no means agreeable for decent and dirty people to be all blended together.”

The 1780s

From the 1780s, the range of programmes delivered by Wesley’s Connexion broadened significantly: in particular, it opened Sunday schools, often in collaboration with other religious organisations; 67

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64 As he explained in his letter of 22 August 1744 to Mrs. [James] Hutton: “We have no 5s. or 2s.6d. places at the Foundery, nor ever had, nor ever will. If any one asks for a place in the gallery (we make no distinction but between men and women), he has it; I refuse none. And some hundreds have places who pay nothing at all. First come also is first served, at every time of preaching. And the poorest have frequently the best places, because they come first.” See Telford, *Letters*, vol. II, 25.
65 Tyson, ‘Why did John Wesley ‘fail’?’, 185-86.
launched a series of overseas missions;\textsuperscript{68} and sponsored a network of urban poor relief charities called Stranger’s Friend Societies.\textsuperscript{69} Though these new ventures were clearly Wesleyan in character and leadership, they were not funded from the membership dues of the rank and file, but by voluntary subscription, often following public appeals to members and non-members alike. Despite Wesley’s concerns, the money raised came disproportionately from the better-off: thus, the minimum annual subscription to the Wesleyan Tract Society, founded in 1782 to distribute free literature to the poor, was half a guinea;\textsuperscript{70} and in its first year (1800) 41 per cent of the funds raised for the Preachers’ Friend Society, a charity for Wesleyan preachers, came from gifts of £10 or more.\textsuperscript{71}

Two parallel developments reinforced the movement’s dependence on the rich and the ‘middling sort’. One was its increasing resort to congregational collections to help subsidise mainstream activities as well as new ventures. As John Pawson complained in 1799: “I think we undertake too much. Besides our common expenses we have the poor, the Benevolent Society, Sunday schools, the missions, the building new chapels, and I can hardly tell what besides. In this city [ie. London]\textsuperscript{72} we have never done with collections, very seldom can a stranger attend our chapel but we are begging money of him.”\textsuperscript{73}

The second was a long-term trend for spontaneous acts of charity to be replaced by more formal—indeed bureaucratic—approaches to assessing and relieving poverty, for example through the Stranger’s Friend Societies. Wesleyan Methodist welfare activities increasingly entailed the establishment and maintenance of rule-based financial

\textsuperscript{68} On which see J. Pritchard, \textit{Methodists and their Missionary Societies 1760-1800}, Farnham 2013.  
\textsuperscript{70} \textit{A State of the Society for Distributing Religious Tracts Among the Poor, for the Year 1782, with an Alphabetical List of the Subscribers}, London, John Paramore, 1783. I am grateful to Drew University Library for making available a digital copy of this publication.  
\textsuperscript{72} \textit{Minutes of the Methodist Conferences [...]}, vol. I, London 1862, 414.  
\textsuperscript{73} Letter of 25 February 1799 to Thomas Taylor, in Bowmer and Vickers (eds.), \textit{The Letters of Pawson}, vol. 2, 146.
management and related systems, run by people who were comfortable with money and with the exercise of power, and characterised by formal criteria and process rather than reflexive responses to immediate need.

D. Markets and Methodism c.1820
The development of Wesley’s Connexion reflected other shifts in contemporary British social attitudes and behaviour: the professionalisation of the ministry, for example, had obvious parallels in areas as diverse as medicine, law and construction; and the bureaucratisation of poor relief was also part of a much broader trend. As it acquired property and staff, it increasingly found itself standing with the ‘haves’ against the ‘have-nots’, as exemplified in 1794, when a junior employee of the Book Room was sentenced to seven years’ transportation for a minor theft. In entering a world of taxes, landholding, contracts, public subscriptions and financial planning, power shifted to those with the money, skills and personal contacts required. And inevitably, Wesleyans’ attitudes to markets and money changed. Three examples of this are discussed below.

One was the increasing awareness amongst preachers that some postings offered better financial opportunities than others, that to an extent they themselves operated within a marketplace. While there was broad standardisation of the basic stipend and key allowances, there was wide variation in terms for example of gifts from the richer members and supporters, and income from commission on book sales. James Rogers (1749-1807) noted regretfully of his three-year stay in Dublin in

74 On the rise of the architectural profession see, for example, J. Ayres, Building the Georgian City, New Haven, CT 1998, 9, 19, 23.
75 See, for example, Fissell’s comment on medical charities in Bristol: “By the early nineteenth century, the personal relationships that had underlain charity and poor relief were beginning to erode; a poor person’s worthiness had to be affirmed by inspection and surveillance, rather than by recommendation of his or her patron.” M.E. Fissell, Patients, Power, and the Poor in Eighteenth-Century Bristol, Cambridge 1991, 125.
77 An understanding which was not, of course, unique to Methodism: for another contemporary example of religious entrepreneurship see W. Gibson, ‘John Trusler and the Culture of Sermons in Late Eighteenth-Century England’, in: Journal of Ecclesiastical History, 66 (2015), 302-19.
the 1780s that: “As to private presents we neither sought nor had many.”\textsuperscript{78} A decade later John Pawson estimated that a preacher’s income from book sales commission in one of the ‘best circuits’ might reach £10 a year.\textsuperscript{79} And in June 1800 Joseph Entwisle reflected in his journal: “I fear there is too much concern among us about having what is called ‘a good circuit’, which borders upon what the clergy call ‘a good living’.”\textsuperscript{80}

A second aspect of the impact of market thinking on Wesley’s Connexion can be seen in discussions about proposed new chapels. By 1800, it was standard practice for larger chapels to be funded by a combination of donations and loans, the loan interest in turn being financed by seat rents. In this way chapels came increasingly to be seen as serving a specific local market for religious services. For example, in April 1815 the Great Queen Street Wesleyan Methodist society in London was considering building a new and larger chapel. The local leadership, including the society stewards, met first on 19 April, and supported the project on simple evangelistic grounds. The following day, the chapel trustees also endorsed the plans, but their primary interest was in the funds and fellowship foregone when existing members and supporters worshipped elsewhere: “[...] some of the members of our own society for want of seats are compelled to take sittings in dissenting meetings and in churches for their families who otherwise would greatly prefer to be regular in their attendance in this place if they could be comfortably accommodated [...].”\textsuperscript{81}

A third and final example: in 1803, the senior Wesleyan minister Thomas Taylor (1738-1816) addressed a meeting of the local Annuity

\textsuperscript{78} Entries for 1784-1786 in Methodist Archives and Research Centre, AN1977/294, ‘James Rogers (WM) (1749-1807) Diary and Notebooks (1784-1804): Item 4, account book (1784-1804)’.

\textsuperscript{79} This would equate to annual sales of some 3s.0d. per member in a circuit of average size. See Duke University, David M. Rubenstein Rare Book and Manuscript Library, Frank Baker Papers, 1641-2002 and undated, Box 119, Folder 2, circular to ‘The Members of the Methodist Societies’ signed by John Pawson. Pawson’s circular is undated, but was probably issued in 1796 or 1797; it refers to the dissident preacher Alexander Kilham as being in stationed at Alnwick ‘last year’, as he was in 1795-1796.

\textsuperscript{80} Journal entry for 21 June 1800, J. Entwisle, \textit{Memoir of Joseph Entwisle}, Bristol 1848, 214.

\textsuperscript{81} Entry for 20 April 1815, London Metropolitan Archives, N/M/007/17, ‘Great Queen Street Chapel Trustees’ Minutes’.
Society at Coleshill Street chapel, Birmingham. This had opened in 1789, and between August 1788 and November 1790 a total of some £1,400 was raised, including £400 capital provided by the Society, presumably to finance pensions for its members.\(^{82}\) Taylor spoke on the ‘sermon on the mount’, especially Matthew 6:34: “Take therefore no thought for the morrow: For the morrow shall take thought for the things of itself.”\(^{83}\) Wesley’s commentary on this passage, in his Sermon 29, had argued that reliance on God should not mean carelessness about worldly things.\(^{84}\) Taylor went much further. His address was not merely a defence of the work ethic and a plea for self-reliance, but a paean of praise for trade and commerce—both ‘laudable’, he said; a justification of private property; and an endorsement of the complex and stratified contemporary market economy:

Property in some degree is necessary, for trade carried on without property is like building without a foundation, a sort of speculation which is little better than gambling [...] the merchant and the tradesman are as needful for the labourer and the man of ingenuity, as the latter are for them; they are all so many links in the extensive chain in human life. They are all so many wheels in the grand machine [...]\(^{85}\)

He knew Birmingham well, and as a former president of Conference spoke with authority. And these were not rhetorical flourishes, but descriptions of a divinely inspired and integrated religious-economic system in which Wesleyan chapels’ needs for capital could be fulfilled through recycling the pension contributions paid by the ‘careful and industrious mechanic[s]’ who joined the Annuity Society.\(^{86}\)

\(^{82}\) Library of Birmingham, Wolfson Centre for Archival Research, MC6/B/3/1, ‘Belmont Row Chapel, Birmingham: Account Book (1788-1844)’.


\(^{85}\) T. Taylor, Domestic Piety Demonstrated in a Sermon, preached before the Annuity Society, in the Methodist Chapel, in Coleshill Street, Birmingham, 28 June 1803, Birmingham 1803, 11, 21.

\(^{86}\) More generally, Victorian Evangelicals tended to have positive views of business. See G. Searle, Morality and the Market in Victorian Britain, Oxford 1998, especially chapter two on ‘Capitalism and Christianity’.
By 1820, such thinking was well established within Wesleyan Methodism. In 1811, the London Methodist Chapel Amicable Society was founded, sponsored by prominent businessmen from the London membership, and the leading London preachers. Its prospectus was enticing, explaining that: “To promote the temporal interests of individuals, with the spread of the Gospel, appears to be a desirable object [...]”87 It offered pension products tailored to people of different ages and financial circumstances, though in this case the minimum subscription was a substantial £100 lump sum. Again, the scheme demonstrated an integration of investment management and evangelical mission: the superintendents of Wesleyan Methodist preaching circuits, for example, were required to certify annually that the subscribers were still living, and ultimately to report their deaths.

E. Conclusions

The shift in Wesleyan attitudes towards money and markets was neither tidy nor complete. The movement’s endorsement of capitalism was conditional: business dealings needed to be fair and honest, and any debt manageable, and the ‘real economy’ was preferred to the world of financial speculation, all points evident in the 1810 Methodist Magazine obituary of one Wesleyan businessman, the northern millowner John Middleton:

He was strictly punctual in all his dealings in trade. His word was sacred to him; and this was so well known, that his credit was unlimited. [...] He was a debtor to no man. [...] His industry and integrity had their merited consequences; he was esteemed by men, and blessed by God. Though he had losses [...] his worldly prosperity was on the whole continually on the increase. [...] His riches were not, like an exhalation, raised in an hour, the product of a fortunate speculation; but the due earnings of concurring probity, frugality, skill, and industry.88

The concept of stewardship remained central, reflected for example in this positive review of Jones’s Annual Family Account-Book for 1823 in

87 ‘Plan of the London Methodist Amicable Society, with the benefit of Survivorship’. The plan was dated 1811, and published the following year in the Methodist Magazine, 35 (1812), 71-72.

that year’s *Wesleyan-Methodist Magazine*: “[…] to keep exact and regular accounts, so as to know at all times how our affairs are proceeding, and whether we are living within our means, is, in our judgment, a duty of Christian morality.”

However, a simple reliance on God’s Providence in financial matters became less common. Thus, the death knell of the view that preachers should take Matthew 6:31 literally: “[…] take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?” was sounded in 1798, when as we have seen the younger preachers triggered the restructuring of the Connexional pension scheme, partly to improve its tax efficiency.

As noted earlier, there was a growing volume of criticism that Wesleyan preachers were becoming too prosperous and worldly, and as such insulated from the daily struggles experienced by many of their members. One 1819 critic attacked them by drawing a comparison with the penury of political radicals living modestly on the contributions of their working-class supporters: “Whereas *reverend* gentlemen like you, who also subsist by the small collections of the poor and needy, are admired by the men, and almost adored by the women. You mix amongst the wealthy and luxurious—you are invited to good men’s feasts—you are treated with dainties [ie. fine food]—repose in ease and comfort, and grow fat and sleek.”

Wesley’s aversion to financial planning and saving was overwhelmed by the movement’s constant need for capital investment, as was evident in 1811 when no fewer than ten preachers—some eminent—signed the launch prospectus of the London Methodist Chapel Amicable Society. And his antipathy to retaining surplus cash was supplanted by an increasing attention by both individuals and the collective leadership to the careful management of both income and expenditure.

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89 *Wesleyan-Methodist Magazine*, 2 (1823), 40.
90 In the King James Version.
91 Anon., *A Dialogue between a Methodist Preacher and a Reformer*, Newcastle-upon-Tyne 1819, 8.
92 See ‘Plan of the London Methodist Amicable Society’. The signatories included three past Presidents of Conference: John Barber (1807), Joseph Benson (1810) and Adam Clarke (1806) – as well as three future ones: Walter Griffith (1813), Richard Reece (1816), and John Stephens (1827).
This was reflected, notably, in the growing length and detail of the financial reports provided to the annual preachers’ Conference after Wesley’s death. The published Minutes of the 1820 Conference, for example, included some fifteen pages of financial reports on the various Connexional funds, followed by twenty pages of accounts.\textsuperscript{93} And although the businessman John Middleton continued to practice unplanned giving to the poor, the writer of his 1810 obituary thought that this required a detailed explanation:

[[... not one who asked charity was turned away from his door unrelieved. This was not because he was unwilling to give himself the trouble of selecting the objects of his alms, and discriminating the truly needy from the lazy and the liar [...]. But it was thus generally diffusive, because (as he sometimes said) he would rather relieve two impostors, than leave one fit object of compassion unrelieved, and because he wished to have all his family accustomed to commiserate distress.\textsuperscript{94}]

While it is beyond question that many of the more prosperous Methodists were generous supporters of the cause, their motives were not always simple benevolence. Thus, James Norton, a builder and the newly-appointed steward of Filby chapel in Norfolk, which opened in 1811, made the following proud entry on the first page of the accounts: “I James Norton gave 23 thousand bricks 2 loads marl and about 8 loads paving stones—and also the Pulpit cushion—and my team carting—in all I consider I have given about £70—towards the Filby Chapel. May GOD prosper the work and grant that we may all live in peace and unity [...].”\textsuperscript{95}

That said, Wesley’s concern that a love of money might distract and divert remained widely shared. As the Methodist apologist Disney Alexander wrote in 1796: “The Scripture represents riches as a great obstacle to the kingdom of God, and the reason appears to be that they are apt to create in us too strong an attachment to the things of time and sense, and on this account render us less anxious about our spiritual

\textsuperscript{93} Minutes of the Methodist Conferences [...], vol. V, London 1825, 132-46, 179-98.  
\textsuperscript{94} ‘Middleton obituary’, 213.  
\textsuperscript{95} Norfolk Record Office, FC16/120, ‘Filby Methodist Chapel Stewards’ Accounts (1811-1838)’.  

and eternal welfare. Riches are either a blessing or a curse, according to the use made of them.”

One could see in this the inevitable mutation of the original close-knit Wesleyan Gemeinschaft into a larger-scale and monetised Gesellschaft. Indeed, sometimes an explicit clash between ‘old’ and ‘new’ Methodist values surfaced, as in the dispute over the production of the first authorised biography of John Wesley. John Whitehead (1740-1804), the would-be author, suggested that this should be marketed on a profit-sharing arrangement, a proposal which shocked the leading preacher William Thompson (1733-99): “I abhorred and detested it, as being contrary to the Design and Will of our late Father Mr. Wesley. [...] Mr. Wesley left the profits of his Books and Manuscripts for the propagation of the Gospel. But this proposal would have divided the profit arising from the Life between the Preachers and Dr. Whitehead.”

But by the early nineteenth century, and although there were local pockets of largely unchanged practice, in general Wesleyan Methodism had moved from a loose association of local religious societies, meeting in private houses, and linked by wandering mendicant preachers, to a highly regulated nationwide organisation with a large salaried staff and an estate of over 1,000 buildings, some quite splendid. These developments had been made possible by an increasingly intimate—though principled—engagement with the world of trade, commerce and finance, an approach found more widely amongst contemporary Evangelicals. That engagement, as Milburn has noted, included even the format of the official Wesleyan diary: “Each week of the year [...] is allotted a double-page spread – on the left a diary page, headed by a biblical text and a verse of a hymn, and opposite a page

97 The terms were first defined in F. Tönnies, Community and Civil Society, Cambridge 2001 (first published 1887).
98 W. Thompson, An Exhortation Delivered to the Methodist Society, in the New-Chapel City-Road, London: By Mr. William Thompson, on Sunday Evening, Feb. 17 1793, London 1793, 4.
ruled in columns for weekly cash accounting. Piety on the left, profit on the right!"\textsuperscript{100}

In 1735, in the infancy of Methodism, Charles Wesley preached a sermon on I Kings 18 vs. 21: “And Elijah came unto all the people, and said, How long halt ye between two opinions? if the Lord be God follow him: but if Baal, then follow him.”\textsuperscript{101} Charles built on this text the familiar argument—as found in Matthew 6 vs. 24—that ‘no man can serve two masters’. He especially criticised the businessman or ‘man of the world’ who: “[...] taketh more pains to get an estate in the world, than to lay up for himself a treasure in heaven. Else how should we see the same man conscientious in church and knavish behind his counter?”\textsuperscript{102}

I would argue, however, that the Wesleys’ Methodism flourished precisely because it did allow people to serve two masters, both God and Mammon. Neither John nor Charles Wesley practised apostolic poverty; John in particular embraced the market: he constantly solicited financial support from wealthy sympathisers, gave his preachers financial incentives to sell Book Room publications, and at the very least turned a blind eye to a commercial model for chapel construction which in several key respects directly challenged his professed core values. It was, in short, all rather messy; but perhaps, in accepting that messiness as the price for survival and for continuing to do good in the world for nigh on three centuries, John and Charles Wesley and their colleagues and successors chose well.

Summary
This article discusses the attitudes towards money held by John Wesley and his Methodist colleagues. Their movement began with a model of apostolic simplicity of life, but although this proved unsustainable, the early Methodists remained cautious in their approach to money. They retained a strong sense of stewardship in handling money, a stated preference for reliance on God’s Providence rather than on financial planning or saving, eagerness to put surplus cash quickly to good use, and suspicion of the desire for material wealth. As the

\textsuperscript{101} King James Version: the wording used in the sermon differs slightly. The sermon can be found in K.G.C. Newport, The Sermons of Charles Wesley, Oxford 2001, 110-22.
\textsuperscript{102} Newport, The Sermons of Charles Wesley, 113.
movement expanded and acquired responsibilities for staff and their families, and for property, however, it was forced increasingly to engage with the financial and business world to finance its mission. For example, Methodists used debt to finance chapel construction, the movement’s publishing operation became increasingly commercial, and preachers acquired salaries and pensions. Under such pressures, the movement’s attitudes changed in some respects, and tensions between ‘old’ and ‘new’ values surfaced. While the leadership remained anxious to use money well and to dampen down individuals’ desires for wealth, Wesley’s Methodists adopted sophisticated systems of financial management, drew frequently upon the financial support of the rich and successful, and came increasingly to accept and indeed appreciate many aspects of the vibrant market economy of the late eighteenth and early nineteenth centuries.

Dr. Clive Murray Norris
Research Fellow, Oxford Centre for Methodism and Church History, Oxford Brookes University

cnorris@brookes.ac.uk