Baptists And Business: Central Canadian Baptists And The Secularization Of The Businessman At Toronto's Jarvis Street Baptist Church, 1848-1921

Paul Robert Wilson

Follow this and additional works at: https://ir.lib.uwo.ca/digitizedtheses

Recommended Citation
Wilson, Paul Robert, "Baptists And Business: Central Canadian Baptists And The Secularization Of The Businessman At Toronto's Jarvis Street Baptist Church, 1848-1921" (1996). Digitized Theses. 2604.
https://ir.lib.uwo.ca/digitizedtheses/2604
BAPTISTS AND BUSINESS: CENTRAL CANADIAN BAPTISTS AND THE SECULARIZATION OF THE BUSINESSMAN AT TORONTO'S JARVIS STREET BAPTIST CHURCH, 1848-1921

by

Paul R. Wilson

Department of History

Submitted in partial fulfilment of the requirements for the degree of Doctor of Philosophy

Faculty of Graduate Studies
The University of Western Ontario
London, Ontario
November 1995

© Paul R. Wilson 1996
The author has granted an irrevocable non-exclusive licence allowing the National Library of Canada to reproduce, loan, distribute or sell copies of his/her thesis by any means and in any form or format, making this thesis available to interested persons.

The author retains ownership of the copyright in his/her thesis. Neither the thesis nor substantial extracts from it may be printed or otherwise reproduced without his/her permission.

L'auteur a accordé une licence irrévocable et non exclusive permettant à la Bibliothèque nationale du Canada de reproduire, prêter, distribuer ou vendre des copies de sa thèse de quelque manière et sous quelque forme que ce soit pour mettre des exemplaires de cette thèse à la disposition des personnes intéressées.

L'auteur conserve la propriété du droit d'auteur qui protège sa thèse. Ni la thèse ni des extraits substantiels de celle-ci ne doivent être imprimés ou autrement reproduits sans son autorisation.


Canada
ABSTRACT

The challenges to the faith of the Baptist businessman exerted by the arrival of a business-dominated culture in the last half of the nineteenth and early twentieth centuries have been largely ignored by Canadian historians. As the Protestant religious minority with the strongest doctrinal emphasis on separation from the world through the application of a strict moral code, Baptists provide the historian with an excellent case study for analysis of the sectarian Protestant response to social and cultural change. One might expect that the "otherworldly" perspective held by Baptists afforded considerable resistance to the secularizing effects of the materialistic social ethic and the new consumer culture that accompanied the shift from a pre-capitalist to a capitalist society.¹

Using a qualitative version of the parish study approach that utilizes a selected sample of twenty-five businessmen from Jarvis Street Baptist Church, Toronto, for the period between 1848 and 1921, this thesis argues that business helped to secularize the religious beliefs and values of the businessmen studied. Secularization involved the abandonment of practices that many Baptists

¹. Gregory Kealey has argued that the transition from a pre-capitalist to a capitalist economy in Canada began in the late 1840s. Gregory S. Kealey, Toronto Workers Respond to Industrial Capitalism 1867-1892 (Toronto: University of Toronto Press, 1980), pp.3-17.
had before considered essential to their spiritual integrity and the acceptance or tolerance of lifestyles that depended on finding personal fulfilment through materialism and pleasure-seeking.

This study also contends that business altered the priorities of the Baptist businessman. Over the course of three quarters of a century, the businessmen of Jarvis Street moved from an emphasis on righteousness to a desire for respectability. They forsook separation from the world for socio-cultural integration with it and in the process sacrificed their commitment to stewardship, moderation, and sometimes honesty.
ACKNOWLEDGEMENTS

This work would not have been possible without the help and support of many institutions and people. I would like to thank the University of Western Ontario's Department of History, the Faculty of Graduate Studies, and the Ivie Cornish Memorial Doctoral Fellowship. Their financial support provided me with the opportunity to do extensive research in a number of archives.

To Roger Hall, I owe an immense debt of gratitude. I was the beneficiary of his timely advice, keen editorial skills (which my painful prose pushed to their limit), constant encouragement, and never-ending patience. For lessons, both personal and academic, I am deeply appreciative.

I also want to express my thanks to the legion of archivists, librarians and colleagues whose tireless efforts on my behalf made this a better thesis. Professor Fred Armstrong provided helpful advice and information on a variety of subjects. Professor Ben Forster acted as a second reader and gave generously of his time and assistance. Professors Tom Sea, Fred Dreyer, and Roger Emerson also provided help and challenged my premises. I am especially indebted to the pastors, deacons, and people of Jarvis Street Baptist Church for their help and cooperation. The use of church office space and the kindness of the office staff made my many trips to Jarvis
Street most enjoyable. To Doug Adams and Glen Tomlinson, who spent countless hours assisting me with the retrieval of sources from the church archives and providing me with their understanding of Baptist theology and practice, I am grateful. To Judith C Iwelle of the Canadian Baptist Archives at McMaster University goes thanks for her willing and knowledgeable assistance.

The staff at the Archives of Ontario deserve special mention. To Jack Choules for his help with the Chancery Court Records, Christine Bourolais for her guidance through the Horwood Collection, and Leon Wormski and the other members of the Reference Room staff who responded so promptly to my many requests for help, I am also indebted.

To my colleagues involved in the study of Canadian Baptist history, most notably Walter Ellis, Michael Haykin and Don Goertz, I wish to express my thanks for their support and insight.

This thesis would never have been completed without the assistance and sacrifices of numerous friends and family members. To my sister, Jeannie Wilson, who endured the pain of editing the first draft, I owe heartfelt thanks for her keen eye, critical comments, and her own special brand of encouragement. To my father, the Reverend Robert W. Wilson, who read the final draft, I am also grateful. To my mother, Martha Wilson, who taught me how to achieve success by learning from failure and coping with adversity, I owe a debt that can never be repaid. My
computer consultant, Fraser Goodmurphy, provided me with lessons and help when I needed them. Photographer Norm Corrin generously offered his assistance with the photographic material. Ray Corrin provided me with comfortable accomodation near the National Archives. Musicologist Stephen Wright willingly shared his knowledge concerning Aeolian organs. The group of eight patiently listened to my endless ranting about my work and put me back in touch with the world beyond my office. To my lifelong friends, Paul and Susan Gowan (Baptists in business), I wish to express my thanks for their friendship and support, and for giving me the opportunity to experience firsthand the pressures of modern business life.

Finally, to my wife, best friend, and faithful companion Yvonne, words are inadequate to express my appreciation. Your hard work in trying circumstances and consistent belief in the value of this project provided the incentives for its completion. To you, this thesis is dedicated.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CERTIFICATE OF EXAMINATION ..........</td>
</tr>
<tr>
<td>ABSTRACT ................................</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENTS ....................</td>
</tr>
<tr>
<td>TABLE OF CONTENTS ...................</td>
</tr>
<tr>
<td>LIST OF PHOTOGRAPHS .................</td>
</tr>
<tr>
<td>LIST OF ABBREVIATIONS ..............</td>
</tr>
</tbody>
</table>

**INTRODUCTION - BAPTISTS AND BUSINESS IN CENTRAL CANADA, 1848-1921:**  
**HISTORY AND HISTORIOGRAPHY**  
1. Baptists In Canada: A Brief Statistical Survey .......................... 3  
2. The Present Study: Its Secularization Argument and Microcosmic Approach .......... 5  
3. The Business-Religion Relationship in Canadian Historiography .......... 14  

**CHAPTER 1 - CENTRAL CANADIAN BAPTISTS AND THE WORLD, 1848-1921**  
.................................................. 36  
1. What Central Canadian Baptists Believed: A Brief Summary .......... 36  
2. The Central Canadian Baptist View of the World ...................... 44  
3. Sanctification ................................ 53  
4. Separation .................................. 61  
5. Stewardship ................................ 82

**CHAPTER 2 - BUSINESS IN THEORY AND PRACTICE: THE CENTRAL CANADIAN BAPTIST VIEW OF BUSINESS, 1818-1921**  
.................................................. 88  
1. The Contextual Background: English Baptists and Business in the Seventeenth and Eighteenth Centuries .................................. 89  
2. The New World Experience: The Central Canadian Baptist View of Business and the Businessman .......... 99  
3. Baptist Fears: Wealth and Worldliness ................................ 105  
4. "Getting All Our Honest Share": Business From The Central Canadian Baptist Businessman’s Perspective .......... 112
CHAPTER 3 - BUSINESS IN THE CHURCH: THE BEGINNING OF SECULARIZATION, 1848-1880 .......................... 139
1. Division, Discipline and Disputes in the Canadian Baptist Context .... 141
2. Jarvis Street Baptist Church: A Brief History to 1875 .................... 148
4. Business Methods In The Church .... 196

CHAPTER 4 - SERVING GOD AND MAMMON: SECULARIZATION THROUGH SOCIO-CULTURAL INTEGRATION .......... 205
1. "Not Slothful In Business Serving The Lord": Rationalizing The Business-Religion Relationship ..................... 206
2. "Christ Sitting Over Against The Treasury": The Decline of Monetary Stewardship ............................... 212
3. The Decline of Business Ethics .... 229
4. "The Danger of the Age": "Conspicuous Consumption" and the Acceptance of Avarice ............................. 253

CHAPTER 5 - MAINTAINING SEPARATION: THE MYTH AND THE REALITY ................................................. 285
1. "Owe No Man Anything": Bankruptcy And Baptists ......................... 288
2. Music in the Church: Making Jarvis Street Culturally Respectable ...... 301
3. The Acceptance of Amusements ............................................. 315

CHAPTER 6 - SECULARIZATION AND SCHISM: THE FIGHT FOR CONTROL OF JARVIS STREET ......................... 331
2. Schism Accomplished: "Waterloo!" The Final Showdown Between Fundamentalists and Secularists ... 369
3. The Aftermath of Schism ........ 382

CONCLUSION ................................................................. 396

APPENDIX 1 ................................................................. 410

APPENDIX 2 ................................................................. 414

SELECTED BIBLIOGRAPHY ............................................... 417

VITA ................................................................. 436
## LIST OF PHOTOGRAPHS

<table>
<thead>
<tr>
<th>PLATE</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Robert Alexander Fyfe</td>
<td>203</td>
</tr>
<tr>
<td>2</td>
<td>Bond Street Baptist Chapel</td>
<td>203</td>
</tr>
<tr>
<td>3</td>
<td>Jarvis Street Baptist Church</td>
<td>204</td>
</tr>
<tr>
<td>4</td>
<td>William Kirkpatrick McNaught</td>
<td>277</td>
</tr>
<tr>
<td>5</td>
<td>John Northway</td>
<td>277</td>
</tr>
<tr>
<td>6</td>
<td>Firstbrook Brothers’ Box Making Factory</td>
<td>278</td>
</tr>
<tr>
<td>7</td>
<td>William McMaster</td>
<td>278</td>
</tr>
<tr>
<td>8</td>
<td>Rathnally</td>
<td>279</td>
</tr>
<tr>
<td>9</td>
<td>William McMaster’s Bloor Street Mansion</td>
<td>279</td>
</tr>
<tr>
<td>10</td>
<td>Arthur Robinson McMaster’s Jarvis Street Mansion</td>
<td>280</td>
</tr>
<tr>
<td>11</td>
<td>James Ryrie</td>
<td>280</td>
</tr>
<tr>
<td>12</td>
<td>James Ryrie’s Fair Lake Park Estate</td>
<td>281</td>
</tr>
<tr>
<td>13</td>
<td>Block Plan of James Ryrie’s Fair Lake Park Estate</td>
<td>281</td>
</tr>
<tr>
<td>14</td>
<td>James Ryrie’s Chestnut Park Mansion, Exterior</td>
<td>282</td>
</tr>
<tr>
<td>15</td>
<td>Front Hall-Chestnut Park</td>
<td>282</td>
</tr>
<tr>
<td>16</td>
<td>Library-Chestnut Park</td>
<td>283</td>
</tr>
<tr>
<td>17</td>
<td>Organ Case-Chestnut Park</td>
<td>283</td>
</tr>
<tr>
<td>18</td>
<td>Oriel Window-Harry Ryrie’s Residence, Isabella Street</td>
<td>284</td>
</tr>
<tr>
<td>19</td>
<td>Ryrie Store-Yonge and Adelaide Streets</td>
<td>284</td>
</tr>
<tr>
<td>20</td>
<td>McMaster, Darling and Company</td>
<td>329</td>
</tr>
<tr>
<td>21</td>
<td>Jarvis Street Choir</td>
<td>329</td>
</tr>
</tbody>
</table>
PLATE 22 - S.J. Moore ........................................ 330
PLATE 23 - T.T. Shields ................................. 394
PLATE 24 - Albert Matthews ............................ 394
PLATE 25 - Interior of Park Road Baptist Church .. 395
# List of Abbreviations

<table>
<thead>
<tr>
<th>AO</th>
<th>Archives of Ontario</th>
</tr>
</thead>
<tbody>
<tr>
<td>CB</td>
<td>The Canadian Baptist</td>
</tr>
<tr>
<td>CBA</td>
<td>Canadian Baptist Archives</td>
</tr>
<tr>
<td>CM</td>
<td>The Christian Messenger</td>
</tr>
<tr>
<td>CTA</td>
<td>City of Toronto Archives</td>
</tr>
<tr>
<td>GBP</td>
<td>George Brown Papers</td>
</tr>
<tr>
<td>HC</td>
<td>J.C.B. and E.C. Horwood Collection</td>
</tr>
<tr>
<td>JSBCA</td>
<td>Jarvis Street Baptist Church Archives</td>
</tr>
<tr>
<td>MR</td>
<td>The Montreal Register</td>
</tr>
<tr>
<td>MTRL</td>
<td>Metropolitan Toronto Reference Library</td>
</tr>
<tr>
<td>NA</td>
<td>National Archives of Canada</td>
</tr>
<tr>
<td>TFRBL</td>
<td>Thomas Fisher Rare Book Library</td>
</tr>
<tr>
<td>TCO</td>
<td>The Toronto Christian Observer</td>
</tr>
<tr>
<td>UWORC</td>
<td>University of Western Ontario: Regional Collection</td>
</tr>
<tr>
<td>WDP</td>
<td>Papers of William Davies</td>
</tr>
</tbody>
</table>
INTRODUCTION

BAPTISTS AND BUSINESS IN CENTRAL CANADA, 1848-1921:
HISTORY AND HISTORIOGRAPHY

In 1916, at the start of a war-driven economic upturn, an article in The Canadian Baptist, the major denominational organ in the country, asked a series of disturbing questions: "Can it be truthfully said that religion in its various aspects is keeping pace with the general prosperity? Are there indications that in religious affairs men and women of the churches of various denominations are manifesting growing activity in the practical side of Christianity? Are we satisfied with the results in the sphere of Christian benevolence and missionary endeavour?"

For many central Canadian Baptists the answer to these questions was a resounding "No!" From a variety of sources, laments about the negative effects of a business-dominated culture on Baptist faith and practice were common. In 1921, an editorial in The Canadian Baptist expressed the view that material prosperity was at least partly responsible for the decline of religious devotion among second generation Baptists:

Then we must remember that many Baptists of the first generation were brought into the church in the days when they were struggling up from poverty. The little church also was composed of those who had little of this world's goods. Sometimes as the years go by our people acquire wealth. It does them no

harm. On the contrary it seems to give them enlarged opportunities for usefulness; but we think that we have witnessed instances where their children have felt the evil effects of too much money. It is hard to maintain the simplicity of Christian family life amidst the surroundings, which so generally accompany wealth."

Indeed, nowhere were the effects of increased wealth and worldliness more apparent than within the life of the Baptist businessman. Increasingly he faced direct and indirect challenges to his faith. The expanding demands of business threatened, in some cases, to displace religious activities altogether. In addition, the growing tendency to measure spirituality by material prosperity altered the place and power of religion in the lives of many Baptist businessmen. Still, many Baptists accepted the rise and dominance of business as a providential consequence of "Canadian Progress." It was disagreement over the degree of acceptance, not acceptance itself, that produced conflict within the Baptist church.

Committed to the Calvinistic principles of industry,

2. Ibid., "Baptists of the Second Generation," June 2, 1921.

3. This quotation is the title given by William Stewart, editor of The Canadian Baptist to W. A. Foster's famous address "Canada First or Our New Nationality." It was published in CB, September 28, 1871. For a discussion of the impact of the Foster address see Carl Berger, The Sense of Power: Studies In The Ideas Of Canadian Imperialism, 1867-1914 (Toronto: University of Toronto Press, 1970), pp.62-63. For an early Baptist view of the rise of business and its consequences see The Toronto Christian Observer [hereafter TCQ], "Mammon," April, 1851.
integrity, and stewardship, few central Canadian Baptists would countenance the rejection of capitalism. Instead, between 1848 to 1921 they wrestled with questions related to the results of capitalist enterprise. What were the Baptist businessman's stewardship responsibilities? What constituted separation from the world? What was worldliness? And how could Baptist businessmen be in the world but not of it? The search for answers to these questions became a primary concern for central Canadian Baptists.

Baptists In Canada: A Brief Statistical Survey

Census statistics reveal important information about Baptist struggles and successes between 1851 and 1921. The region most shaped by the Baptist presence in Canada was the Maritimes. In particular, Nova Scotia and New Brunswick remained bastions of Baptist strength throughout this period. Nationally, the number of Baptists peaked in 1871 and 1881 when 6.8 per cent of the population claimed Baptist affiliation. By 1921 the percentage had dropped to 4.8 per cent. Ontario statistics showed a similar pattern. From 3.4 per cent of the province's population in 1842, the number claiming Baptist affiliation jumped to 4.8 per cent by 1851, and reached a high of 5.5 per cent in 1881. Between 1881 and 1921, Baptist strength stayed
near 5 per cent with a slight decline by 1921 to 4.8 per cent.

In Toronto, the location of our study, Baptist growth lagged behind both national and provincial levels. In 1861, Baptists accounted for only 2.9 per cent of the city's populace. When compared to the provincial figure of 4.4 per cent, the numbers in Toronto were thought by some Baptists to be disappointing. In the decade between 1871 and 1881, the situation improved as the Baptists moved from 3.1 to 4.2 per cent of Toronto's population. Despite this increase, the number of Baptists in Toronto in 1881 lagged behind the Ontario and Canadian figures which stood at 5.5 per cent and 6.8 per cent respectively. By 1901, Toronto had caught up with the rest of the province. Both claimed 5.3 per cent of the population as Baptists. The national level was slightly higher at 5.9 per cent. Toronto Baptists made up 5 per cent of the city population in 1921. This percentage slightly exceeded the 4.8 per cent recorded for both Ontario and Canada.4

The Present Study: Its Secularization Argument and Microcosmic Approach

The argument advanced in this thesis is straightforward: in the case of a selected sample of twenty-five businessmen from Jarvis Street Baptist Church in the period between 1848 and 1921, business helped to secularize religion. In the predominantly agricultural and rural pre-capitalist society of Upper Canada before 1850, central Canadian Baptists were committed to an otherworldly perspective that made spiritual values their first priority. In the last half of the nineteenth century, industrialization, urbanization and commercialization put pressure on Baptist businessmen to accommodate materialistic values that suited the new business-dominated culture. Many Baptist businessmen changed their priorities. They put respectability ahead of righteousness and mammon ahead of "the Master."

The evidence presented here suggests that business was a powerful agent of secularization. Simply expressed, business encouraged commitment to a new materialistic social ethic at the expense of an older more spiritual social ethic. Although Baptist businessmen continued to profess their belief in the doctrines of sanctification, stewardship and separation, their acceptance of practices

5. This title of course, refers to Jesus Christ.
traditionally considered "worldly" by their co-religionists, provides evidence for increasing secularization.

The attacks of pastor T.T. Shields on worldliness after the first war brought the issue of secularization among Jarvis Street's businessmen to the surface. As perhaps Canada's most outspoken and combative fundamentalist, Shields became the secularized businessman's most formidable adversary. The battles between Shields and the church's businessmen revealed the presence of conflicting worldviews that resulted: from the dramatic social and cultural changes that had reshaped religious belief and practice over the past three quarters of a century.

* * * *

The methodology employed in this study is a modified 6.

qualitative version of the English parish study approach. The intent is to examine closely changes in the religious beliefs and values of one social group, businessmen, in one particular church, Jarvis Street Baptist Church, Toronto (See Appendix 1 for a listing of the sample). As one of the country's most prominent Baptist churches between 1848 and 1921, and with most of its records still extant in raw form and largely unexplored, Jarvis Street Baptist Church is well suited to needs of the scholar interested in an original microcosmic study of business and its impact on religion. In addition, the church's relocation in 1875, to what Austin Seton Thompson has called "Toronto's Champs Élysées," made it likely that it would attract sufficient numbers of businessmen for analysis.

The choice of subjects began with the consultation of

7. English historians have long appreciated the value of the microcosmic approach in the study of religious history. See, for example, A.G. Dickens, Lollards and Protestants in the Diocese of York (Oxford: Oxford University Press, 1959). For examples of Toronto Baptist church histories, most of which are not scholarly, see Donald Goertz, A Century for the City: Walmer Road Baptist Church 1889-1989 (Toronto: Walmer Road Baptist Church, 1989); Glynford P. Allen and Dale R. Calder eds., Trials and Triumphs: The 150-Year History of Ebenezer/Renforth Church (Toronto: Renforth Historical Committee, 1990); Glenn V. Tomlinson and Andrew M. Fountain eds., "From Strength to Strength": A Pictorial History of Jarvis Street Baptist Church 1818-1993 (Toronto: Gospel Witness Publications, 1993).

church and city directories, assessment and census rolls, and biographical sources to construct basic social profiles of possible sample members. Out of a list of seventy-five potential candidates a sample of twenty-five was chosen by using an approach that resembled what sociologists sometimes call "quota sampling."

Candidates had to meet certain criteria. Church membership at any stage of the church’s history was the first requirement. The only businessman included who did not meet this condition was clothing manufacturer John Northway, owner of John Northway and Sons. He never bothered to take out formal membership at Jarvis Street. The emphasis in selection was on merchants, manufacturers, and what Michael Bliss has called "money men." This latter category included businessmen who founded or invested heavily in banks, trust companies, stock brokerage firms and insurance companies. Still, a couple of noteworthy professionals that were heavily involved in business ventures and played a key role in the history of Jarvis Street have also been included. Although the primary focus of this study is the period from 1848 to 1921, some distinctive Baptist businessmen from the era when Baptists first came to Toronto have been selected to provide both context and continuity.

Frankly, the major criteria for final selection was the availability of source material. Although few business and personal papers are extant for the businessmen examined here, it is possible to piece together their social and cultural views from church minutes, trade journals, Baptist and other religious periodicals, newspapers, government documents, and the records of business and charitable organizations. Whenever possible, Jarvis Street's businessmen have been allowed to speak for themselves.

Before addressing historiographical issues, a number of terms and concepts require definition and discussion. Drawing on the work of Bryan Wilson, Owen Chadwick, Jeffery Cox and David Marshall secularization refers here to a negative process through which religious beliefs, values and practices are modified or removed so that they lose "social significance" and consequently their influence on an individual, group or institution.  

Near the end of the thesis I have also used the term secularism to indicate the growth of indifference and hostility to orthodox Baptist beliefs, values and practices.¹¹

The emphasis in the present study is on the increasing distance between Baptist theory and practice in the lives of Jarvis Street's businessmen. In contrast to David Marshall, who focuses on the role of intellectual change in the secularization process, it is argued in this thesis that in the case of Jarvis Street, the evidence for secularization lay primarily in the reshaping or rejection of Baptist practice by the church's business element. An important underlying assumption is that without practice, beliefs and values become meaningless. Thus, while giving intellectual assent to doctrine is important, the ultimate test of a doctrine's significance resides in the actions of the professing believer.

The concept of socio-cultural integration is defined as any move towards social and cultural conformity and away from religious distinctiveness or separation.¹² It


¹² Sociologists often use the terms "social integration" and "cultural integration" to refer to functions of the socialization process by which members of a society come to share common values, beliefs, norms and law. For convenience these terms have been synthesized. For definitions and usage see James J. Teevan and W.E. Hewitt,
refers specifically to the ways in which Jarvis Street's businessmen adjusted or eliminated counter-cultural facets of their religion to fit better within the mainstream of Canadian culture. This concept is also used to indicate the accommodation or acceptance of beliefs and values that made Jarvis Street's businessmen like those around them.

Respectability is also an important concept. The term is used here to represent the desire for social status based on character, wealth and position. For Jarvis Street's businessmen the achievement of respectability often involved the abandonment of Baptist values like simplicity and moderation, and the accommodation of the materialistic and hedonistic values, such as display and excess, associated with a new social ethic.13

The important Baptist doctrine of separation will be


discussed in detail in Chapter One. Here it is sufficient to note that for Baptists, separation meant the maintenance of moral purity and religious demarcation. John Webster Grant has claimed that "by 1867 church and world (in Ontario) were virtually identical in composition, and traditional means of discipline became increasingly difficult to enforce."  

Ironically, this apparent fusion of sacred and secular worlds served to promote the doctrine of "entire separation" in Baptist circles. Even as discipline relaxed, many Baptists continued to assume the presence of secular carnal forces that encouraged moral or ethical laxity, cultural conformity and spiritual compromise. Separation included


religious belief and practice within both the church and everyday life. Its intent was to produce spirituality through the preservation of individual moral purity and the Baptist identity.

The remainder of this introduction focuses on previous historical interpretations of the business-religion relationship in Canada. This discussion is followed in Chapters One, Two, and the first section of Chapter Three, by an examination of the central Canadian Baptist worldview. Specifically, Chapter One presents the Baptist position on problem of "the world." Chapter Two discusses the Baptist view of business. Chapter Three marks the transition point from the provision of contextual information to a microcosmic focus. After a brief discussion of church division, discipline and disputes is completed, a short history of Jarvis Street is provided and the impact of business on the church is examined. While the contextual background on central Canadian Baptists is lengthy, it is essential for understanding the changes that business brought to the religion of Jarvis Street's businessmen. In Chapter Four their attempt to combine service to God and mammon is explored. Chapter Five examines the abandonment of separation by Jarvis Street's businessmen. Finally, Chapter Six shows how the fundamentalist cultural perspective held by T.T. Shields and his supporters, and
the more liberal-modernist approaches to the culture taken by Jarvis Street's business element, resulted in congregational schism.

**The Business-Religion Relationship in Canadian Historiography**

Despite numerous studies that have significantly enhanced our understanding of Canadian religion and business in the nineteenth and early twentieth centuries, the nature of their relationship remains largely unexplored. Currently, religious historians like David Marshall, Phyllis Airhart and Michael Gauvreau have been responsible for not only revising the interpretations put forward in liberal-nationalist and denominational histories of the past, but also stimulating interest in unexplored aspects of our religious history. Without exception, their work has enhanced our understanding and appreciation of religion as a powerful component in the Canadian experience. Similarly business historians such as Michael Bliss and Douglas McCalla have undertaken both specific and general studies that have provided a general outline of economic policy, trends and developments. Their studies of individual entrepreneurs, companies and financial institutions have given us an understanding of how business operated at the entrepreneurial and corporate levels. These efforts have provided a solid basis for
further analysis of important social and economic relationships.

Until recently, Canadian historians focused primarily on the connection between Protestantism and capitalism. Most, like D.C. Masters in his Toronto history of 1947 and Arthur Lower in *Colonization to Nation* in 1946, assumed but did not prove that the Weber-Tawney model supplied the answer to the riddle of the interaction between religion and economics in the Canadian context. In particular Lower's portrayal of a "dynamic Calvinist-commercial with its devotion to acquisition and its haunting fear of animal 'robustness'" and Masters' claim that "there is a close connection between the Protestant ideals of individualism, energy and plain living and the process of capitalist accumulation" have remained staples in Canadian historical writing. Sociologist John Porter in *The Vertical Mosaic: An Analysis of Social Class and Power In Canada*, also sustained the Weberian argument concerning


the connection between the worldly asceticism of Calvinism and Protestant acceptance of capitalism." Curiously, any further in-depth study of the exchange between capitalism and Calvinism in the Canadian context has not been offered. Despite considerable testing of the Weber-Tawney thesis in other contexts, including Gordon Marshall's study of the relationship between Calvinism and capitalism among Scottish Presbyterians and Simon Schama's examination of seventeenth century Dutch culture, Canadian historians have been content to leave the theory largely intact and untested at home.19

This study provides some insight on the impact of capitalism on the Calvinism of Jarvis Street's businessman. At certain points throughout this thesis evidence is presented which supports the contention that Calvinism continued to shape the Baptist view of business even though capitalism eventually modified its message and principles. In the experience of Jarvis Street's businessman there is evidence of an exchange in which


Calvinism rationalized capitalism while capitalism redefined Calvinism.20

To date, there have been only a few studies that in any way confront the business-religion relationship in its Canadian Baptist context. In his 1974 groundbreaking examination of social and religious factors in the fundamentalist-modernist schisms among Baptists in North America, in the period from 1895-1934, Canadian Baptist historian Walter Ellis argued that "stable, middle and upper class churchmen" were "moving away from church as the central reference point and were intent upon giving expression to a cosmopolitan pattern in keeping with their affluence and professional status."21 In a subsequent article entitled, "Gilboa to Ichabod: Social and Religious Factors in the Fundamentalist-Modernist Schisms Among Canadian Baptists, 1895-1934," Ellis noted the use of "Bay Street language" in the dedication sermon preached by Reverend22 J.L. Burrows, D.D. in the new Jarvis Street


22. Although "Reverend" is an adjective, not a title, and to be technically correct should be preceded by "the" many Baptists used the title form. I have adopted this usage throughout this thesis.
Baptist Church. In his study of how social and religious factors contributed to the creation of schisms, Ellis implicated the business-religion relationship as a causal factor when he suggested that wealth, worldliness and a growing social heterogeneity played a key role in the departure of the bulk of the business element from Jarvis Street Baptist Church in 1921. His work underscores the need for a study that examines more explicitly the business-religion relationship in the Baptist context.

In a more recent examination of Maritime Baptists, George Rawlyk has argued that "in the twentieth century much of what would be preached by the new prophets of evangelical consumerism and greed, would, in fact, be the antithesis of nineteenth century evangelicalism." His argument, while stimulating, raises a number of critical questions. How did such a transformation happen? What forces prompted evangelicals to replace spiritual with material values? And specifically, what role did business play in this cultural transformation?

24. Ibid., pp.122-123.
The current revival of interest in the study of Canadian religion has only marginally improved our knowledge of the business-religion relationship among Baptists. While the work of George Rawlyk and Walter Ellis has drawn our attention to the rise of a materialistic social ethic and culture, the impact of these developments on evangelical religion in Canada has yet to be sufficiently explored.

Beginning with Alan Wilson's *John Northway: A Blue Serge Canadian*, business historians began to acknowledge the important interplay between religion and business in the lives of most businessmen. While Wilson focused primarily on Northway's business life, he set out, in a cursory fashion, some of the tense exchanges between religion and business experienced by one Toronto Baptist businessman. 26

In his 1972 University of Toronto Ph.D. thesis entitled, "A Living Profit: Studies in the Social History of Canadian Business, 1883-1911" and his subsequent book of the same title, Michael Bliss defined what has since become entrenched stereotypes of the business-religion relationship. Essentially, Bliss argued that religion had, at best, a minimal effect on a businessman's attitudes or business practices. What mattered most to

the businessman was not adherence to his religious values but business success. Even though this attitude had certainly become common by the 1880s and religious values were clearly eroding, Bliss fails to explain why businessmen had come to adopt this perspective. In his more recent biography of Joseph Flavelle, Bliss finds that religion played a key role in providing the ethical foundation for Flavelle's business endeavours. As a business historian, Bliss may be forgiven for not examining religion's impact on business more thoroughly. His work underscores the need for historians to examine how the influence of religion on business practice declined between 1848 and 1921.

In a discussion about the wide-ranging effects of the social gospel on Canadian protestants, and in particular Methodists, Richard Allen has suggested that it produced a "new businessman" who "appropriated the social service credo and gave expression to it" in his own "particular ways." Although it is only begun in the present work,


this intriguing suggestion merits testing in the Baptist context. Allen admits that "the struggle was difficult" for Baptists who attempted to keep the social gospel alive in their churches.³⁰ How then did Baptist businessmen respond to the new gospel?

In what is perhaps the most complete attempt to examine the business-religion relationship, Allen Robertson in his study entitled, "John Wesley’s Nova Scotia Businessmen: Halifax Methodist Merchants, 1815-1855," has shown how one group of evangelical businessmen reconciled their pursuit of capitalism with their religious values. Robertson has concluded that Halifax Methodist merchants struck a "balance" between "faith and secularism" that "permitted" them to "help mould the province’s governmental and economic life in a vital, dynamic manner."³¹ Robertson’s study makes an important contribution to our understanding of the business-religion relationship. His analysis provides a useful backdrop for this microcosmic study of another group of businessmen with strong religious ties. The question of whether Jarvis Street’s businessmen adopted a social accommodation strategy similar to that used by Halifax Methodist

³⁰ Ibid., p.15.
merchants is addressed in Chapters Four and Five.

Only a few studies, then, have explored the ongoing exchange between religion and business in Canada from 1848 to 1921. The effects of the business-religion relationship generally remain an enigma in Canadian historiography. This thesis seeks to help bridge the gap by examining the struggle of one group of Toronto Baptist businessmen to come to terms with a business-religion relationship that remained complex and dynamic.

Materialism, Consumer Culture, and Secularization in Canadian Historiography

Another avenue that Canadian historians have pursued is the relationship between Protestantism and emerging materialistic culture. A variety of concepts, theories and approaches have been used by historians in an attempt to explain the connections between the two and changes in individual and group behaviour in both the religious and business contexts.

Thorstein Veblen's much debated and enduring thesis of 1899 concerning "conspicuous consumption" as practised, by what he calls, the "leisure class," provides a stimulating starting point for discussion. For Veblen, reputability, comfort, waste, high-bred manners, the ability to consume "the right kind of goods" freely and "in a seemly manner" are the marks of "conspicuous
consumption" necessary for one to claim membership in the leisure class. While one may question certain assumptions underlying Veblen's thesis, his premise that an industrialized society elevates the value of leisure and consumption to new heights and increases class exclusiveness, deserves to be taken seriously.

In a more current analysis of American culture, T.J. Jackson-Lears has argued that the rise of a "consumer culture" in the United States between 1880 and 1930, "required more than a national apparatus of marketing and distribution; it also needed a favourable moral climate." For Lears, "the crucial moral change" delivered in part by a transformation of religious values, "was the beginning of a Protestant ethos of salvation through self-denial toward a therapeutic ethos stressing self-realization in this world." Similarly, Rosalind Williams in her study of mass consumption in late nineteenth century France, has found that "the commercial revolution brought both the opportunity and need to


34. Ibid.
reassess values." The role of religion and business in the reassessment process does not, however, receive its due in Williams' analysis.

Lamentably, no general study of consumer culture in Canada exists. Some aspects of consumerism, such as Joy Santink's analysis of Timothy Eaton's department store, have recently enhanced our understanding of how the new consumer culture grew and functioned with particular segments of Canadian society." This thesis argues that the presence of such a culture in Canada acted as a powerful force in the redefinition of religious beliefs and values. Chapter Four examines the practice and promotion of consumerism by Jarvis Street's businessmen and provides an assessment of how their religion changed as a result.

In what is undoubtedly the most complete analysis to date of materialism and its impact on nineteenth century Protestantism in Ontario, William Westfall has concluded that despite religion's efforts "to temper the worst excesses of a capitalist political economy," it failed to slow the engine of "self interest and greed" that


"continued to propel the world along the tracts of
capitalistic development." Westfall chronicles a
process. First, debate shifted from "what type of
Christian one should be" to how much materialism was
acceptable." Secularism," argues Westfall, "became the
common and omnipresent enemy." Next, religion,
particularly in its ordered form, sought "to forge a
powerful religious world that could counterbalance the
growing materialism of the Victorian age." Accommodation was reached through the notion of "progress"
which integrated elements of the secular and materialistic
with those of the sacred and spiritual. Finally,
Westfall maintains that by the late nineteenth century the
failure of religion to control materialism had become
evident. While Westfall is to be commended for
providing us with a general understanding of how
materialism eroded religious authority, studies that
examine the effects of materialism on specific

37. William Westfall, Two Worlds: The Protestant Culture
of Nineteenth Century Ontario (Kingston and Montreal:

38. Ibid., p.80.

39. Ibid.

40. Ibid., p.125.

41. Westfall discusses the idea of progress in both its
moral and material sense. See Ibid., pp.163-165.

42. Ibid., pp.205-208.
denominations, local congregations, and individuals are needed to evaluate and complete the picture.

One religious group that has been particularly studied for its response to materialistic pressures is the Methodists. Neil Semple has noted that Methodists actively refashioned their faith to accommodate the demands of a new material culture. Indeed, he argues that for Ontario Methodists in the late nineteenth century "material advance was a sure harbinger of social and moral progress."43 Like Westfall, Semple sees religion and materialism as allies in the late nineteenth century. Where they disagree is on the question of whether this alliance should be viewed negatively or positively. In contrast to Westfall, Semple clearly sees materialism welcomed by Methodists in the 1870s and 1880s.

Another insightful analysis of Methodist thought concerning materialism is found in Marguerite Van Die’s study of Nathanael Burwash. Van Die confronts the tensions between religion and materialism directly. Her analysis of the role that "the increased affluence of the laity" played in the reshaping of Burwash’s Methodism is particularly instructive."44 Her claim that Burwash moved


from criticism to acceptance of "the businessman's ethic" serves to reinforce Semple's earlier conclusions." Her focus on one individual's struggle illustrates the need for scholars to become more focused in their examination of the important exchanges between evangelicalism and capitalism.

Certainly the concept of secularization is not new. Nor is the suggestion that commercial and industrial expansion took their toll on religion a novel one. In 1992, David Marshall provided an extensive review of the historical literature on secularization." Therefore, only an abbreviated examination of the most significant past studies and an update on current debate and research is included here.

In his Church and Sect in Canada, S.D. Clark maintained that material improvements "led to a deterioration among the population generally of evangelical religious values and to a strengthening of worldly attitudes and outlook." "Secularism," Clark asserted, "constituted a direct threat to the position of


45. Ibid., pp.68-78.

46. For Marshall's review see Secularizing the Faith, pp.3-24.

47. S.D. Clark, Church and Sect in Canada (Toronto: University of Toronto Press, 1948), p.339.
the more evangelical churches in the community." While questioning Clark's church-sect typology, succeeding historians have agreed that capitalism challenged evangelicalism even if they are divided on the question of whether the evangelical response and its subsequent results had a negative or positive impact on faith and practice.

Canadian intellectual historians following Clark have been engaged in a lively debate over how Canadian religious history should be interpreted. Some historians, like Richard Allen, Marguerite Van Die, Phyllis Airhart and Michael Gauvreau, have suggested that evangelicals responded positively to the immense social and cultural changes that confronted them in the late nineteenth and twentieth centuries. Others, most notably Ramsay Cook, William Westfall and David Marshall, have argued that despite their efforts to thwart the forces of change, evangelicals were the victims of a secularization process that eroded their values and beliefs. What follows is a brief analysis of the most recent contributions to this debate.

David Marshall, a proponent of the secularization thesis, has argued that previous liberal-nationalist interpretations of Canadian religious history failed to account for a decline in religious belief and certainty.

48. Ibid.
Using positivist assumptions, Marshall contends that profound intellectual, social and cultural changes after 1850 produced a "crisis of belief" for Canadian evangelicals." While Marshall’s evidence points to growing intellectual disillusionment and doubt among the clergy, he fails to go beyond the speculative identification of cultural and social factors that secularized protestant religion generally. Marshall’s examination of the secularization process is confined almost exclusively to the intellectual sphere. This narrow approach leaves many important aspects of secularization unexplored. In particular, the lay response to secularization within the Canadian socio-cultural context should be examined to see if Marshall’s thesis is credible. Otherwise, secularization will remain a remote concept that may or may not help explain the social and cultural experience of Canadian protestants after 1850.

In direct response to Marshall, Michael Gauvreau has argued that Canadian evangelicals actively resisted the onslaught of Darwinian theory and liberalism through a refashioning of their theology "that permitted a constructive dialogue with certain modern thought." 49


50. Michael Gauvreau, The Evangelical Century: College and Creed in English Canada from the Great Revival to the Great Depression (Kingston and Montreal: McGill-Queen’s
For Gauvreau, the evangelical solution, expressed through a new "historical theology," provided the bridge between religion and science. Instead of viewing higher criticism and science as a threat, Gauvreau maintains that Canadian evangelicals responded positively to the challenges set before them by co-opting their opponents' methodology and refashioning their message to meet new cultural realities.

Again, while Gauvreau's interpretation provides an intellectual alternative to the secularization thesis, it fails to explain why Canadian evangelicalism declined within the culture generally. Gauvreau ignores almost entirely the impact of social and cultural change on religious conviction and practice. He wrongly assumes that a complete understanding of the shifting place of religion within Canadian society is possible by focusing exclusively on evangelical intellectuals and their ideas.

It is the contention here that both Marshall and Gauvreau are erroneous in assuming that the explanation for the profound religious changes that occurred in the Canadian context after 1850 abides solely within the purview of pulpit and lectern. While it cannot be denied that the clergy and intellectuals often took the lead in proposing new ideas and adopting new courses of social


51. Ibid., pp.137-143.
behaviour, the true test of acceptance is found in the actions and attitudes of the laity. It is time to move to the pews and examine the intellectual and practical responses of the laity to the religious challenges they faced. While the untrained Baptist businessman might lack the knowledge to employ the sophisticated techniques used by theologians to arrive at a hermeneutical system, the Baptist emphasis on individual accountability ultimately held the layman responsible for his understanding, acceptance and application of truth. Canadian intellectual historians, like Marshall and Gauvreau, have often overlooked or trivialized attempts by the laity to wrestle with their faith.

This thesis argues that because the laity daily faced the responsibility of translating religious theory into practice, their thoughts and actions merit more consideration. For the Baptist businessman, faith was tested by the demands and decisions made behind the shop counter, on the floor of the stock exchange or in his factory. In his personal life, the pressures associated with prosperity and power increasingly put his beliefs to the test. In the final analysis, the practical choices and actions taken in these areas indicated both the nature and impetus of his faith. If and when his doctrine became secondary or irrelevant, the Baptist businessman's religion was secularized.
Other historians have also questioned the utility of the secularization thesis. Phyllis Airhart in *Serving The Present Age* has recently suggested that what has been interpreted as secularization in the early twentieth century might better be described by American religious historian Martin Marty's notion of "a migration of religiosity away from organized institutions to individuals themselves."\(^{52}\) This novel but vague idea misconstrues secularization as a process limited to the institutional sphere. In fact, secularization also affected individual religious experience profoundly.

Attempts to locate and characterize the Protestant response to the new urban-industrial world have produced similar disagreements among scholars. Richard Allen, in *The Social Passion: Religion and Social Reform in Canada, 1914-28*, maintained that the social gospel was a positive and largely successful response to the external attacks of secular society. To Allen, religion achieved both renewal and relevance in the modern world through its discovery of a social conscience. In essence, Allen denies that Protestantism succumbed to secularization; indeed, it was revitalized.\(^{53}\)

---


53. This argument is advanced in the conclusion of Allen, *The Social Passion*, pp.352-356.
In contrast to Allen, Ramsay Cook, in *The Regenerators: Social Criticism in Late Victorian English Canada* found that an eclectic group of liberal Protestant Victorian reformers unwittingly promoted secularization by their attempts to salvage Christianity by transforming it into a social religion.54 Cook sees secularization as an internal and external process that gradually rendered religion irrelevant. John Webster Grant has argued that while religion's credibility clearly suffered from the effects of urban-industrial development, secularization also operated as an outside force in its reshaping.55 In an analysis that includes "the central Canadian Baptist commercial elite," George Rawlyk counters that "internal decay" brought about by "American consumerism" produced a "far greater negative impact on the nineteenth century evangelical consensus than did the various manifestations of the so-called modern scholarship."56 What emerges from these arguments is the need for a new synthesis that


recognizes the importance of both external intellectual and internal socio-cultural challenges in the secularization process.

This thesis proposes that internal decay and external attacks combined to secularize religion. Materialism, consumerism and worldliness grew along with the intellectual uncertainty and profound socio-economic changes that confronted Canadian Protestants between 1848 and 1921. However, the evidence presented in this study supports Rawlyk's assertion that the affects of socio-cultural change on religion were far more devastating than any intellectual challenge.

Unfortunately, as George Rawlyk has observed, scholars interested in the relationship between Christianity and culture, have been reluctant "to explore the often fascinating connection between evangelical religion and evolving Canadian society." 57 It is understandable that historians have been hesitant; the task of analysing such a relationship is both arduous and risky. To date, Canadian historians have provided us with a general outline but few specifics concerning the effects of material development on religion. This thesis seeks to increase our knowledge of the business-religion relationship and our understanding of how it functioned

within the larger social context. Through its modified parish study approach, it tests assumptions concerning the relationship between the rise of a business-dominated culture and religious decline.

Specifically, it is argued here that between 1848 and 1921 business challenged and ultimately secularized the faith and practice of Jarvis Street's businessmen. In the often intense conflicts between material and spiritual values, materialism and consumerism emerged triumphant. This victory, though never total, represented a powerful convergence of internal and external forces which combined to erode religious authority. Thus, while Jarvis Street's businessmen continued to participate in religious activities, both their religious attitudes and commitment showed definite signs of decline. Material prosperity and business success made an indisputable, if often subtle, contribution to religion's demise. Increasingly persuaded that mammon must be master, Jarvis Street's businessmen slowly modified their religion to suit the demands of a new materialistic social ethic and a business-dominated culture.
CHAPTER 1

CENTRAL CANADIAN BAPTISTS AND THE WORLD, 1848-1921

The relationship between devout Christians and the secular world has always been problematic. From its inception, Christianity required believers to live a paradox: they were to be in the world but not of it. Where should the line between worldliness and otherworldliness be drawn? Within the various streams of Protestantism the search for an answer to this question resulted in a variety of lifestyles. Some Christians chose socio-cultural isolation, others integration. In many ways the Canadian Baptist experience represents another important, but to date unexplored, response to worldliness.

What Central Canadian Baptists Believed: A Brief Summary

Before any meaningful discussion of the central Canadian Baptist worldview is possible a basic understanding of their doctrine, as proclaimed in the nineteenth and early twentieth centuries, is necessary. At the core of the central Canadian Baptist faith¹ lay six distinctive doctrinal beliefs. First, central Canadian Baptists believed in a regenerate church

1. This is a convenient term to describe a doctrinal consensus amongst Regular Baptist churches in Central Canada.
membership. In a paper read before the Ministerial Institute in 1880, Daniel A. McGregor, who became Principal of Toronto Baptist College in 1889, succinctly expressed the central Canadian Baptist position: "A Regular Baptist Church is a society of converted persons. Regeneration is not only a doctrinal belief, but an indispensable qualification for church fellowship."  

McGregor defined regeneration as "personal salvation through faith in the Son of God" and "a personal quickening from a state of spiritual death to life in Christ."  

He flatly rejected the Roman Catholic, Anglican and Quaker notions of birthright membership: "A Regular Baptist Church is not composed of parents and their children, but of believers, and believers only. Christian parentage gives no title to and no fitness for its fellowship."

In addition to their belief in personal regeneration as a prerequisite for church membership, central Canadian Baptists believed that the Bible was the supreme authority in all matters of faith and practice. For example, the Declaration of Faith for the First Baptist Church,


Brantford, stated,

We believe that the Holy Bible was written by men
divinely inspired, and is a perfect treasure of
heavenly instruction; that it has God for its author,
salvation for its end, and truth without mixture for
its matter; that it reveals the principles by which
God will judge us; and therefore is, and shall remain
till the end of the world, the true centre of
Christian union, and the supreme standard by which
all human conduct, creeds and opinions should be

tried. 5

A similar declaration was contained in the doctrinal
statements of other central Canadian Baptist churches. 6

Third, central Canadian Baptists believed in what
Jerold Zeman has called the "absolute competence of the
individual before God." 7 As E.W. Dadson, best known for
his editorship of The Canadian Baptist during its
transition to a privately run business venture in the
early 1880s, noted, "Religion is an entirely personal
matter; its obligations are to be voluntarily assumed; and
nobody except the individual concerned has any right to
accept, reject, or otherwise decide in regard to its

5. T.S. Shenston, Jubilee Review of the First Baptist
Church, Brantford 1833-1884 (Toronto: Bingham & Webber,

6. See, for example, Bond Street Baptist Church Minute
Book, 1845-1855 "Articles of Faith," Article I, (MS),
Jarvis Street Baptist Church Archives [hereafter cited as
JSBCA]; Declaration of Faith Covenant and Rules of Order
of the College Street Baptist Church, Toronto (Toronto:
Dudley & Burns, 1890), p.3.

Canada Since World War II," in Paul R. Dekar and Murray
J.S. Ford, eds., Celebrating the Canadian Baptist
Heritage: Three Hundred Years of God's Providence
ordinances." Underlying Dadson's statement was a belief in the priesthood of all believers, the liberty of each person's conscience and a rejection of hierarchical church authority and prescribed credal tests.

Furthermore, central Canadian Baptists believed in the separation of church and state. In response to Bishop John Strachan's 1825 characterization of Baptists as "dissenters" who formed one of the "inferior sects" and occupied one of the "extravagant and dangerous" religious "extremes" in the Upper Province and his constant calls for church establishment, Baptists used the press and petitions vigorously to defend their anti-establishment position. Articles that appeared in the Montreal Register, an important Baptist paper in the 1840s, condemned Strachan's "rank sectarianism" and his religious "bigotry" and argued that his "exclusiveness" would not "be half so grievous and odious, if his form of religion depended on voluntary support, and not on the bounty of the State." 10 In another act of protest, the Canada


10. Montreal Register, [hereafter MR], "Gleanings From the Late Charge of Bishop Strachan," March 23, 1842. For the Baptist view that church establishment had no legal
Baptist Union, then based primarily in Montreal, sent a petition to the provincial legislative assembly in 1844. The petition clearly defined the Baptist position:

the denomination of Christians called Baptists has ever been foremost in maintaining the principle that man, not being responsible to man for his belief, civil governments have no right to distinguish between religious sects by giving one a privilege or imposing on another a disability.\footnote{As cited in Harry A. Renfree, Heritage and Horizon: The Baptist Story in Canada (Mississauga: Canadian Baptist Federation, 1988), p.104. A copy of the petition is also found in, J.E. Wells, Life and Labors of Rev. R.A. Fyfe (Toronto: W.J. Gage & Company, [1885]), pp.148-149.}

In addition to their protestations against a state religion, Baptists called for the application of the voluntary principle in public policy.

On the Clergy Reserves and university questions, Baptists like Robert Alexander Fyfe, the pastor of March Street Baptist Church, Toronto, led the fight for voluntarism in the early 1840s.\footnote{For a discussion of the efforts of Robert A. Fyfe see, Theo T. Gibson, Robert Alexander Fyfe: His Contemporaries and His Influence (Burlington: Welch Publishing Company, 1988), pp.130-165. One should also consult, Wells, Life and Labors pp.144-157,171-190. For a general study of both issues see Moir, Church and State, pp.27-128.} The Baptist press put its full weight behind the endeavours of the denomination’s leaders. For example, in 1845 the Montreal Register demanded “that the Clergy Reserves may be sold as soon as possible and the proceeds of the sales foundation in Upper Canada see, Ibid., "Are There Dissenters in Canada?" April 20, 1842.
appropriated to General Education on liberal principles."\textsuperscript{13} As Donald Creighton has noted, Baptists succeeded in gaining the support of other denominations in their fight for the separation of church and state, and the voluntary principle "increasingly won approval from Methodists and the Free Church."\textsuperscript{14}

By the early 1850s voluntarist agitation had resulted in the realization of three Baptist goals. The formation of the University of Toronto in 1849 was, as Walter G. Pitman has noted, "the fulfilment of all the dreams of the Baptists."\textsuperscript{15} The founding of a public education system based on what A.J. McLaughlin called "the democratic principle" in 1850 and the "secularization" of the clergy reserves in 1854 were also considered triumphs in public policy for the Baptist voluntary principle.\textsuperscript{16}

Fifth, central Canadian Baptists believed in congregational polity. Authority and decision-making power in a Baptist Church lay ultimately with the membership. While deacons and elders (pastors) were elected by the congregation to serve as leaders, their

\textsuperscript{13} MR, "The Clergy Reserves," January 16, 1845.

\textsuperscript{14} Donald Creighton, \textit{The Story of Canada} (Toronto: University of Toronto Press, 1971), p.120.


\textsuperscript{16} McLaughlin is quoted in Renfree, \textit{Heritage and Horizon} p.108.
decisions were subject to congregational approval. Each congregation exercised control over its own affairs. As D.A. McGregor noted, "Individual churches are the highest executives of Christ on earth."\(^{17}\)

Sixth, central Canadian Baptists stayed true to their non-sacramental roots. They practised two "ordinances," believer's baptism and the Lord's Supper. Neither ordinance conferred salvation on the participant. Instead, they were outward expressions of personal saving faith. Article XIV of the Declaration of Faith for First Baptist Church, Brantford, set out the typical central Canadian Baptist view:

We believe that Christian Baptism is the immersion in water of a believer; into the name of the Father, and Son, and Holy Ghost; to show forth, in a solemn and beautiful emblem, our faith in the crucified, buried and risen Saviour, with its effect, in our death to sin and resurrection to a new life; that is prerequisite to the privileges of a church relation, and to the Lord's Supper; in which the members of the church, by the sacred use of bread and wine, are to commemorate together the dying love of Christ, preceded always by solemn self-examination.\(^{18}\)

While statements similar to this can be found in many early central Canadian Baptist declarations of faith,\(^{19}\) some Baptists of English origin opposed the strict close

\(^{17}\) Memoir of Daniel Arthur McGregor, "What Constitutes a Regular Baptist Church?" p.164.


\(^{19}\) See, for example, Rev. Albert G. Upham, The Baptist Position (Montreal: D. Bentley & Co., 1887).
communion stance of their more Calvinistic brethren. Controversy over whether the Lord's Supper should be open to all confessing Christians or only those who had followed the Lord in the waters of baptism remained a source of bitterness and resentment in Ontario well into the late nineteenth century. As Harry Renfree has observed the open communion position eventually "became the norm-this despite the continuing inclusion of a close communion clause in many church constitutions."

One final note concerning the central Canadian Baptist doctrinal position warrants discussion. The term "regular" indicated belief in the major tenets of Calvinism. As D.A. McGregor explained,

The faith that characterizes a Regular Baptist Church, in reference to the way of salvation, may be briefly designated as Pauline or Calvinistic. By the election of grace, by the redemption of Christ, by the power of the Spirit, by belief of the truth, apart from any human merit, men are made new creatures in Christ Jesus, and preserved unto the day of His coming.

Many central Canadian Baptist churches included Calvinistic statements in their Articles of Faith.

---


22. See, for example, *Bond Street Baptist Church Minute Book, 1845-1855* "Articles of Faith," Article VI, JSBCA. "We believe in the free and Sovereign Election of God, and that those who are thus Chosen by Him, and really born of the Spirit, will be kept until the day of redemption."
Throughout the nineteenth and early twentieth centuries, these six doctrines and a Calvinistic perspective formed the basis of faith for many central Canadian Baptists. It was these beliefs that Baptists fought to protect both within their own constituency and in the public context. Numerous doctrinal controversies and the long road to Baptist Union show that the maintenance of doctrinal unity and the establishment of Baptist institutions were goals that were not easily achieved. In both of these areas the Baptist responses to an increasingly secular world had profound effects.

The Central Canadian Baptist View of the World

Historians are divided on the question of whether external intellectual attacks or internal decay caused by social and cultural change, lay at the root of religion's decline between 1848 and 1921. Undoubtedly both contributed.

Few intellectual historians would argue with George Rawlyk’s contention that the rise of Darwinian thought in the 1860s and 1870s, higher criticism, the critical study of the methods and sources used by biblical authors, in the 1870s and 1880s, and comparative religion, the historical-scientific investigation of relation between the world’s religions, at the turn of the century, "helped
to reshape the contours of North American Protestantism." For Baptists specifically, as Clark Pinnock has pointed out in his insightful article on modernism at McMaster University, "the tumultuous struggles between liberalism and fundamentalism in theology were to disturb Baptist life in North America for at least half a century" (1887-1927).  

Rawlyk has identified four intellectual camps that emerged among the Baptists in the period 1880-1914. The fundamentalists demonstrated a "growing obsession with theological purity." In direct opposition were the liberals, who sought to "make Christianity especially relevant to the new age" through their openness to scientific methodology and theological reinterpretation. In the middle of the theological spectrum were two more moderate groups: "the conservative evangelicals," who maintained their evangelical beliefs and held little fear of modernity, and "the liberal


26. Ibid.
evangelicals" who sought "to keep a foot in both camps" through the application of "an accommodationist spirit." According to Rawlyk, it was this latter approach that won the loyalty of "the emerging central Canadian Baptist commercial elite." These persuasive classifications are useful in distinguishing the different cultural perspectives that emerged among Baptists between 1880 and 1921.

While the importance of external intellectual challenge should not be discounted in any analysis of religious decline, it is the contention here that the changes to individual religious practice brought about by the acceptance of materialism constituted a more insidious and powerful attack. Again, as Rawlyk has observed, "a convincing case may be put forward that the evangelical consensus suffered more from internal decay than external attacks." And at "the core of this decay," argues Rawlyk, "was the cancer of consumerism."

Rawlyk's analysis raises a number of important questions. Where is the evidence to support the assertion that internal decay was more responsible than external attack for religion's decline? What course did internal

27. Ibid., p.39.
28. Ibid.
29. Ibid., pp.36-37.
30. Ibid., p.37.
decay follow? How, specifically, did the acceptance of materialism affect religious commitment and practice? And finally, without prejudging the issue, what contribution, if any, did the central Canadian Baptist commercial elite make to the triumph of the material over the spiritual?

With the emergence in mid-nineteenth century Canada of an urban-industrial society and the growth of an increasingly materialistic culture, the relationship between Christianity and culture captured the interest and attention of most Canadian Baptists. Indeed, in the period between 1848 and 1921, Baptist concern about the rise of business and the worldliness that it encouraged steadily increased. Ironically, this intensification occurred in Ontario after 1867, when, as many historians conclude, it appeared that the churches had triumphed in their efforts to Christianize the province.31 While most central Canadian Baptists in the period between 1848 and 1880 accepted what David Marshall and William Westfall have identified as "a new powerful social ethic . . . which regarded economic development and material progress, rather than religion, as the foundation for a stable social order," they split over the degree of

31. See, for example, John Webster Grant's assertion that, by 1867, the churches had accomplished their mission of Christianizing the province. Grant, A Profusion of Spires, pp.166-169.
acceptance. Cultural conservatives, like businessman Thomas S. Shenston of Brantford and pastor Joshua Denovan of Toronto, worried about the moral effects of this ethic. In 1873 in a speech on hard work Shenston expressed his worries about the dangers of avarice and selfishness: "But surely it is not the only object for which we are placed in this world to exert our energies in selfishly surrounding ourselves with ease and comfort regardless of the suffering and wants of those around us."  

By the late nineteenth century the conservative Baptist obsession with moral purity translated into calls for moral reform that ranged from a return to a moderate lifestyle to church enforcement of a more stringent moral discipline. In 1889, for example, Joshua Denovan, pastor of Immanuel Baptist Church, Toronto, chastised his fellow pastor Ira Smith of Beverley Street Baptist Church for "taking a new departure, a la modern Wesleyanism in the form of a Married Man's Social and a Sunday Flower Festival." Denovan lamented the fact that "the baptized church of Jesus Christ" could not "be content


34. CB, "From Mr. Denovan," July 18, 1889.
with apostolic truth and simplicity." He further charged that Smith's lack of propriety was symptomatic of the religious competition produced by the new social ethic which had promoted moral compromise:

During this present period of rapid religious developments, when everything ecclesiastical seems bent on cutting the moorings of venerable custom and drifting recklessly out on the open sea of novel enterprise, when celebrities like the Reverend Drs. Wildfire, Sandfountain and Dustwell, Smokespring and Huncrowd are straining their wits to popularize their ministry; when the cookstove-ice cream-flower pot apostasies, alternating with periodic and special revivals, string bands and prima donas from Boston, and interspersed with lectures spiced with fun, profanity and immodesty are in full blast-in these circumstances can it be any great wonder that a gentleman of Mr. Smith's experience and natural aspirations should be tempted to try the attractive power of something extra scriptural?

To Denovan the answer was obvious. Baptists like Smith were on the road to "apostasy" through the acceptance of such "vicious innovations."

Meanwhile, cultural liberals supported the new social ethic by working for its accommodation and promoting a definition of progress in which they attempted to serve material and spiritual values simultaneously. In some areas accommodation between religion and business proved mutually beneficial. In other areas religion suffered.


36. Ibid., "Mr. Denovan's Rejoinder To Mr. Smith's Letter," August 1, 1889.

37. Ibid., "From Mr. Denovan," July 18, 1889.
Business often encouraged hypocrisy. Commenting on the relationship between religion and business in the life of banker William McMaster, William P. Cohoe, observed 'I have been told by customers of the Bank of Commerce that [McMaster] could be found in his office reading the Bible, but it was said that many of his decisions did not partake in any large measure [of] the altruistic teachings of the New Testament.' Cultural liberals like McMaster accommodated the new social ethic by compromising their religious values and accepting the common maxim that "corporations have no souls."

Even the most vociferous Baptist cultural protester in central Canada, however, would not question the overall merits of capitalism. As George Rawlyk has observed, "Few, if any, central Canadian Baptists in the 1880s would have, or more accurately, could have, accepted the validity of Marx's penetrating prophetic insight into the essential nature of bourgeois-industrial society."


39. American M.B. Anderson, who became the President of the University of Rochester, used this maxim in one of his articles on capitalism that appeared in The Canadian Baptist in the 1870s. For the quote see, CB, "A New Feudalism," December 14, 1876. For more on Anderson's view see, Ibid., "Moral and Economical Values," May 18, 1876, and Marsden, Fundamentalism and American Culture, pp.13-14.

Both cultural conservatives and liberals rejected Marx's view that "the bourgeois epoch" brought "everlasting uncertainty and agitation" and turned the "holy" into the "profane." 41

Until 1914, Baptists of every cultural persuasion gave their allegiance to capitalism. Central Canadian Baptists combined elements of their puritan and Calvinistic past to arrive at an economic ethic that supported hard work, private property, entrepreneurship and material prosperity. A circular letter addressed to the members of the Haldimand Association, a group of Regular Baptist churches in central Ontario, in 1861 noted "We admit that pecuniary means are necessary to support the Gospel ministry." 42 An article that appeared in The Canadian Baptist, the primary denominational paper in 1865, assumed that Baptists should pursue both "worldly prosperity and soul prosperity" which depended on three elements: capital, effort and discretion. 43 "Capital," the article stated, "is as necessary to prosperity as life to health." 44 On the connection between prosperity and effort the writer noted that "Prosperity is the result of

41. Ibid., p.37.


43. CB, "Worldly Prosperity and Soul Prosperity," October 26, 1865.

44. Ibid.
effort, just as health is the result of exercise." The final element in material and spiritual prosperity was discretion:

No man can prosper in the world, unless he speculate wisely, and lay out his wealth in a manner that will insure a speedy and increased return; so those who possess the wisdom that is from above all will be wise in their generation, and emulate the conduct of the children of the world. They will endeavour to find out the secrets of success, these are soon learned."

Here an implicit acceptance of free enterprise capitalism was evident. Many Baptists were convinced that the principles shared by capitalism and Christianity put material and spiritual prosperity well within their grasp.

Still, the acceptance of materialism by central Canadian Baptists came gradually and often guardedly. Before 1880, Baptists welcomed the arrival of material prosperity. Increased wealth provided them with the opportunity to communicate their message more effectively through the enhancement of missions at home and abroad.

By the late nineteenth century the consensus of earlier years had given way to controversy. Liberal Baptists, especially those living in urban centres, believed that material prosperity could be made the servant of the spiritual world. In contrast, fundamentalists and some conservative Baptists, based

45. Ibid.

46. Ibid.
primarily but not exclusively in rural communities, argued that gaining the world would result in the losing of souls. In characteristic Baptist fashion the ongoing debate over what constituted proper sanctification, separation and stewardship proved increasingly divisive.

* * * * *

The remainder of this chapter examines the central Canadian Baptist worldview. The focus is on doctrine. In particular, the objective is to provide a general overview of Baptist thought concerning personal holiness, individual lifestyle and personal responsibility.

Sanctification

But of him are ye in Christ Jesus, who of God is made unto us wisdom, and righteousness, and sanctification, and redemption. 1 Corinthians 1:30 47

The emphasis on separation that emerged among central Canadian Baptists in the last half of the nineteenth century grew out of the evangelical-revivalist emphasis on sanctification, a process by which the believer was made holy. In theory, central Canadian Baptists rejected the notion of adherence to a creed and salvation by good works. Yet, by the late nineteenth century, some had

---

47. This biblical quotation and those used hereafter are taken from the King James’ Version of The Bible, that most commonly used in Baptist churches of the period.
become convinced that sanctification required the adoption of a Baptist creed and a new ethical legalism which equated spirituality with external conformity to a prescribed set of rules and regulations. " In 1899, Joshua Denovan, the pastor of Immanuel Baptist Church, complained that "there are to be soon multitudes who seem to know nothing about ‘crucifying’ the flesh with the affections and lusts-people as vain, worldly and selfish, as they well can be." As a solution, he proposed "the adoption of a short and clear Scriptural Confession of Faith similar in form to the Anglican Thirty-Nine Articles, or some condensed compendium of Doctrinal Truth resembling the Shorter Catechism of the Church of Scotland." By the early decades of the twentieth century, fundamentalists had seized the opportunity provided by increasing intellectual uncertainty and secularity, to insist that the line between the spiritual and the material be made clear. In their attempts to distinguish


49. CB, "What is the Standard of our Faith and Practice?" August 17, 1899.

50. Ibid., For a negative response to Denovan’s view see CB, "A Creed For Canadian Baptists," August 17, 1899.
between sacred and secular, conservative and fundamentalist Baptists developed tests to measure the depth of an individual's spirituality. Adherence to a strict morality and the practice of the old Calvinistic idea of stewardship served the purpose well. Thus, sanctification, separation and stewardship dominated the Baptist debate about the Christian's relationship with the world.

The evangelical revivals of the late eighteenth and early nineteenth centuries in Upper Canada left an enduring legacy on its religious landscape. Revivalism found its greatest expression among Methodists. Baptists, following the Methodist lead, used revivalist methods to call for personal salvation and a deeper spirituality. While both denominations in Ontario held certain beliefs, values and goals in common, they also competed with each other for converts and increasingly emphasized their theological differences. In particular, as revivalism was reshaped after 1840 to meet what Neil Semple has called "the perceived needs of urban-industrial society," Baptists felt compelled to contrast their approach to resolving the problem of the believer's relationship with the world to that of their Methodist rivals.\footnote{Neil Semple, "The Quest for the Kingdom: Aspects of Protestant Revivalism in Nineteenth-Century Ontario," in David Keane and Colin Read, eds., \textit{Old Ontario: Essays in Honour of J.M.S. Careless} (Toronto: Dundurn Press Limited, 1990), p.103.}
Specifically, Baptists challenged certain Methodist theological views of sanctification and separation, while they generally agreed on the practices of stewardship and strict morality.

As the largest evangelical denomination with strong ties to the holiness movement, a particular stream of revivalism that began among American Methodists in the 1830s and emphasized the entire sanctification of the believer, Canadian Methodists set the tone for the discussion of sanctification among the country's Protestants. John Wesley's definition of sanctification as a second work of grace, appropriated by faith and manifested through a Christian perfection proved as controversial in North America as it had in England.52 As Marguerite Van Die has noted, American Methodist evangelists James Caughley and Phoebe Palmer brought the "trans-Atlantic holiness revival" to Ontario in the 1850s.53 Like Wesley, holiness Methodists claimed that entire sanctification was possible after a believer had experienced "a second conversion" in which the individual


53. Van Die, An Evangelical Mind, p. 80.
surrendered completely to God. By the late nineteenth century, some Methodists had taken Wesley's teaching concerning perfection to its logical conclusion. They claimed that sinlessness was possible for the believer and, as Van Die argues, they made Christian perfection "a point of controversy within international Methodism."

The idea that a believer could choose to experience moral perfection in this life set these Methodists at odds with many Canadian Baptists, who, true to their Calvinist tradition, taught that man's "total depravity" constituted an insurmountable obstacle to sinless perfection. Not surprisingly, this difference served as a flashpoint for interdenominational debate.

Throughout the nineteenth century, Canadian Baptists took every opportunity to attack the "holiness" view of sanctification. In its September 25, 1862, issue, for example, The Canadian Baptist ran an article that directly challenged the position taken by many Methodists:

While the Christian is in this world he will be imperfect. The dogma that absolute perfection can be attained in this life is without sanction in the word of God, and without confirmation in human experience. . . . Men who claim to be perfectly holy . . . are woefully blind and presumptuous."

Here the Baptist literal biblical hermeneutic and a

54. Ibid.
55. Ibid., p.83.
reliance on personal experience, that had its roots in Scottish common sense realism, were utilized to argue that the sinless perfection advocated by holiness Methodists was untenable.

In his theological lectures at Woodstock College, the cathedral of Canadian Baptist opinion, Reverend R.A. Fyfe also offered a Baptist definition of sanctification and then contrasted it with that put forward by the Methodists. Frequently, Fyfe asked his students: "Wherein does sanctification differ from justification?" In response to his own question Fyfe replied, "The latter is instantaneous the former progressive; the one is out of us, the other is in us; the one is wrought, the other is the maturing of the germ which the spirit plants in the heart." Fyfe then went on to argue that the "conception of perfection" held by some Methodists was "misguided" because of its "imperfect conception of the law and hence a very imperfect conception of its requirements." This line of argument led Fyfe to conclude, "God's plan indicates that sanctification will be gradual" Fyfe's case for a sanctification by degrees and his criticism of

57. R.A. Fyfe, Theological Lectures 1867-1871, (MS), JSBCA, p.197.
58. Ibid.
59. Ibid., p.198.
60. Ibid.
the Methodists was echoed by others.

In numerous editorials and articles written for *The Canadian Baptist* before 1880, Baptists consistently criticized the Methodists and articulated a common view of sanctification. An 1870 editorial entitled simply "Sanctification," presented a succinct, and by then, standard definition of the concept:

Sanctification may either mean to make holy, to be in a holy state, or to be entirely set apart for God's service. It is a separation from sin and a progress in holiness. Sanctification begins in regeneration. From this period the believer dies more and more unto sin, and lives more and more unto God. . . . Sanctification goes on progressively and will not be perfect till the believer sits down at the right hand of God. 61

For Baptists, sanctification remained a lifelong process of spiritual growth. Complete moral perfection came through glorification only after a believer's death. The same author offered a pointed criticism of the holiness Methodist view when he stated, "I am aware that some deny progressive sanctification, but those who see nothing in their own heart [sic] but perfect holiness must be blind indeed." 62 To present the Baptist view of sanctification was to criticize the Methodist one.

To Baptists, the holiness Methodist doctrine lacked credibility for three reasons. As evidence for the reality of entire sanctification, holiness supporters

62. *Ibid*.
offered only a few biblical passages. Baptists disagreed with Methodist interpretation, using a literal hermeneutic to argue that they had strayed from the true teaching of scripture. Many Baptists found the holiness position both offensive and dangerous. It smacked of arrogance to suggest that anyone could attain Christ's sinlessness in this life. Belief in perfectionism bordered on heresy in its implied eradication of both the sin nature (man's inherent evilness) and sinful behaviour (acts that are contrary to the law of God as defined by the scriptures). Finally, the holiness Methodist position did not bear up under the scrutiny of reason and experience. In a classic, if unwitting, application of Baconian induction and Scottish moral intuitionism, most Baptists concluded that a perfectionistic doctrine of sanctification failed to account for everyday experience and personal intuition which suggested that no person was or could become perfect. Man's total depravity made it


64. This conclusion is partially based on Armour and Trott's assertion that Robert A. Fyfe who taught moral philosophy at Woodstock College for seventeen years (1857-1874) was a follower of Scottish moral intuitionism. See Leslie Armour and Elizabeth Trott, The Faces of Reason: An Essay on Philosophy and Culture in English.
unreasonable to claim that perfection in this life was possible.

Throughout the last half of the nineteenth century Baptists were strong apologists for progressive sanctification. According to this doctrine, it was possible for a believer, through successive steps of faith, to live an increasingly holy life. Perfect holiness, however, remained an unreachable goal. Baptists' understanding of progressive sanctification had a direct bearing on their view of the world. The Christian life was a battle against many evil forces that threatened to undo it. Progressive sanctification was evidence of the positive work of God in the life of the individual in the midst of a dark and depraved world.

Doctrinally, progressive sanctification lay at the heart of the Baptist outlook. Yet, the practical problems of the Christian's relationship with the world and a Christian's spiritual responsibilities required biblical solutions. In response to these problems central Canadian Baptists advocated separation and stewardship.

Separation

Wherefore come out from among them, and be ye separate, saith the Lord, and touch not the unclean thing; and I
will receive you. 2 Corinthians 6:17

Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him. 1 John 2:15

While Baptists found the Methodists to be the most convenient external targets for censure on sanctification, their own internal struggle with the practical implications of the doctrine continued unabated in the late nineteenth and early twentieth centuries. Even as they rejoiced in their increasing prosperity, many Baptists became concerned about the simultaneous general growth of materialism and worldliness.

At both the individual and church levels troublesome questions concerning the connection between sanctification and individual lifestyle stimulated debate and dissention. How did one define "the world"? How should one define separation from the world? Where was the line between Baptist morality and the world's morality? Was the demarcation between a Christian and the world absolute, or could Baptists practice different lifestyles and remain true to their faith?

Before 1880, these difficult moral questions split churches between cultural conservatives and liberals. Disputes and schisms over lifestyle issues, like the division over a secular business matter that troubled the Talbot Street Baptist Church, London, in the early 1850s or the schism at Bond Street Baptist Church, Toronto, in
1858 over the issue of preferential assignments indicate that a culturally initiated process of internal decay was well underway by the mid-nineteenth century."

Questions about the connection between materialism and morality were further complicated by certain elements of Baptist belief and polity. Baptist theology accorded the individual liberty of conscience while Baptist polity stressed congregational autonomy. Theoretically, each Baptist had the right to interpret the scriptures for himself/herself and every congregation had control over its own affairs. In practice, however, Canadian Baptist leaders strove to achieve a strict moral conformity that would distinguish the Baptist believer from the unbelieving world. The challenge for Baptists was to maintain moral conformity without sacrificing individual liberty or congregational autonomy.

Separation from the world was a great practical challenge for Canadian Baptists from 1848 to 1921. But clearly defining "the world" also proved a difficult task.

65. For the facts concerning the case at Talbot Street and an analysis of its "corrosive" effects see, Fox, A Century of Service, pp.15-17. For the details of the Bond Street schism see, William Davies to James Davies, June 18, 1859, Papers of William Davies [hereafter WDP] (MS), Box 4044, File 2, University of Western Ontario, Regional Collection [hereafter cited as UWORC]. This letter also appears in William Sherwood Fox, ed., The Letters of William Davies 1854-1861 (Toronto: University of Toronto Press, 1945), 49. One should also consult William Langley, Junior, A Correct Statement of the Proceedings in Bond Street Baptist Church, Whereby A Member was Tyrannically Expelled for Telling the Truth! (Toronto: n.p., 1858).
As an editorial in the May 1, 1879 issue of *The Canadian Baptist* noted, "Of course everything confessedly sinful in the world must be abandoned by the church member . . . But the perplexity begins when attention is turned from things positively and palpably sinful to other matters connected with the Christian's intercourse with the world in which there is room for difference of opinion." Faced with the dilemma of defining the world so narrowly as to encourage withdrawal from it or so widely as to promote corruption by it, Baptists often returned to biblical definition. Another editorial in the February 23, 1882 issue of *The Canadian Baptist* stated, "And by the 'World' we do not mean simply the sphere of present existence, or the people by whom we are surrounded; but we mean the world which 'lieth in wickedness,' that world of which Satan is the god, and of which it is said that if any man love it, 'the love of the Father is not in him.'" Such definitions did little to address the moral ambiguities surrounding specific pleasures and pastimes.

Worldliness weighed heavily on the minds of many other Canadian Protestants in the later half of the nineteenth century. In 1873, for example, the *Doctrines and Discipline of the Wesleyan Methodist Church in Canada* instructed members of the united societies to do "no harm, _______

66. CB, "The Church and the World," May 1, 1879.

by avoiding evil of every kind, especially that which is
most generally practised."44 In his counsel to fellow
Christians, the famous Canadian Methodist evangelist, Hugh
T. Crossley dealt with the issue forcefully: "Keep off
Satan's territory, and never be found where it would be a
disgrace to die."45 Still, as Neil Semple has argued,
the "attractiveness of Methodism lay in its openness, not
its exclusiveness. All were free to enter. Although it
demanded separation from the corrupt world, it never
became isolated from the society at large."70

Thus, while Methodists insisted on adherence to a
strict moral code, they felt at liberty to pursue wealth
and social status. As Marguerite Van Die, in her study of
Nathanael Burwash, points out, "since virtue was
accompanied by progress, there was little need to draw a
sharp distinction between material and moral growth, and
one could side with the progressive forces of the time
[the 1860s] without hesitation."71 Michael Bliss in his
analysis of Methodist pork baron Joseph Flavelle has
provided a detailed explanation of how the Methodist

68. The Doctrines and Discipline of the Wesleyan Methodist
Church in Canada (Toronto: Samuel Rose, Wesleyan Book
Room, 1873), p.76.

69. H.T. Crossley, Practical Talks on Important Themes

70. Semple, "The Quest for the Kingdom," Old Ontario,
p.102.

71. Van Die, An Evangelical Mind, p.76.
doctrine of sanctification was used as a rationalization for the accumulation of wealth. Indeed, while a few more idealistic Methodists would continue to complain that "wealth promotes irreligion and worldliness" most condoned a new business ethic that encouraged individual material prosperity."

On the surface it appears that Baptists shared in the Methodist acceptance of the new worldly business ethic. Like their Methodist counterparts, many Baptists, between 1848 and 1880, welcomed material progress and prosperity. "We can afford to look back with some degree of complacency," noted an unidentified Baptist commentator on Canada's material progress in 1871, "for industry has produced abundant fruit, and we are reaping in joy a harvest sown in tears and trouble." A few years later a similar refrain included a note of praise for spiritual advancement: "I notice with pleasure the progress, spiritual and material," wrote a layman to The Canadian Baptist in 1876, "our denomination is making in the provinces of Ontario and Quebec."

72. For Flavelle's comments on wealth see Bliss, A Canadian Millionaire, p.84. For Bliss's discussion of the synthesis between sanctification and wealth and Flavelle's early view of worldliness see pp.10-13.

73. This was E.H. Dewart's attitude. See David B. Marshall, Secularizing the Faith, p.3.


75. Ibid., "Surveying the Situation," June 8, 1876.
Behind the applause for the arrival of economic advancement, many Canadian Baptists worried about the effects of material progress on their spiritual well-being. An article reprinted from the Religious Herald entitled "Dangers of Baptists" in the March 4, 1875 issue of The Canadian Baptist discussed the problem:

Prosperity is to communities, as to individuals, a slippery and dangerous elevation. So long as the churches of the early ages were poor, despised and persecuted, their progress was steady and their triumphs were glorious; but when they were taken into imperial favour, and became rich and popular, they lost their spirituality and grew formal, worldly and corrupt. They had a name which they lived and were dead. This degeneracy was the result of laws invariable in their tendency. Wealth, prosperity and success, which should inspire gratitude and call forth praise, too frequently engender pride, self-indulgence, worldliness, forgetfulness of God and moral corruption. The Baptist denomination is subject to these laws, and should most earnestly guard against their tendency, lest the triumphs secured by a century of self-denying toils and disinterested sacrifices should be lost."

As this statement indicates, many Baptists supposed that material prosperity and progress would expose them to numerous worldly temptations. Separation from the world would enable the believer to resist these worldly attractions some argued. But the old practical question remained: How did one separate from the world?

In 1882, many Canadian Baptists would have agreed with C.H. Wetherbe, then a pastor in Kinsey Falls, Quebec, who stressed the practical and sacrificial nature of

76. Ibid., "Dangers of Baptists," March 4, 1875.
separation in a sermon entitled, "Separation From The World":

All these Divinely-given doctrinal truths and commands . . . show that the separation that exists between the true Christian and the world is something more than a mere profession; it is a life and practice which the very nature and genius of Christianity demands. To be separate, is to be set apart—to be consecrated or sanctified . . . As Christ denied himself, and bore His cross . . . we also ought to gladly deny ourselves of anything and everything which tends to impair our influence and usefulness and causes us to be a stumbling block unto others. . . . It is not conformity that we want; it is not being able to treat the world in its own way; but it is to stand apart and above it, and to produce the impression of a holy and separated life."

Here was a form of Christian asceticism to be practised in the world. The Baptist paradox concerning the Christian's relationship with the world came to the forefront in their teaching about separation. Contact with the world without contamination by the world was the challenge. They were to avoid worldliness, which as pastor and later editor, E.W. Dadson noted, involved "customs, desires, aspirations, etc., which have nothing in common with the principles of Christ's gospel." Living this paradox was a formidable, if not impossible challenge. But many Baptists wholeheartedly believed that adherence to a strict moral code would preserve their separateness and spirituality while promoting their material prosperity.

For many Canadian Baptists before 1880, one's

willingness to follow the strict morality set out in the Scriptures offered the best protection against contamination by the world and the best proof that one lived a separated life. Drawing heavily on Francis Wayland's *The Elements of Moral Science*, central Canadian Baptist intellectuals stressed the necessity for moral discipline in all human affairs.79 As Robert Fyfe noted in his theological lectures, "Our standard of right and wrong will affect our theology."80 If Baptist theology and testimony were to remain strong it was critical that Baptists have a clear understanding of their moral obligations.

In the classroom, at the family altar, from the pulpit and through the pages of *The Canadian Baptist*, a definition of strict morality emerged as instruction was given on a wide range of subjects. For example, while not expressly forbidden, participation in "popular amusements"


(gambling, dancing, card-playing and theatre-going) was strongly discouraged. Baptists also stood firmly for temperance, for the protection of the Lord's Day and for integrity in business and politics. To be separate from the world meant practising biblical moral dictates.

While the Baptist definition of morality found adherents in other denominations as well, their insistence that it be strictly followed reached a level that few others could match. On the topic of popular amusements, for example, the level of moral rhetoric reached new heights. "The grand difficulty concerning the most of them," noted one Baptist writer in 1870, "is the devil controls them." A circular letter to the Toronto Baptist Association in June, 1878 warned, "Beware of any amusement that gives a distaste for home . . . Beware of any amusement that leads to bad company . . . Beware of amusements that may be a snare to others . . . Beware of amusements that make large and improper demands on your time." Following such guidelines would allow the Baptist believer to experience the "enjoyment" of "a purified soul."

Despite such exhortations, after 1880, fundamentalists and some conservative evangelical Baptists

82. Ibid., "Amusements or Recreations," June 27, 1878.
83. Ibid.
became convinced that a cultural cancer of moral laxity and the intellectual cancer of liberalism were destroying Baptist faith and practice. To these Baptists, the symptoms were everywhere.

A debate in *The Canadian Baptist* over the use of a concert as a means for denominational fund-raising illustrates how divisions on a cultural ground were increasingly becoming apparent. This debate between a cultural conservative, Edmund Burke, and a cultural liberal, W.H. Nesbitt, brought to the surface many of the contentious issues.

In the December 3, 1908 issue, Edmund Burke, "the noted Toronto architect and member of Jarvis Street Baptist Church, criticized the actions of the Baptist Young Men's Union of Toronto for holding a "popular concert" in Massey Hall "in aid of City Missions."

Deeply disappointed, Burke expressed his horror "that a body of Christian young men" could "fall so far below the plane of enlightened Scriptural giving" which, in his view, "the Baptist churches of this country have aimed at and reached." Had this circumstance arisen "forty or


fifty years ago" he "could have put it aside with the thought that this was the way money was raised in those primitive days."" The whole affair "was to me, and I know many others a matter of shame and humiliation," Burke declared." "Can it be that a new generation is growing up in ignorance of our position and teaching, and of the spiritual ground on which such work, to be pleasing to our Heavenly Father should be based?" For Burke, the question was a rhetorical one. "If so," he continued, "it is high time that the religious press and the pulpit should begin a campaign of education regarding the true basis of Christian giving."90

A response from W.H. Nesbitt, Chairman of the Young Men's Union Concert Committee appeared in the December 24, 1908 issue of The Canadian Baptist. Nesbitt directly challenged Burke's historical assertions and claimed, "that forty or fifty years ago such a proposition [that of holding a concert in support of Missions] would indeed have been considered 'a matter of shame and humiliation,' but as time and civilization have advanced, men and women have, with but a few exceptions, become broader minded,

87. Ibid.
88. Ibid.
89. Ibid.
90. Ibid.
and now view such matters in an entirely different light." 91 As part of his spirited defense of the concert as a means of fund-raising, Nesbitt asked, "Where is the harm in giving the general public a good clean evening's entertainment, and using the funds so derived for the furtherance of the cause of Christ?" 92 Nesbitt went on to observe, "A certain majority of our citizens must have amusement and entertainment, and as long as no fault or objection can be found with the amusement itself, and the public receive full value for their money, what is the objection to giving the money to Christian causes?" 93

In subsequent letters to The Baptist, as it was commonly called, Burke and fellow church member E.H. Roberts rebuked Nesbitt for his low view of giving. "There is no objection to good clean amusements and entertainments in their place," noted Burke, "and those patronizing such should receive full value for their money, but when tickets are sold on the plea that the proceeds are to help the Mission enterprise it puts the matter on a different plane entirely. Those people, especially the 'general public' to whom Mr. Nesbitt, has, perforce, to appeal, would not give fifty cents to the Mission, for Christ's sake, but for the sake of the

91. Ibid., "Mr. Burke's Letter," December 24, 1908.
92. Ibid.
93. Ibid.
entertainment or value received." In a later letter endorsing Burke's objections, E.H. Roberts put forward further moral issues:

By asking anyone to buy with the idea of helping the Lord, whether it be a concert ticket or a supper ticket, or a garment or a piece of land, we lower his morals and stultify him if he accedes to our request. We lower the grace of giving to a piece of barter. We deny God's teaching that only a free-will offering is acceptable to Him. Let us have all Christian giving totally separated from buying and selling."

The concern that young Baptists were cheapening their faith and compromising their morality by shifting their stewardship responsibility to the public is revealing. Certainly the circumstance itself, and the controversy it engendered demonstrate conflicting cultural perspectives and the steady erosion of the strict morality of the past.

Equally disturbing to fundamentalists was the evidence of a link between moral decay and modernism. The discovery by T.T. Shields, the fundamentalist pastor of Jarvis Street Baptist Church, that one of his deacons had joined a dancing club in Toronto contributed to a lasting church split in 1921. To Shields, increasing moral laxity and modernism were inextricably tied both to each other and to the majority of businessmen on his deacon's board who opposed him. In a later analysis of events, Shields


declared:

A Baptist Church deacon at a public dance was beyond doubt a symptom of serious illness, but had there been no complications, the patient might have made a rapid and complete recovery—but undoubtedly the McMaster [modernist] influence provided the complications."

Metaphors aside, the fact that wealthy Baptist businessmen felt free to engage in such questionable practices as dancing spoke volumes about the toll that the new culture with its materialistic social ethic had exacted from the Baptist practice of separation.

Not surprisingly, much of the Baptist teaching concerning the practice of separation between 1848 and 1921 was aimed directly at the businessman. He was expected to bring his high Baptist morality to the marketplace. To many Baptists, the response of businessmen to the spiritual challenges contained within the new social ethic was a litmus test of whether Baptist morality was holding firm. Some denominational leaders argued that if Baptist businessmen succumbed to worldliness the battle to maintain separation would be lost.97 Consequently, the Baptist press sought to educate its readers on the principles of business ethics and fiscal responsibility.

In 1852, for example, Toronto's own Baptist paper, the


97. See, for example, the arguments and analyses provided by E.W. Dadson in Farmer, ed., E.W. Dadson, pp.128-129, 164-165, 203-205, 282-283.
Christian Observer, offered instruction on poverty and debt:

Poverty is a bitter draught, but may, and sometimes with advantage, be gulped down. But debt, however courteously it may be offered, is the cup of syren, and the wine, spiced and delicious though it may be, a subtle poison. The man out of debt, though with a flaw in his jerkin... is still the son of liberty... but the debtor... what is he, but a serf upon a holiday—a slave, to be reclaimed at any instant, by his owner, the creditor?"*

Poverty, while distasteful, sometimes yielded spiritual fruit by developing Christian character. Debt was objectionable and onerous. Even if legal obligations to creditors were discharged through bankruptcy or compounding of debt, a Baptist businessman's moral responsibility to pay his debts in full remained. "Debts are always due until paid," proclaimed an article in the December 28, 1876 issue of The Canadian Baptist, "whether law compels or not."** In theory, the Baptist businessman must accept poverty over debt and follow a divine moral law in his debt repayment practices.

And what about the businessman who used credit? Was the use of credit a sin? It is clear that Baptist thought on this subject changed significantly in the last half of the nineteenth century. Before 1830 Baptist businessmen who used long-term credit were often suspected of wrongdoing. Furthermore, many Baptists believed that

---

98. TCO, "Poverty and Debt," October, 1852.
bankruptcy was a sin and the name "bankrupt" was the
social stigma applied to such sinners. In a speech on
hard work written in 1873, Thomas S. Shenston, the
prominent Baptist businessman from Brantford, articulated
the typical Baptist view:

frugality is one of the most difficult things to
practice in these days and yet very essential in
order to obtain comparative wealth. . . . There is a
glorious satisfaction in looking forward to a not
very distant future when we could stand on a paid for
carpet and not owing a $1 in the world. . . .
Notwithstanding the road to comparative wealth is an
economical road and those who travel it must
disregard fashion and jeers, yet it is not without
its solid comforts of which the embar[rassed]
Bankrupts know nothing. . . . Is it not as plain as
the road to market that by paying cash instead of
purchasing on 6 months credit that you will save 5
and 6% on each purchase?100

In Shenston's view the practice of conservative Baptist
values in both the personal and business life allowed one
the opportunity "to cast in [his] lot with the 'few' in
the 'narrow way' and shun the 'many' in 'the broad.'"101

By the late nineteenth century, attitudes had begun
to soften. The earlier demand to avoid the use of credit
gave way to tacit approval of its use as Baptists became
more acclimatized to the realities of the business world.

100. Thomas S. Shenston, "A Speech on Hard Work," 1873,
Thomas S. Shenston Papers, Additional Papers, (MS), MTRL.
In the original manuscript pages 1-20 are marked
correctly. All other pages are either mismarked or
without a page number. The page numbers used here follow
the order in which they appear in the manuscript.
pp.28,29,31,32.

101. Ibid., p.15.
Church discipline relaxed and Baptist thinking was adjusted: bankruptcy could be the result of uncontrollable circumstances instead of sin.\(^2\) Calls for separation from the world were increasingly met by competing calls for its accommodation. On Sunday morning, August 11, 1907, pastor B.D. Thomas instructed his Jarvis Street Baptist Church congregation regarding the business-religion relationship:

There is a prevalent conception that religion and business are widely separated spheres of activity—that they have little or nothing in common—that the more they are kept apart the better. Nothing could be more utterly out of harmony with right views of life and the teaching of God’s Word. Business and religion, instead of being kept apart should be brought into co-relation. They were meant in eternal purpose to act and react upon each other helpfully. The spiritual is necessary to give motive and quality to the material activity, and the material activity is necessary to give expression to the spiritual life. We are not to abandon the material so as to secure the spiritual. This is to do violence to all that is useful and valuable in life. To separate oneself from the world so as to secure a higher degree of holiness is moral cowardice of the most pronounced kind.\(^3\)

\(^2\) These conclusions are the result of evidence found in the Bond Street and Jarvis Street Baptist Church Minute Books. For example, a brother [John] Tovell was censured by Bond Street Church for his bankruptcy despite "extenuating circumstances." One should see the Minute Book, 1845-55, April 13, 1855, JSBCA. By contrast, in January 1897 on the occasion of the bankruptcy of McMaster and Company, James Short McMaster received a letter of support from Jarvis Street Baptist Church congregation. For the text of the letter see Jarvis Street Baptist Church Minute Book, 1892-1210, January 27, 1897, (MS), JSBCA.

\(^3\) CB, "How to Make the Best of Both Worlds," August 22, 1907.
This statement signified a remarkable change in central Canadian Baptist thought. By the early twentieth century liberal evangelical Baptists had rejected the notion that separation from the business world produced a deeper spirituality. They had embraced accommodation of the business world as the means of achieving great things for God.

By the late nineteenth century, evidence of a growing split among Canadian Baptists over the question of separation was mounting. For fundamentalists and some conservative evangelical Baptists industrialization, urbanization, the rise of business and commerce and the growth of theological liberalism threatened to erode any clear demarcation between the world and the church. They feared that the arrival of modernity would, in practice, put an end to the Baptist concept of moral separation. In support of their case they offered evidence of increasing worldliness, materialism and spiritual lethargy.

In 1891, one editorial in The Canadian Baptist commented on the current state of Canadian Christianity:

We were struck with a remark made by a well known Canadian writer in a secular journal, the other day, to the effect that there is too much of a kind of "otherworldly" selfishness among the members of our Christian churches. . . . The fact asserted or implied and deplored was that very many if not the great majority of professing Christians, when once their own salvation seems to be assured, are content to pass their lives in comfort and ease, with little of thought or care and less of self-denying effort, for the physical, social, and spiritual redemption of the lost masses around them . . . . It can hardly be
denied that there is too much truth in the picture. Can it be that there is anything in the general tone of our preaching and exhortation, or in the atmosphere of our church life, to encourage such an attitude of mind and heart?  

The answer to this question seemed obvious. There was a crisis looming over the Baptist church and culpability rested in complacency and worldliness.

Conservative Baptists blamed materialism for secularism and spiritual vacuum. In an editorial entitled, "The Dominance of the Spiritual" that appeared in The Canadian Baptist on December 12, 1901, the writer commented on a profound change in Canadian values:

For the dominance of the spiritual in all the great and little things of life we are praying, and to this end we are teaching. And while we pray and teach we mourn, because the spiritual seems to be thrust rudely aside constantly, in nearly every place by the material.  

The growing awareness that the material was displacing the spiritual called forth the strongest of Baptist diatribe; mammon was becoming master. In a circular letter to the churches of the Toronto Baptist Association in July 1882, Reverend Ira Smith, then a missionary pastor in Barrie, offered his view of the denomination's spiritual health:

Just at this time, brethren, we have special reason to deplore the worldliness that is consuming the life of our churches. Christians forget their separation from the world and are becoming absorbed in the

104. Ibid., "Worldliness and Otherworldliness," February 26, 1891.

105. Ibid., "The Dominance of the Spiritual," December 12, 1901.
service of Mammon. . . . This will most probably account for the fewness of conversions in our congregations, the general apathy of the church and the want of harmony and brotherly love and confidence which so many are so bitterly deploring.\textsuperscript{106}

Indeed, despite the warnings against materialism and worldliness, and intensified calls for a return to separation, the situation by the late nineteenth century appeared to be reaching a critical point for many Baptists. A new culture driven by economic and material concerns was replacing the religion-based culture of the past. Even as their religion was secularized through the internal attacks of a business-dominated culture, Baptist fundamentalists, conservatives and even some liberal evangelicals embarked on a search for adequate responses.

The separation doctrine contained within the Baptist worldview failed to provide a long-term solution to the problem of the Christian's relationship with the world. As central Canada experienced the effects of rapid social and economic change, many Baptists, and businessmen in particular, found separation to be increasingly impracticable. But hope for keeping spirituality ahead of materialism had not altogether vanished. The Baptist emphasis on stewardship remained a powerful obstacle to secularization.

Stewardship

Moreover it is required in stewards, that a man be found faithful. 1 Corinthians 4:2

Then the merchant looked up from his mansion fair,
    Over the ocean, with troubled air,
And thought of his treasures, in one short night
    Whelmed in the deep by the tempest's might;
And I knew by that pale brow's deepening gloom,
    He owned no treasures beyond the tomb!^{107}

The old Calvinist notion of stewardship seemed, for many Baptists, to hold out the best possibility for the reinstatement of spirituality as the first priority in the life of the individual believer. Thus, in the late nineteenth century, some Baptists rekindled their call to stewardship. An article taken from the *Exchange* and reprinted in *The Canadian Baptist* on May 18, 1876, defined a steward as "one who acts for another; who is bound to dispose of what has been entrusted to him for the advantage of his master, and in accordance with his master's wishes."^{108} The article went on to point out what stewardship encompassed:

> Every gracious disposition, every calling in life, every relationship in society, every office in the Church, our time, our substance, our influence, these are all conferred on us as trusts, to be managed by

---

107. These thoughts are those of Pamela Vining Yule, wife of Professor J.C. Yule of Woodstock College. The lines cited were contained in a poem entitled "Rich and Poor," that she wrote for *The Canadian Baptist*. See 'Rich and Poor,' *Ibid.*, December 29, 1870.

us not for our own advantage and enjoyment merely, but for the welfare of society, and that God in all things may be glorified.\textsuperscript{109}

In theory, stewardship obligated Baptists to surrender everything to the service of God. In practice, many Baptists found stewardship difficult. True stewardship required the believer to make unselfish and increasingly counter-cultural choices. The Baptist businessman, for example, faced the difficult decision of re-investing profits in his business or giving them to his church. Both needed and deserved his financial support. The question of how to apportion his profits often proved troubling. In an attempt to address such concerns, leading Canadian Baptists advocated the acceptance of systematic giving. Through the use of contribution cards, subscriptions and envelopes, Baptist leaders sought to convince the rank and file to give "a certain proportion" of their income, with "regularity" and "frequency."\textsuperscript{110} Calls for systematic giving were proclaimed from the Bond Street Baptist Church pulpit in the 1860s.\textsuperscript{111} By the

\textsuperscript{109. Ibid.}

\textsuperscript{110. S.A. Dyke, \textit{Systematic Beneficence} (Toronto: Dudley & Burns, 1879), p.4.}

\textsuperscript{111. This was a favourite theme of Thomas Ford Caldicott, who was Pastor of the Bond Street Baptist Church from 1860-1869. He was one of the first Baptists leaders to challenge his co-religionists to adopt a scheme for "systematic beneficence" in October of 1863, when he spoke to the Baptist Missionary Convention of Canada West, in Hamilton. See Reverend T.F. Caldicott, \textit{Systematic Beneficence}, (Toronto: The Canadian Baptist Office,
late 1870s, many Baptist churches had followed Bond Street’s lead and adopted a scheme of systematic beneficence.

Despite attempts by the Canadian Baptist leadership to educate its members as to the value of stewardship, the results remained unimpressive. A lack of funds in the mid-1870s prompted R.A. Fyfe, Principal of Woodstock College, to complain, "Our rich men have not yet begun to realize their obligations in regard to giving. Their contributions for general denominational work have been insignificant and paltry."\(^{112}\) The gulf between the belief in and the practice of stewardship remained wide. Its existence provided more evidence for those Baptists who believed that only a renewed commitment to separation from the world would halt the destruction of their faith by hostile secular forces.

The acceptance of systematic giving was one in a long line of Baptist initiatives to encourage good stewardship. In the 1890s, the denomination turned to mass appeal methodology when it launched its own version of a "Forward Movement." Intended to put denominational finances on a solid footing, the movement enlisted the energies and endorsements of the denomination’s most prominent

\(^{112}\) 1863).

112. CB, "What Are Our Rich Baptists Doing For Denominational Objects," December 6, 1877.
businessmen and clergy. In pamphlets, pulpits, mass public gatherings and press articles, the challenge to exercise financial stewardship went out to the faithful. The movement continued to be a popular means of raising revenue well into the twentieth century. Its longevity was a testimony to the severity of the denomination's financial difficulties and its desire to find solutions.

Again, however, these efforts failed to stop the erosion of commitment to monetary stewardship. In a 1908 article written on behalf of the Layman's Missionary Movement for The Canadian Baptist, James Ryrie, a wealthy jeweller from Jarvis Baptist Church, made the frank admission that, "In the past too often it has been the fag ends of our energy and means only that have been devoted to this [the extension of the Lord's kingdom at home and abroad]--what has been left over after the demands of social, business and public life have been satisfied . . . But henceforth our object," Ryrie declared, "will be to place 'First Things First.'"113 Despite Ryrie's efforts to engender enthusiasm for giving, wealthy Baptists increasingly succumbed to the temptation to shirk their religious fiscal responsibility. The concept of stewardship continued to erode. The Baptist worldview was in crisis.

Through the teaching of the church about stewardship,

Baptists learned that their wealth, work and life must serve and glorify God. Only through a life of stewardship could the Baptist believer demonstrate his sanctification and separation from this evil world. Unfortunately, many Baptists increasingly failed the stewardship test. The assaults of an emerging consumer culture resulted in the steady erosion of the Baptist commitment to stewardship.

* * * * *

In summary, the Canadian Baptist worldview remained fixed on three essential beliefs in the period between 1848 and 1921. Sanctification, as Baptists defined it, was to be an ongoing process by which the believer was transformed into the likeness of his master. An important aspect of sanctification was separation from the world. Separation required the Baptist believer to focus on maintaining his spiritual well-being and to reject any social, cultural or political trend that prevented or interfered with that goal. On a more practical level, Baptists used the Calvinistic concept of stewardship and their own definition of strict morality as tests for separation and sanctification.

It has also been argued that the external attacks of an emerging business-dominated culture between 1848 and 1880 initiated a process of internal decay that split Baptists into two cultural camps. Cultural conservatives welcomed economic prosperity but warned that the
materialism and worldliness that it encouraged would prove spiritually devastating if left unchecked. Cultural liberals felt confident that they could accommodate business and consumerism within their religious framework and claimed that they would make the material serve the spiritual. By the late nineteenth century, however, internal decay caused by the intrusions of materialistic culture had combined with external intellectual attacks to divide Baptists further into four rival groups, and to strip away the earlier confidence that a separation between Baptists and the wider Canadian culture could be maintained. In fact, the rise of theological liberalism in the 1880s and the modernist-fundamentalist conflicts of the 1920s added an external intellectual dimension to the potent and destructive clashes of differing cultural perspectives that had raged on among Baptists in central Canada for almost three quarters of a century.

At the centre of the controversy over the central Canadian Baptist worldview stood the Baptist businessman. His vocation contained temptations and perils that made him especially vulnerable to moral compromise. Many Baptists realized that in order to address the problem of the Christian's relationship with the world sufficiently, their view of business had to be clearly defined. Few could anticipate the complexities that would make this undertaking so difficult.
CHAPTER 2

BUSINESS IN THEORY AND PRACTICE: THE CENTRAL CANADIAN
BAPTIST VIEW OF BUSINESS, 1818-1921

Throughout the nineteenth and into the early twentieth centuries, business was a key element in the central Canadian Baptist concern about worldliness. Many Baptists believed that, by its very nature, business was a double-edged sword. On the one hand, it offered the daring and industrious entrepreneur the possibility of great wealth and better social standing. Business also provided an arena for the exercise of the Protestant work ethic. On the other hand, many Baptists expressed reservations about the rise of a business-dominated culture. The temptation to abandon God for mammon was a consistent theme in Baptist preaching and writing. The fear that businessmen would become covetous, dishonest and worldly remained a constant worry. Thus, the business world received both praise and condemnation from Baptists. Recognizing its potential for both good and evil, many tirelessly exhorted Baptist businessmen to pass the tests of faith and practice that business life imposed. This chapter presents an overview of Baptist belief and practice in business between 1818 and 1921.

Although Baptists always considered merchandising to be an acceptable form of livelihood, the shift from an agrarian to an industrial-commercial economy in central Canada in the late nineteenth century challenged the power and place of religion in a businessman's daily life.
Baptist businessmen’s unshakable commitment to material progress produced unprecedented prosperity that served as evidence of both religious and personal blessing. Yet, with success came problems. The ever-increasing demands of business life threatened to relegate religious devotion to the background.

**The Contextual Background: English Baptists and Business in the Seventeenth and Eighteenth Centuries**

The central Canadian Baptist view of business had its origin in the seventeenth century beliefs and practices of early English Baptists. The emphasis among Baptist writers was decidedly negative and conservative. Perhaps the most noteworthy and influential literary work was John Bunyan’s *The Life and Death of Mr. Badman*, published in 1680. With characteristic candour, Bunyan delivered his moral commentary on Badman’s business sins through a dialogue between Wiseman and Attentive. The warnings were strong ones. In contrast to Badman, "all true Christians" must avoid "a making of the sheckle great" by defrauding creditors, fraudulent dealings with customers, and extortion of the poor.¹

---

The business advice given to shopkeepers and traders by Puritan writers, like Bunyan, was direct and extensive. As Christopher Hill points out in his study of Bunyan and his church, "the perplexing advance of the capitalist economy" in seventeenth century England, encouraged discussion "of economic causality" in Baptist congregations.\(^2\) The result of these discussions was a conservative economic perspective that stressed, among other things, the need for fair pricing, the elimination of idleness and a marketplace characterized by equity.

In *The Life and Death of Mr. Badman* these themes are continually emphasized. The merchant is instructed to avoid the temptations of selling his goods "as dear as he can," buying "as cheap as he can," and huckstering, buying up "the poor mans Victuals by whole-sale," and reselling it "to him again for unreasonable gains, by retale."\(^3\) In addition to these instructions, merchants are warned against becoming cheats who are "penny-wise and pound-foolish; that is he that loseth his good Sheep for a halfpennyworth of tarr; that loseth a soul for a little of the world."\(^4\) Furthermore, a stern warning against attempts to "keep up . . . Trade and Repute . . . in the

---


world . . . by the new engine of Breaking" is issued. At the local church level, Baptists had been following Bunyan's admonitions since the revolution of the 1640s. Church leaders insisted that members of their congregations follow to the letter the biblical commands against fraud, lying and cheating. Failure to do so brought swift and stern church discipline. At Bunyan's own Meeting in Bedford, England, on January 21, 1669, for example, Richard Deane was "cast out" of the congregation for "A loose and ungodly life, accompanied with defrauding in his calling, selling to several persons deceivable goods, to the great dishonour of God, and scandal of our profession."

English Baptists were equally strict when it came to borrowing money. At the Broadmead Church, Sarah Watkins was admonished in 1679 "for her scandalous, walking disorderly, not tending to her business, but making it a common practice to goe up and downe borrowing money from whomsoever she could, and not endeavouring to pay it

5. Breaking refers to the immoral practice of buying goods, selling them below cost to gain the confidence of customers and creditors, closing up shop and then negotiating a settlement with creditors that favours the businessman. Ibid., pp.88-89. The issue of bankruptcy will be discussed in Chapter 6.

again." This type of disciplinary action was common among seventeenth century Baptists. As Christopher Hill has noted, the Baptist demand for proper business ethics served the interests of sectarian survival through moral purity: "Correct economic behaviour was incumbent on believers; improper conduct reflected badly on the reputation of the church and therefore on God's cause."

Yet, the conservative tone of seventeenth century Baptist writing and the ever-present prospect of stern discipline for a misstep did not deter a few Baptists from distinguishing themselves in their capitalist enterprises. The life of William Kiffin provides an outstanding example. In 1643, Kiffin entered the woollen cloth trade with Holland and within a few short years grew rich. His fortune was further enhanced when he supplied requisites for the English fleet in the war with the Dutch in 1652. In the early 1660s, Kiffin testified before a House of Commons committee and before the Privy Council in opposition to granting the Hamburg Company a monopoly over the woollen trade with Holland and Germany.' Michael


Watts has claimed that while "it could be argued ... that the success of the Baptist merchant William Kiffin is a perfect illustration of the Weber thesis," it more likely that Kiffin "engaged in commercial ventures out of sheer necessity."\(^{10}\) Whether calling or constraint motivated Kiffin is unclear. Perhaps it was a combination of both that drove this dissenter to pursue risky business ventures in a volatile and often hostile religious, political and economic climate. Given the risks of the marketplace and the reprisals from civil and religious authorities that English Baptists often faced, it is not surprising that few were willing to rise to the challenge.

In the eighteenth century, the Baptist emphasis on industry and moral purity combined with urbanization and industrialization to propel some Baptists into the small bourgeois class. In a few urban centres, the sons of seventeenth century Baptist artisans became small merchants and traders "of the middle rank."\(^{11}\) Michael Watts has found that Particular Baptists were especially strong in Bristol, where they constituted over four per

---

\(^{10}\) Watts, *The Dissenters*, pp.361-362.

cent of the population, and in the cloth-making towns of Bradford-on-Avon, Trowbridge and North Bradley, where they "occupied an important social position" and made up nearly three per cent of the population. 12 Yet, as Alan Everitt has shown, the majority of Dissenters remained countrymen not townsmen before 1740. 13 In his study of English Baptists in the eighteenth century, Raymond Brown has observed that "Most churches were in rural areas" and "wealthy people were scarce among the Baptists so most members of these congregations saw little of England beyond their neighbouring villages and their local market town." 14 Isolation and insularity remained hallmarks of the English Baptist experience in the eighteenth century. Nevertheless, small pockets of these same Baptists used business to make their way up the social ladder.

At this point an important question warrants consideration: did the Baptist view of business rest on religious convictions or was it shaped primarily by social and economic factors? According to Weber, the "ruthlessly radical . . . rejection of worldliness" by early


continental Anabaptist leaders failed to result in the abandonment of private property or "practical worldly virtues."\(^{15}\) In fact, Weber argued, in the period immediately following the reformation, "the strict morality of the Baptists had turned in practice into the path prepared by the Calvinistic ethic."\(^{16}\) For Weber, then, Calvinism was the determining factor in what early Baptists thought about business. In his testing of the Weber thesis within the seventeenth century Scottish religious context, Gordon Marshall claims to have "identified several instances in which actors explicitly related their capitalist activities to Calvinist premises."\(^{17}\) According to Marshall, such evidence suggests that "Weber, rather than the Marxists . . . correctly identified the relationship between the two worldviews, by attributing the development of the capitalist ethos to the nature of Calvinist teaching rather than vice versa."\(^{18}\) In his study of eighteenth century English society, Roy Porter maintains that most English dissenters used a combination of high moral scruples and strict discipline to promote upward social


18. *Ibid*.
mobility and religious respectability.\textsuperscript{19} Challenging Weber's thesis, Michael Watts argues that the dissenting view of business and material success between 1690 and 1730 was shaped more by social conditions than religious convictions. According to Watts, "the evidence of the Dissenting Registers suggests that a much higher proportion of Dissenters than of the population at large were engaged in commerce or manufacturers as merchants, tradesmen, or self employed artisans, and the social and legal pressures of the eighteenth century helped to confine Dissenters to such occupations."\textsuperscript{20} Furthermore, Watts contends, "When success came to Dissenting traders and craftsmen, it was not because they had been conditioned by their religion to make profits, but because they applied their mind and hands to the tasks which they and their Separatist forbears had always pursued."\textsuperscript{21} Success for Dissenters was also "assisted by the network of business connections and relationships that arose out of their denominational ties."\textsuperscript{22}

Careful review and consideration of the available evidence for the English Baptist context leads one to the conclusion that both Weber and Watts are partially correct.

\textsuperscript{20} Watts, \textit{The Dissenters}, p.360.
\textsuperscript{21} \textit{Ibid.}, p.362.
\textsuperscript{22} \textit{Ibid.}, p.363.
in their analyses of the causal relationship between religion, social conditions and business. Weber was partly right in his assertion that Calvinism promoted capitalism. While their religion may not have socially "conditioned" English Baptists to make profits, the strict moral teaching associated with the literal biblical interpretation of Calvinism inculcated them in the moral and ascetic qualities necessary for business success. The disciplined lifestyle that grew out of their Calvinistic obsession with moral purity provided English Baptists with a sense of plan and purpose. This sense of purpose often gave the Baptist businessmen the will and drive to succeed in the most adverse circumstances.

While religion certainly shaped the English Baptist view of business, social and economic factors also played important roles. As Watts has noted, there is no doubt that economic necessity encouraged some Baptists to enter business. Similarly, hostility and the fear of punishment for their nonconformity undoubtedly discouraged others from pursuing capitalistic enterprises. When English Baptists were provided with a tolerant social climate that permitted them access to the business world they often prospered. The experience of William Kiffin shows that even when tolerance was low some Baptists could succeed. However, in general when social tolerance was in short supply Baptists seldom rose above the middle ranks of
English society.

In local churches, eighteenth century English Baptists continued to exercise strict discipline over wayward members. Those found guilty of immoral business practices were strongly disciplined. At the Bedford Church in June 1702, for example, Richard Flint was ordered to withdraw from the congregation for "fraudulent dealing, of which there was proof, and dishonest and clandestine buying of goods of an apprentice to his master's damage." At another church meeting held on December 30, 1756, Joseph Negus "was cast out of the Church for repeated acts of uncleanness, for lying, swearing, drunkenness and fraud etc." These instances testify to the continuing vigilance of Baptist congregations.

Throughout the seventeenth and eighteenth centuries, English Baptists maintained a conservative view of business. While hard work, honesty and making a profit were encouraged, Baptists were cautioned against greed, covetousness and exploitation. The ever-present danger of worldliness encouraged Baptist churches to keep a watchful eye on the business practices of their parishioners and to exercise strict discipline when transgressions occurred.

24. Ibid., p.189.
Baptists brought their old world values to Upper Canada in the years following the War of 1812. The Scottish, Irish and English Baptists who came often had different views of religion and morality. In his survey of the history of Bond Street Church, Toronto in 1876 one of its former pastors, Robert A. Fyfe, explained that the Baptist cause in Toronto was inhibited by "the want of homogeneity, among a considerable portion of her members." The problem, according to Fyfe, was that "men of strong individuality, with set habits, made angular sometimes, by the peculiarities of some able ministers under whom they were trained in the old world" were "generally more anxious to lead than to follow." Still, despite their disagreements over certain religious "principles" that were "so strongly and sharply defined" that they stood "in the way of "practice," Baptists from every part of the old world held on to an essentially Calvinistic and conservative view of business. Like the Presbyterians, Scottish Baptists brought with them what W. Stanford Reid called "the


26. Ibid.

27. Ibid.
Calvinistic-Presbyterian outlook on life." 28 This perspective gave Scottish Baptists "not only a sense of divine calling to work, but [also] a God-given responsibility to show initiative, foresight and risk-taking." 29 While they might strongly disagree over the particulars, immigrant Baptists from England, Ireland and Scotland shared common economic values and beliefs that had their roots in the seventeenth and eighteenth centuries.

The remainder of this chapter examines areas of continuity and change in the central Canadian Baptist view of business. In theory, Baptists in Canada remained connected to the past through the concepts of stewardship, frugality and industry. Nevertheless, the dramatic social, cultural and economic changes brought about by the arrival of industrialization and urbanization after 1850 led many Baptists to modify their view of business.

Throughout the nineteenth and early twentieth centuries, Baptists in central Canada retained an essentially conservative though dualistic view of business. Many held that business was a worthy calling. Baptists were encouraged to pursue business careers and taught to consecrate their business talent and practice


29. Ibid.
stewardship of their time and profits. Others considered business a dangerous vocation that put the faith of even the most devout to the test. Baptist businessmen were constantly warned of the temptations of wealth and worldliness found in the secular business world. Through preaching and the printed page, Baptist businessmen were reminded of their spiritual priorities and encouraged to "stand fast in the faith."\textsuperscript{30}

In an 1848 editorial entitled "Leading Men in the Churches" a writer for The Evangelical Pioneer, a Baptist weekly based in London, Ontario, noted the importance of the Baptist businessman:

In all associations, voluntary or involuntary . . . we find men whose superior advantages or business tact fit them for exalted usefulness . . . if he [sic] possesses wealth, they are entitled to the full amount of power in every direction, which such possession ensures . . . and if he possesses a correct business talent, it must be consecrated to God, and employed in all suitable ways . . . to his glory. The church has a right to expect this—this for Christ expects it all; and woe to the man who withholds from the Lord more than is meet.\textsuperscript{31}

Business talent was a God-given ability and that calling must be used for the Master's greater glory. Over half a century later, W.W. Smith restated these beliefs in his address to the Northern Association entitled "The Consecration of Business Talent":

\textsuperscript{30} 1 Corinthians 16:13.

\textsuperscript{31} The Evangelical Pioneer, "Leading Men in the Churches," July 15, 1848.
Business talent is His then, and since no talent is given to remain idle. I am to use it for Him. Some men are possessed of this talent in a marvellous and pre-eminent degree. They were not designed for preachers, but they can push business. Is it not reasonable that we have as imperative a call as any preacher? That talent is the call; they are to gather up the silver and the gold for the King."

This statement reflected Baptist thought concerning business generally and the responsibilities of each businessman. In accordance with traditional Calvinistic teaching, Smith argued that the ability to do business successfully was a blessed call of God. Businessmen were obliged to follow that call and serve the cause of Christ with their business talent.

It is also interesting that Smith equated the call to business as equal with the call to pastoral ministry. In their insightful and informative study of the professions in nineteenth century Ontario, R.D. Gidney and W.P.J. Millar have argued that the external pressures of religious pluralism and voluntarism were the primary causes of an erosion of "the social and cultural authority necessary" for the Protestant clergy to fulfil effectively the duties of "their sacred calling" and to keep up "the ideal of the professional gentlemen" which "seemed to be receding beyond their grasp." 32 While religious


historians will undoubtedly debate the causal theory advanced by Gidney and Millar, their assertion that the clergy suffered a decline in respectability and status even as the church reached the height of its power in the late nineteenth century appears accurate in the Baptist context. W.W. Smith's statement that the call to a businessman and the call to a preacher were spiritually equal represented an important change in Baptist thinking. In the early nineteenth century young Baptists who answered the call to pastoral ministry were in practice accorded special status. While all were called, the "noble profession" of pastoral ministry exceeded all other calls in importance. 34 Smith's statement shows that by

Millar point out, urbanization and competition were also important factors in the decline of the clergy. For their entire argument concerning the changing relationship between clergy and laity see their chapter entitled "Clergymen and the Ascendancy of the Laity," on pp.268-282.

34. The Christian Messenger [hereafter CM], "Dr. Nott's Advice to Young Ministers," September 25, 1855. I am using the term status to refer to the respect given those in the Baptist ministry. An article entitled "Our New Minister," which appeared in the July 19, 1860 issue of The Canadian Baptist, for example, reminded the faithful that "There is but one man in every three or four hundred men who is fitted to become a really good and gifted minister, and that one man God has chosen and sent to be your minister." Respect did not always result in a pastor being paid a living wage. Baptists were constantly challenged to fulfill their obligation in this regard. See, for example, CM, "The Duty of Canadian Baptists," December 28, 1854, "Honour To Whom Honour Is Due," July 12, 1855. For a discussion of how a Baptist was called to the "Gospel Ministry" see William H. Elgee, The Social Teachings of the Canadian Churches: Protestant. The Early Period. Before 1850 (Toronto: Ryerson Press, 1964),
the end of the nineteenth century many Baptists considered all vocations to be of equal spiritual value.

This is not to say that Baptist businessmen were immune to questions about their spiritual credibility. Smith put the matter plainly:

The prevalent opinion today is that no business man can be successful as such and be honest. What a reflection upon our professedly Christian businessmen! If a merchant holds membership in one of our churches it is looked upon by the general public as a diplomatic act, as it gives him social position and mayhap increases his trade. He seldom gets credit for any sincerity of purpose on his part."

Despite their problems with credibility, the calling to Baptist businessmen gained in status and respectability throughout the nineteenth century. Their endeavours were viewed as an important ingredient in the progress of the Baptist cause in central Canada. Business offered the church the potential benefits of material gain to fund its projects and new organizational methods to manage its affairs. But the business world was never considered the friend of religion by all or even by many Baptists. Even as material prosperity increased, their suspicions that business promoted spiritual decline grew stronger.

---

pp.63-64. For an early Baptist definition of the ministry see Wells, Life and Labors, pp.262-263.

Baptist Fears: Wealth and Worldliness

At the heart of the central Canadian Baptist view of business lay the fear that the wealth generated by economic progress would promote materialism and worldliness among the denomination's businessmen. By the late nineteenth century, the traditional reservations of Baptist leaders had intensified. While many Baptists welcomed the economic prosperity that accompanied the rise of a business-dominated culture in the late nineteenth century, many voiced concern about the negative spiritual impact of such prosperity.

Typical of the concerns expressed were those offered in a sermon preached to the Baptist congregation in Aylmer, Ontario, by Reverend James Cooper of Woodstock on Sunday, July 27, 1862. In his message, entitled "The Danger of Riches," Cooper noted, "it has become the experience of thousands that becoming rich, they fall into temptation and a snare, and into many foolish and hurtful lusts, which drown their soul in destruction and perdition." Cooper blamed the absence of the old world class structure and new world free enterprise for excessive acquisitiveness in Canada West:

It has often been remarked that there is a love of money and a keenness for property here, which, in the old countries are unknown. I have no doubt that this

is quite true. . . . In the old countries the bulk of men have a weekly allowance with which to manage to get along, and that is about all they expect; the appetite for property is never aroused. Here it is not so; any man and every man may, in this fair province, begin to make money and rise. And then a great many persons seek a home on these shores for no other purpose than to make money. The Bible they bring with them says, "Seek first the Kingdom of God and his righteousness, and other things shall be added." Their practice reads it, "Seek first the world and its favours, and leave the affairs of the soul to a more convenient season."\textsuperscript{37}

Some Baptists might question Cooper's idyllic view of the old countries, but few would challenge his central point that wealth was dangerous and that business provided many with the opportunity to acquire riches.

Warnings of this kind continued to be sounded throughout the nineteenth century. By the 1890s, concern had reached something like a fever pitch. On his retirement from the Presidency of the Baptist Convention of Ontario and Quebec in the Fall of 1892, Reverend B.D. Thomas observed,

\begin{quote}
It is extremely difficult it would seem for the most saintly to see clearly through golden spectacles. Iniquity dressed in silks or clothed in broadcloth is not half as abhorrent in our eyes as when clothed in homespun or in fustian, and when it is ornamented with jewels and rendered effulgent with the splendour of a great name we often prostrate ourselves before it, as the Israelites did in the wilderness before the golden calf.\textsuperscript{38}
\end{quote}

The wealth that business brought often served as a cloak

\textsuperscript{37} Ibid.

\textsuperscript{38} Ibid., "The Church and the Living Issues of the Hour," November 3, 1892.
for dishonesty and promoted a new form of idolatry in materialism.

Nine years later, a Canadian Baptist editorial entitled "Becoming Prosperous" discussed in more detail the growth and impact of personal wealth among Baptists:

If any one who knows fairly well the Baptist churches in city, town and country, large and small throughout Quebec and Ontario, will sit down and call to mind the men in them who are becoming prosperous, he will probably be surprised to find how many of these there are. These prosperous men, in most cases started out with thrifty and industrious habits coupled with intelligent insight, and they had little besides these things... We are fully aware that many who read this will not think that they belong to this class... But if these men will think carefully over what they were worth fifteen years ago, and then compare that with what they are worth now, we are not afraid of many mistakes in proper classification. The number of men who can now be put in this list is now so large in our Baptist churches that we feel constrained, not to say forced, to express some ideas on the subject... For the possession of wealth is a severe test. We are quite aware that many men will reply with a smile, that they are willing to submit to the test, and run the risk. But this is an old story and the only new thing about it is its application to the new and prosperous conditions of many Canadian Baptists. There is danger in wealth no one will deny. And this danger presses itself on our attention all the more forcibly because we have recently seen instances, where we might have expected better things that have proven how dangerous to character is the possession of wealth."

This statement captured the essence of longstanding fears. Success in business gave some Baptists enormous fortunes. With riches came numerous temptations to abandon the pursuit of godly character. The editorial went on to note that wealth "hardens, it puff's up and makes vain, and it

encourages such a subtle selfishness and self-assertion that no man who values what is really noble in life should regard this danger lightly."

Still, despite the recognition that wealth and materialism threatened the very existence of religion, a few Baptists remained hopeful. In its editorial comment on the Baptist Union of Western Canada Convention in the February 13, 1913 issue of The Canadian Baptist, the writer expressed the hope that Baptists would keep their priorities straight:

Frequently during the sessions there was complaint that the West was too much dominated by materialism. But we doubt if in this regard the West is very much worse than the East. There is an epidemic of materialism all over Canada just now. But not very much harm will result if there come honestly into the possession of God's own people large amounts of wealth that they will in turn devote to the furtherance of His Kingdom."

The optimistic hope that greater wealth would translate into greater giving by the denomination's wealthy members, did not, for the most part, transpire. Later this thesis will show that the trend among Baptist businessmen was away from giving and towards self-gratification; as wealth increased stewardship declined.

Throughout the nineteenth and into the early twentieth centuries, many Baptists in central Canada retained a dualistic view of business. Viewed strictly in

40. Ibid.

41. Ibid., "Materialism," February 13, 1913.
economic terms, business was a blessing. It provided opportunities for gainful employment, personal fulfilment and social advancement. Yet for many Baptists, business was responsible for spiritual decline. The constant emphasis on money-making and profit tested the faith of Baptist businessmen. The temptation to become selfish and self-reliant struck at the very heart of the Baptist belief in stewardship and trust in a sovereign God.

Along with the dangers of wealth, many Baptists believed that business also encouraged worldliness. In August, 1853, an article that appeared in the early Baptist journal, the *Toronto Christian Observer*, recognized this problem of worldliness and offered the traditional conservative instruction and guidance:

Business must be pursued honestly. . . . We must be governed in business by the great law of benevolence. We must not only be just to others . . . but also benevolent, seeking their good. . . . Here is a point where the Christian must ponder the injunction: "Be not conformed to this world." The laws of trade, the common maxims and the principles which govern business, are all selfish: "Look out for number one," is the common law of the business world. But to seek the good of others equally with his own, must be the aim of the Christian in business as in everything else. He must be diligent in business while at the same time he must not become absorbed in business. He must preserve that difficult equilibrium enjoined by the apostle [Paul]: "Diligent in business, fervent in spirit, serving the Lord." The principal care of the intercourse of the Christian with the world is in business. It is there that he is watched. . . . It must be obvious, then, that if God is not glorified by the Christian in business, He will not be glorified by him at all; that if the great principles of the Gospel are excluded from business life, the world must be without a living exhibition of their
superiority and power.\textsuperscript{42}

This statement reveals the conservative Baptist assumption that the self-absorbed nature of business encouraged worldliness. The danger that worldly business values would replace sacred Gospel principles remained a constant fear for culturally conservative Baptists who viewed the rise of a business dominated culture with suspicion.

Warnings against worldliness continued through the late nineteenth century. Many Baptist leaders were quick to point out that the material prosperity which accompanied the rise of business had a spiritual downside. As E.W. Dadson noted in one of his many articles for \textit{The Canadian Baptist},

\begin{quote}
There is no use talking around the matter. As the sin of worldliness is the great snare of all Christians, the present position of the Baptist denomination is not without danger in this direction. . . . This thing which God hates, has ever stood in the way of the progress of Christ's kingdom. The history of the Church is strewn with the wrecks which it has made; and without controversy the church or denomination which is borne on its current, if not done to death, is sadly crippled. Now that our denomination is riding prosperously, the note of warning which urges the path of safe sailing ought to be regarded as well sounded.\textsuperscript{43}
\end{quote}

Dadson expresses the official Baptist view concerning the problem of worldliness: Baptist leaders supported business endeavour but feared that the prosperity it produced would result in the acceptance of secular values and practices.

\textsuperscript{42} TCO, "Glorifying God in Business," August 1853.

\textsuperscript{43} As cited in Farmer, ed., \textit{E.W. Dadson}, p.128.
In the opening chapter of this thesis the Baptist emphasis on separation from the world was discussed. The point that Christian businessmen must constantly be on their guard against becoming entangled in the affairs of this world remained at the core of Baptist teaching. Yet, by the early twentieth century, many Baptists had moved from a legalistic application of separation to what we shall see is a more integrated relationship with Canadian culture. While warnings concerning worldliness continued, *The Canadian Baptist* also encouraged social integration:

> It is certainly the will of God for His people to engage in the ordinary vocations of this world that they may earn their living and at the same time show forth to the world the saving and keeping power of Jesus Christ. Though it is the will of God for His people to engage in the business of this world, it can readily be seen that there are certain limitations as to the kind of business in which Christians may engage.\(^4^4\)

In this statement, a more integrated view of business is articulated. God wanted Baptists to be active in the business world without compromising their faith. The expectation that a Baptist businessman should practice moral separation and cultural integration simultaneously was a severe test. It was one that many would fail.

Wealth and worldliness lay at the heart of Baptist worries about business. While business gave Baptists more personal resources, it also challenged their perspective

\(^{44}\) *CB.*, "Christianity and Everyday Business," July 20, 1922.
on the world. Baptist leaders were quick to appreciate the role of business as an agent of cultural integration. Their fear was that Baptist businessmen would abandon their spiritual values and embrace worldly ones. As it happened, their fears were well founded.

"Getting All Our Honest Share": Business From The Central Canadian Baptist Businessman's Perspective

Throughout the nineteenth and early twentieth centuries, the reconciliation of business life with religious belief remained highly problematic for many central Canadian Baptist businessmen. The solutions offered by these businessmen through their personal advice, counsel and modelling deserve careful consideration. Beginning in the mid-nineteenth century, two distinct philosophies of business developed within the Baptist community. Culturally conservative Baptist businessmen welcomed the arrival of capitalism but stayed committed to moral separation from the world. Cultural liberals embraced capitalism, professed belief in separation, but increasingly participated in cultural integration. These liberals altered traditional Baptist priorities. They placed social respectability above moral separation, material gain ahead of spiritual growth, and business success before personal stewardship. By the late nineteenth century, the response of Baptist businessmen to
the rise of a business-dominated culture had become even more fragmented. The conservative and liberal philosophies of earlier years had given way to four philosophies that defined the business-religion relationship more diversely.

In the early nineteenth century, there were few Baptist businessmen in central Canada. Yet, the impressions and reflections that remain give some insight into their view of business. Clearly, many retained their old country values: frugality, industry, fairness and charity. The example of Alexander Stewart, who emigrated from Scotland with his family and arrived in York in the autumn of 1818, is typical. For ten years he taught school and engaged in an itinerant ministry. In March 1829, Stewart decided to open his own business as a land agent from his residence located at 76 Yonge Street. In the same year, he became the first "President" of the Baptist Church at York.45

Stewart worked hard in the land business, and like many other Baptist businessmen of the time, he faced

45. This information on Alexander Stewart is based on Stuart Ivison and Fred Rosser, The Baptists in Upper Canada Before 1820 (Toronto: University of Toronto Press, 1956), pp.21,123,126,148-149; Colonial Advocate, "Advertisement," December 18, 1826; The Christian Guardian, "Death Notice of Rev. Alexander Stewart," June 24, 1840; The Examiner, "Died," June 24, 1840. For Stewart's own account of his early days see Alexander Stewart, "Register of Sermons Preached," (MS 210) Box 11, Louis Melzack Collection, Thomas Fisher Rare Book Library [hereafter TFRBL].
numerous practical challenges to his faith. The issue of balancing Christian charity with the need to make a living was a constant source of challenge. In a letter to his assistant, William Taylor, Stewart's curt instructions reveal a sense of frustration: "We cannot live on wind working for strangers-charge them 3/- each for my trouble and postage. I work cheap but not grates [sic] except for friends." 46 In the same letter, Stewart agonized over what to do about overdue accounts: "But I must tell you Herbert Matthews has long been sick. I was at his house and I fear his recovery. He offers land, in Orilla at 1 1/2 dollars per acre but I find no purchaser. He owes £15.10 besides interest--am I to sue him or not?" 47 In a later letter to fellow Baptist John Sinclair of Lobo Township, Middlesex County, Stewart complained of mistreatment and failure on the part of his co-religionists to be fair in their business dealings with him: "I am very willing to serve my friends, but I must live and when they reap the benefit it is right that they should pay me fair wages--while I do not charge above half what others charge." 48 Making a living was not easily

46. Alexander Stewart to William Taylor, May 18, 1833, Alexander Stewart Papers, File 1, E.W. Banting Collection, MTRL.

47. Ibid.

48. Ibid., Alexander Stewart to John Sinclair, January 12, 1836, File 3.
reconciled with the demands of faith for fairness and charity.

Stewart was not the only Baptist businessman who struggled with such issues. John Eglinton Maxwell served as a Baptist pastor in York in the 1830s and later rented out his Toronto properties from his home in upstate New York. His reflections and actions reinforce the notion that some Baptists retained conservative business values in Upper Canada. In 1834, after reading Burn's Jolly Beggars to his landlord, Robert Cathcart, a prominent Baptist dry goods merchant in Toronto, Maxwell reaffirmed his belief in old world Baptist values: "Indolence and ignorance are the parents of poverty." Later in his diary, Maxwell recorded his disgust with an incident in which two of his fellow Baptists were the victims of fraud:

Feb 20/1835--Came home with John Cramp and Higgins. They had been employed by one Mr. Lewis who had contracted with the corporation to lay the foot paths with planks; he employed them to do a portion of the work and ordered them to nail the planks with 4 inch spikes; he cleared out to the states; when the work was examined by a committee from the corporation they ordered them to do the work with 5 inch spikes as that had been the terms of the contract by the corporation with Lewis. They had to comply with this mandate and thus lost all their labour. How painful to reflect on the dishonesty of some individuals and to observe the great misery others often suffer on their account.50

49. John Eglinton Maxwell, Diary, November 14, 1834, p.34. MTRL.

50. Ibid., February 20, 1835, p.69.
Maxwell’s lament reveals a keen awareness of the dangers and abuses that existed in the business world.

His reflection on the dishonesty and misfortune of others, however, did not prevent Maxwell from confronting those with whom he did business. The available evidence suggests that Maxwell held a high moral view of business practice. He expected other businessmen to hold similar values and when they engaged in dishonesty he threatened them with severe consequences:

A slight inspection of the accounts may convince you that you have charged me twice for the repairing done by Mr. John Edwards. . . . I hope you will see it best for your honour and standing both as a man of business and a Christian to settle the matter with me as quickly as possible. Unless this is immediately done you oblige me to make a thorough investigation of the whole business in Toronto. And if you are willing to submit to a thorough and public investigation of the whole business be assured I am. The demand I have, I have against you for errors in the last ac[ount] is £4.16.7.5 the items were fully spread out in my letter to you of June 22nd. I trust that you will see it your duty to pay the above sum immediately to Messrs Cathcart and McMaster, merchants King Street as to Mr. Thomas Bell, 15 City Buildings. 51

This letter written to William Osborne on October 12, 1842, reveals Maxwell’s commitment to integrity.

Evidently his threat produced the desired results. In a letter to Thomas Bell, dated October 27, 1842, Maxwell noted that "Mr. Osborne has promised in three letters lately received to refund all the overcharges and double

51. John Eglinton Maxwell to William Osborne, October 12, 1842, Letterbook, MTRL.
charges in his account, so soon as his health, which he says is very bad, will permit him to look over the account." 52 With this the matter was finally settled to Maxwell's satisfaction.

While Baptist businessmen were theoretically committed to a similar view of business integrity, they sometimes disagreed over what constituted a breach of that integrity. In the late 1850s, at Bond Street Baptist Church in Toronto, for example, provision merchant William Davies and dry goods merchant William McMaster took opposite sides in a dispute over preferential payments to creditors.

A Baptist from Bond Street named Francis T. Parson started a business in commission merchandising. William Davies initially invested cash in the venture. After about a year and some "shocking bad purchases," Davies became convinced that "Parson knew nothing of the practical part of the business" and with "ruin staring him in the face," he decided to end his partnership with Parson and withdraw his investment. 53 Parson agreed to pay Davies £250 immediately and the remaining balance of £600 in two instalments at six months and twelve months respectively. Davies was guaranteed the interest bearing

---

52. Ibid., John Eglinton Maxwell to Thomas Bell, October 27, 1842.

53. William Davies to James Davies, June 18, 1859, WDP, Box 4044, File 2, UWORC.
rate of 10 per cent. Before the second note came due Parson declared bankruptcy."

Instead of paying Davies the remaining balance, Parson made preferential assignments to fellow Baptists William McMaster, the prominent wholesale dry goods merchant and Thomas Lailey, a wholesale clothier, both of whom held promissory notes but no other stake in the business."" Davies and his supporters protested but the McMaster faction supported Parson and succeeded in imposing their will on the church."" As shoemaker William Langley Jr., a Davies supporter, later wrote, "Justice was mocked, fraud was whitewashed, and dishonesty encouraged."" The result of this conflict was the withdrawal of the Davies faction and the subsequent formation of Alexander Street Baptist Church.

The Parson affair was important for many reasons. First, it signalled the development of differing business philosophies within Toronto's Baptist business community. Liberals like McMaster and Lailey were willing to adopt current commercial standards of morality at the expense of

54. Ibid.

55. Ibid.

56. For a complete account of the Parson affair from the perspective of the Davies faction see William Langley Jr., A Correct Statement of the Proceedings in Bond Street Baptist Church, (Toronto: n.p. 1858).

57. Ibid., p.13.
fairness to a fellow Baptist when the situation favoured them. In contrast, conservative businessmen, like William Davies, were committed to a biblical morality that demanded just treatment in business matters regardless of the current worldly wisdom. They saw McMaster and his ilk as "commercial tricksters" who made the church of Christ their "refuge."

Second, this incident showed the beginning of a more tolerant attitude towards bankruptcy. As Douglas McCalla has noted, "It was common for nineteenth century observers to find the causes of business success or failure very much in the personal behaviour and characteristics of the businessman." Baptists were certainly no exception in this regard. However, the refusal by the McMaster faction to discipline Parson ran counter to the traditional Baptist method of handling such cases. We shall return to this issue later. For now, it is sufficient to note that some Baptists had by the mid-nineteenth century begun to weigh circumstances more than character in their decisions about bankruptcy.

The gradual abandonment by some Liberal Baptist businessmen of certain traditional attitudes concerning fairness and bankruptcy did not mean that they suddenly

58. Ibid.
changed their worldview. Old values died hard. Even the most liberal continued to profess a belief in industry, frugality and fairness. In a speech on hard work given in 1873, Thomas S. Shenston, a Baptist businessman living in Brantford, offered his advice concerning "the road to comparative wealth" to a fictional young man he named "Jim."  Shenston’s advice to the working class apprentice included all of the conservative values which lay at the heart of the Baptist business ethos. First, he extolled the virtue of hard work: "If you are now where I hope and expect you are—that is an industrious, painstaking, obliging & tidy youth, putting forth your best exertions to master your trade—you are already a good way on the road to its [the acquisition of comparative wealth] realization."

Next, Shenston stressed the need for a moral lifestyle. Shenston listed eleven practices that he adopted during his apprenticeship that put him on the road to comparative wealth:

1st I never read any but good books.
2nd I always lived within my income, which was only $45 the first year and $65 the last.
3rd I never spent $1 on tobacco or any other trash.
4th I never drank a drop of spirituous liquors.

60. For a biographical sketch of Thomas Shenston see the Dictionary of Canadian Biography, Volume XII, (Toronto: University of Toronto Press, 1990), pp.967-968.

5th I never took God's name in vain.
6th When well, I was never absent from the
house of God on the Sabbath day.
7th I never was inside a saloon, tavern,
circus or show.
8th I earned at "overwork" $25, being paid 12
1/2 cents an hour after 9 o'clock.
9th I never joined a band.
10th I never joined a fire company.
11th I never went out of town to play a
"return match". 62

For Shenston, it was "as plain as the road to market that
young men should accept all these 11 things as part of
the price to comparative wealth." 63

Third, Shenston argued that character was far more
important than social status or wealth:

Many foolishly imagine the only difference between
the employers and the employees to be that the former
have money and the latter have not. This is a very
great mistake. Money is certainly most valuable, but
I am strongly of the opinion that its value is
generally very much overestimated. A young man at
the age of 20 years with a good character and a good
trade is richer than one with no trade and a bad
character. 64

Success lay in having a character above reproach.
Shenston maintained that his own climb up the social
ladder, from apprentice, to business partner and
ultimately to business owner had nothing to do with luck
and everything to do with hard work, planning and good
character:

Do not think that you can be a smoking, spitting,

---

62. Ibid., p.21.
63. Ibid.
64. Ibid., p.23.
cursing, swearing spendthrift till you are 30 years of age and then suddenly turn over a new leaf and think that will at once secure the confidence of all around you . . . My unlucky friend confidence does not grow up in a night like a mushroom, but is of very slow growth. You must not expect to plant the stone of confidence today and eat the peach of results tomorrow."

The confidence of others was earned through the careful cultivation of sterling character. According to Shenston, there was nothing sinister about the capitalist economic system or one’s place in the social hierarchy:

A very erroneous impression is entertained by the unlucky class, that those, who think they are lucky, desire to keep them down. Thirty years of experience in business, has convinced me to the contrary. Everybody that is deserving of confidence, and a great many that are not, can get as much credit and more than they ought to have."

Thus, Shenston revealed his belief in the essential fairness of Canada’s capitalist economic system. He was confident that men of worthy character would experience success.

On the question of using credit, Shenston advised caution. In his view, cash was always preferable. Although Shenston admitted that “frugality is one of the most difficult things to practice in these days” he retained the traditional Baptist view that it was "essential in order to obtain comparative wealth.""
Paying cash might put one out of step with the prevailing culture but it protected against bankruptcy:
"Notwithstanding the road to comparative wealth is an economical road and those who travel it must disregard fashion and jeers, yet it is not without its solid comforts of which the embarrassed bankrupts know nothing!"  Shenston then asked an important rhetorical question: "Is it not as plain as the road to market, that by paying cash instead of purchasing on 6 months credit that you will save 5 and 6% on each purchase?"  The answer for him, at least, was obvious.

Shenston also used his speech to advance his own political beliefs. With the recent Liberal victory of 1873 still in the minds of his audience Shenston used fellow Baptist and Liberal Alexander Mackenzie and Liberal Edward Blake as his models of business success in Canada. He cautioned young Jim, however, to be realistic: "If God has not given the talents of an Alexander McKenzie [sic] or an Edmund Blake [sic], do not aim to reach their altitude . . . but content yourself with improving as best you can the abilities you have, which no doubt are equal to that of the great mass of mankind."  Shenston shared

68. Ibid., p.31.
69. Ibid., p.33[mismarked 31].
70. Ibid., p.8. Edmund Blake is probably Edward Blake, an evangelical Anglican who became the Liberal Premier of Ontario in 1871. In 1873, he was a minister without
the Liberal view that success in business was the result of persistent self-effort and constant self-improvement.

Despite Shenston's Liberal political views, his advice stood well within the boundaries of traditional conservative Baptist thought concerning business. His advice was intended to encourage young men to adopt the values and methods that had proved successful in his own business life. The philosophy of industry, frugalness, and fairness espoused by Shenston drew heavily on past experience, Baptist teaching, and current models.

Another important exponent of the late nineteenth century Baptist view of business was William Kirkpatrick McNaught. His career closely followed the path espoused by Shenston. In 1867, McNaught worked in Toronto with fellow Baptist, William Hewitt Sr., who had a hardware store located at 111 Yonge Street. The following year McNaught became an apprentice to Robert Wilkes, under whom he learned the wholesale jewellery, cutlery and plated ware business. By 1877, McNaught was a junior partner in

---

portfolio in the Mackenzie government. Alexander Mackenzie was Prime Minister from 1873-1878. Although his family was Presbyterian, Mackenzie became a Baptist. He joined a Baptist church outside Sarnia and while in Ottawa he attended First Baptist Church. He became a member of Jarvis Street Baptist Church, Toronto in 1879. For details of Mackenzie's religious experience and convictions see Dale C. Thomson, Alexander Mackenzie: Clear Grit (Toronto: The Macmillan Company, 1960), pp.9-10,26,179,211,261,299,345. For a record of the Mackenzie family becoming members of Jarvis Street see Jarvis Street Baptist Church Minute Book, 1866-1881 (MS) January 15, January 24, February 2, 1879. JSBCA.
the firm of Zimmerman, McNaught & Company. In 1879, the
ambitious McNaught founded The Trader and Canadian
Jeweller, a trade paper that became the organ of the
Canadian jewellery trade. In 1884, he purchased a half
interest in the watch case factory of R.J. Quigley. A
year later The American Watch Case Company was formed.71

In the pages of The Trader McNaught articulated his
philosophy of business. Like Shenston, McNaught offered
his readers an essentially conservative view. His advice
covered a wide range of issues. On the subject of
business integrity McNaught had much to say. In typical
Baptist fashion he argued for honesty, cooperation,
industry, fairness and perseverance. He also opposed the
growing practice of using long term credit. Perhaps the
best summary of McNaught's values is found in a poem
entitled "A Psalm For The Trade" which appeared in the
February 1885 issue of The Trader:

Tell us not in doleful numbers,
Trade is done forevermore,
That supply, demand outnumbers,
And the drummer's days are o'er.

71. The biographical information in this paragraph is
based on Alexander Fraser, A History of Ontario: Its
Resources and Development (Toronto: The Canadian History
Company, 1907), pp.563-565; The Toronto Board of Trade, "A
Souvenir," (Montreal & Toronto: Sabiston Lithographic &
Publishing Company, 1893), p.190; The Canadian
Manufacturer, May 1, 1891; Henry James Morgan, ed., The
Canadian Men and Women of the Time: A Handbook of
Canadian Biography of Living Characters (Toronto: William
Dictionary of Canadian Biography (1926; Toronto: The
Trade is real-trade is active,
Better times again we'll see;
To remain stagnation's captive,
Is against all history.

Time is long-bills maturing,
Must be paid without delay;
Such the only way insuring
Better trade at early day.

Shun this reckless competition,
Look beyond the moment's gain,
Learn that honest coalition,
Is far better in the main.

Stop this scheme of future dating,
Ere it has become too late;
Act at once and cease all prating-
Leave consignments to their fate.

Lives of others all remind us,
If our dealing's just and fair,
That a better time will find us,
Getting all our honest share. 72

McNaught's optimistic conviction, that the trade cycle
would eventually right itself, was a view shared by other
entrepreneurs. Through organizations like the Canadian
Manufacturers Association, McNaught worked hard to secure
legislation that would protect business interests. 73 In
the editorial columns of The Trader he regularly declared
his view on the important business issues of the day. On
the delicate subject of insolvency legislation, McNaught

72. The Trader and Canadian Jeweller, "A Psalm For The
Trade," February 1885.

73. For information on McNaught's involvement see S.D.
Clark, The Canadian Manufacturers Association: A Study in
Collective Bargaining and Political Pressure (Toronto:
University of Toronto Press, 1939), pp.14,16-17,37-
39,64n.3,86n.18. McNaught was President of the CMA in
1891-1892.
proclaimed: "What we want is an Insolvent Act at once, simple, expeditious and cheap, three qualities which are wholly lacking in the present Act." 74 In 1880, during a respite from the severe and prolonged depression following the Panic of 1873, McNaught offered his business readers an optimistic view of the economic turnaround and a strong word of warning:

Without doubt, it can now be safely said that the long looked for 'good times' have come again . . . Inspite of what 'old croakers' say, there is not the slightest doubt but that we are now fairly round the corner and on the highway to prosperity . . . The fact the times are now goin' will not, we trust, lead to over speculation, one of the greatest evils to befall any business community; rather let them husband their resources and prepare for the period of depression which in a few years must follow over trading. A great many traders in good times, when trade is brisk, and they are making money, are apt to put on too much style and spend more money on themselves than their circumstances will warrant; in common parlance 'they feel their oats,' another very fruitful source of commercial disaster, which can easily be avoided if they would only exercise caution . . . The careful man is generally the successful one. 75

In this statement McNaught stayed true to Baptist values; cautious conservatism remained the Baptist formula for business success. His advice to absconding debtors in 1882 was equally conservative and frank: "An honest man, although an insolvent, while he may not like to have to ask the leniency of his creditors, he has or ought to have the courage to meet his debtors face to face and state his

74. The Trader, December 1879.
75. Ibid., November 1880.
case and ask his sympathy and assistance." 76 Like his other statements, this one contained a high moral tone that held the individual businessman wholly responsible for his commercial failures.

The conservative advice and values of both Shenston and McNaught reflected the Baptist belief that one must practice good stewardship in every area of life. Their undeniable support for the capitalist system grew out of a belief that honest, patient, individual entrepreneurship would be rewarded with profits and prosperity in this life. This shift in focus from otherworldliness to worldly success through business represented a fundamental alteration in Baptist thought.

By the early twentieth century the range of thought concerning business among Baptists showed signs of fragmentation. Fundamentalists, like T.T. Shields, the pastor of Jarvis Street Baptist Church in Toronto, became convinced that many Baptist businessmen had compromised their faith. According to Shields, by 1920, many Baptist businessmen had abandoned "entire separation" from the world and accepted a "respectable worldliness" that allowed them to disregard their stewardship and to participate freely in worldly amusements like dancing, card-playing and theatre-going. 77 Occasionally, a

prominent Baptist businessmen offered advice and evidence that supported the fundamentalist view. In a 1908 article written on behalf of the Laymen's Missionary Movement, for example, James Ryrie, a wealthy jeweller from Jarvis Street Baptist Church, admitted that, "In the past too often it has been the fag ends of our energy and means only that have been devoted to this [the extension of the Lord's kingdom at home and abroad]-what has been left over after the demands of social, business and public life have been satisfied."'

In the Spring of 1919, J.N. Shenstone, the son of Thomas Shenston, Treasurer of the Massey-Harris Manufacturing Company and a member of Walmer Road Baptist Church, echoed Ryrie's analysis in an address entitled "Stewardship In Business." In what amounted to an admission that many Baptist businessmen had forgotten their stewardship obligations, Shenstone used the first part of Deuteronomy 8:18, "Thou shalt remember Jehovah, thy God, for it is He who giveth thee power to get wealth," to remind his fellow Baptists that "The power to work in steel, to buy and sell, to command men, is of God." Furthermore, Shenstone noted that "Stewardship


79. The difference in the spelling of the last name, Shenston(e), coincides with the spelling used by the principals.

in business means God's will respecting our time and our wealth."\textsuperscript{81} Statements such as these gave credence to fundamentalist claims that stewardship among the denomination's businessmen was waning.

Businessmen also provided fundamentalists with evidence of moral compromise in the area of worldly amusements. According to T.T. Shields, in an address to the Toronto Baptist Ministerial Association in November of 1920, Samuel John Moore, the Sunday School Superintendent of Dovercourt Road Baptist Church, Toronto, Director of the Bank of Nova Scotia and President of Pacific Burt Company and F.N. Burt Company, "expressed the view that the addiction of professing Christian people to . . . [worldly] amusements was greatly retarding, if not wholly paralysing, the efforts of the churches."\textsuperscript{82} Even more disturbing to Shields was Moore's contention that "that he could not think of even half a dozen of the 'leading' Baptist laymen who would share his view as to what the Christian attitude toward these worldly amusements should be."\textsuperscript{83} Moore's statements confirmed what fundamentalist moral reformers like Shields had long suspected; that business had promoted moral compromise among the faithful.

\textsuperscript{81} Ibid.


\textsuperscript{83} Ibid.
At Jarvis Street Baptist Church, Shields followed the lead of American fundamentalists like John Roach Straton, pastor of Calvary Baptist Church in New York City, and on February 13, 1921 he preached his famous sermon on amusements in which he denounced those Christians who had become "lovers of pleasure more than lovers of God."\(^{84}\) In the conclusion to his message Shields challenged any of his deacons "who thinks more of an evening at the theatre, of the diversion of a game of cards, or of the pleasure of the dance, than of the interests of a soul for whom Christ died" to make the choice to "resign either his pleasure or his office."\(^{85}\)

Many of the deacons at Jarvis Street were businessmen. This sermon was an important event in crystallizing their opposition to Shields and a major post on the long road to what would become the Jarvis Street schism of 1921. Beyond its significance for Jarvis Street, this sermon illustrates that some fundamentalists had, by the post-war period, become convinced that Baptist businessmen had failed to pass the tests of faith issued by the secular business world. To fundamentalists, the Baptist businessman's desire for socio-cultural integration often led to the abandonment of stewardship

---


and separation.

While fundamentalists represented the extreme in their view of business, the majority of Baptists remained committed to their evangelical roots. Baptist evangelicals encouraged businessmen to maintain a balance between socio-cultural integration and moral separation. In other words, evangelicals believed that businessmen could pursue their vocations in the world without taking on the moral standards of the world.

The views expressed in 1907 by R.D. Warren, Manager of the Standard Publishing Company (which published The Canadian Baptist) and President of the Baptist Convention of Ontario and Quebec, typify the evangelical line of reasoning. Warren instructed young men to "choose your business vocation in life not with a view to dollars and cents only, but rather with a view to your special adaptabilities, and to the opportunities which this or that calling or profession will afford you for the development of the best that is in you." True to the evangelical willingness to accommodate the new materialistic social ethic within their religious framework, he also advised young Baptists to "Enter upon your business or professional life with the fixed purpose of making your business a success financially . . . in order that you may be able, in the highest measure

possible, to help in the prosecution of Christian work.\textsuperscript{87}

In addition to these instructions, Warren offered his view of the ideal lifestyle:

\begin{quote}
    Of course as business men there are certain fixed principles that must always have our attention. Personal and home wants must be attended to. Reasonable heed must be given to the social demands which business relations may involve. But our business life should be so balanced that the Lord’s work should ever receive its full share of money, time and energy.\textsuperscript{88}
\end{quote}

For evangelicals, like Warren, a balanced lifestyle that allowed business to flourish, home life to thrive and the Lord’s work to move ahead was the ideal that every Baptist should seek. While in theory the evangelical view of business kept all things in their proper perspective and place, the achievement of a balance between integration and separation would prove elusive for many Baptist businessmen.

While Warren’s views represented the general evangelical perspective concerning business, not all evangelical Baptists were agreed on the degree of cultural accommodation that they should practice. As George Rawlyk has pointed out, in the period between 1880 and 1914 Baptist evangelicals were divided into conservative and

\textsuperscript{87} Ibid.

\textsuperscript{88} Ibid.
liberal camps." While they worked together harmoniously during this period, they held increasingly divergent theological and cultural views.

Conservative evangelicals allowed the businessman to pursue socio-cultural integration, but they placed strict moral limits on the extent of such integration. These evangelicals stood firm in their commitment to a traditional biblical basis for Baptist teaching on business ethics, amusements and stewardship. Conservative evangelicals continued to look to the Scriptures and their church for moral guidance.

Liberal evangelicals took a more tolerant approach that left decisions concerning theology and culture to the individual. Under this ideology, businessman were given more freedom in deciding how far to go with integration and what constituted moral business practice. Liberals allowed business to reshape their religion to a far greater extent than their conservative brethren. Financial and administrative methods learned in the business world were brought by liberals into the church context. At the personal level, liberals were often willing to compromise their business ethics for the sake of material success, and they often showed a willingness to engage in activities and lifestyles that more conservative Baptists found objectionable. As Rawlyk has

noted, it was to this group that many "of the emerging central Canadian Baptist commercial elite belonged." 90

At the opposite extreme to the fundamentalists were what might be called the liberal-modernists. These Baptists made it their objective to encourage the free flow of ideas and eliminate the remaining religious barriers to socio-cultural integration. In the theological realm, such liberals questioned creationism and biblical infallibility. They also demanded that Baptist theology and practice be made relevant to current social and economic realities. For some Baptist businessmen, the liberal position offered a means of rationalizing their unrelenting pursuit of self-reliance and worldly respectability. For others, like Toronto clothing manufacturer John Northway, owner of John Northway and Son Limited, the acceptance of liberal theology required the Baptist businessman to pursue the noble objectives of social and economic justice. For Northway this meant the encouragement of co-operation between workers and management and a more equitable approach to profit distribution through profit-sharing. 91 Liberal-modernists were at the forefront of encouraging Baptist integration within the Canadian cultural

90. Ibid., p.39.

91. For details concerning Northway's progressive outlook and his profit sharing plan see Wilson, John Northway, pp.173-187.
mainstream.

In the years following the first world war Baptists became increasingly polarized in their views of businessmen. As the theological and cultural battle lines between fundamentalists and modernists became more fixed, Baptist businessmen were under increasing pressure to declare their allegiance to socio-cultural integration or separation. The tolerance of a Baptist evangelical consensus that allowed conservative evangelicals and liberal evangelicals to live in harmony between 1880 and 1914 disappeared when the businessman's lifestyle became an important element in the fundamentalist-modernist controversies of the 1920s. Many Baptist businessmen were caught in the crossfire of opposing theological and cultural views, convictions that both desired the support of the businessman.

In the final analysis, central Canadian Baptists found business involvement highly problematic. While they supported and encouraged the arrival of capitalism, fundamentalist and some conservative evangelical Baptists propagated the view that the wealth and worldliness associated with business contributed to a decline in religious commitment in the late nineteenth and early twentieth centuries. By the end of the first war, these Baptists were resolved to hold Baptist businessmen accountable for their choice of lifestyle. Purity of
faith and practice, they argued, must be dominant. As self-appointed guardians of the faith, these Baptists kept a watchful eye on the denomination's businessmen.

The view of business as adopted by culturally liberal Baptists, which included many prominent businessmen, tried to harmonize the interests of religion and business. In a masterstroke of rationalization, liberal Baptists advanced the view that material success served a spiritual purpose: the earthly expansion of the Kingdom of God. Without the material prosperity that business provided, the church would lack the resources needed to fulfill its mission. Thus, business was an honourable and essential calling in which the material benefits to be gained far outweighed any spiritual risks to be endured.

As we shall see in the next four chapters, the impact of secular business on church life and personal relationships within one specific congregation, that of Jarvis Street Baptist Church was dramatic. As business came to dominate Canadian culture in the last half of the nineteenth century, the church had to confront the conflicts between members that secular business produced. It also had to deal with the growing belief that the sacred religious world had much to learn from the secular business world. The abandonment of separation and stewardship for socio-cultural integration and materialism by the church's businessmen also proved troublesome. In
Jarvis Street business helped to secularize religion and the effects were felt within the church context and beyond.
CHAPTER 3

BUSINESS IN THE CHURCH:
THE BEGINNING OF SECULARIZATION, 1848-1880

When did the secularization process begin for the Baptist businessman? This is a difficult question. Secularization affected every individual differently. Still, the secularizing effects of business on religion are clearly evident at certain points in the Canadian Baptist experience. Without question, the introduction of business methods to church administration and the church disruptions caused by secular business disputes profoundly altered the content and the conduct of Baptist life.

In the particular case of Jarvis Street Baptist Church the impact of business on both the individual businessman and church life between 1848 and 1880 was dramatic. Disputes among members over secular business matters grew more frequent and disruptive as increasing numbers of businessmen joined the congregation. Church leaders and members often served as arbitrators in complex secular business matters that, on at least two occasions, resulted in major schisms. Unprepared and unqualified to settle disagreements over secular business matters, Baptist leaders both within and outside Jarvis Street called for the church to withdraw from this task in the 1860s. By the late nineteenth century, the responsibility for settling a secular business dispute with a fellow Baptist no longer lay with the congregation but with the individuals involved.
One purpose of this chapter is to demonstrate that the businessmen and pastors of Jarvis Street redefined the boundaries between sacred and secular and slowly implemented the removal of the congregation from its role as arbitrator in disagreements over secular business deals. By 1880, instead of bringing a dispute to the public forum of an open church meeting, members were expected to settle their differences over secular business personally and privately. This shift of responsibility, from congregation to individual, represented a retreat on the part of what would become Canada's premier Baptist church. No longer would this Baptist congregation intervene in business matters that adversely affected the personal relationships of its members. At Jarvis Street the contemporary secular axiom that "business is business and religion is religion" was becoming reality.¹

In the area of church administration, the impact of business was also significant. As businessmen assumed positions of church leadership at Jarvis Street, they introduced a more businesslike approach to the management of the church's fiscal affairs. Increasingly, from the mid-nineteenth century, the church was dominated by

members of the central Canadian Baptist business elite who demanded careful administration, a strong organizational structure, highly qualified pastors and church programs that could rival the best that other denominations had to offer.

This chapter covers four important topics: an explication of Baptist theory concerning church divisions, discipline and disputes; a brief history of Jarvis Street Baptist Church; a consideration of specific business disputes within the Jarvis Street congregation; and an overview of the introduction of business methods at Jarvis Street. Exploration of these subjects will reveal how secularization of the Baptist businessman began.

Division, Discipline and Disputes In The Canadian Baptist Context

Before consideration of Jarvis Street can begin a brief discussion of three important concepts must be undertaken. While the issues of division in the church, discipline, and private disputes among members has remained a constant concern throughout Christian church history, the attention given these issues by nineteenth century Canadian Baptists was particularly intense. Theoretically, Baptists believed that each of these issues was to be addressed within the local church. Using biblical instructions like those given in the Pauline
epistles to the early church, as their guide and standard, many Canadian Baptist churches exercised a high degree of control over the moral practices of their members.

In the early and mid-nineteenth century, strict conformity to the moral dictates of the church was both expected and encouraged. As the country became more urbanized, industrialized and commercialized, many Baptist churches found their definitions of "proper" morality inadequate to meet the new complex moral challenges and questions that were the by-products of profound social and economic change. In particular, the problem of how to respond to the ethical challenges raised by a business-dominated culture troubled many Baptist congregations. By the late nineteenth century, some Baptist churches had followed the Methodists and Presbyterians in redefining their moral role in business matters by placing increasing responsibility for moral choices on the individual. Like other Protestant denominations, Baptists relaxed their discipline for business-related offenses. Moreover, Baptist churches relied more heavily on the secular court system to settle cases that had previously been within their prerogative.

The fear of schism or a permanent church split was constant for Canadian Baptists in the nineteenth century. Warnings to be on guard against internal strife and discord were common. An article taken from the Examiner
on "Division In Churches" for example, appeared in the January 2, 1873 issue of The Canadian Baptist. The article declared that, "notwithstanding the many inspired exhortations to be of the same mind, to the exercise of brotherly love, patience, forbearance, long suffering, and forgiveness, the instances are common and numerous where churches are divided and weakened by their divisions."² Many Ontario Baptists knew from their own bitter experience that this statement was true.

By mid-century internal turmoil and division over doctrinal and personal issues had clearly visited many Baptist churches in the province. In 1822, at the first Regular Baptist church in Oxford Township, for example, disagreement over access to the Lord's Supper and the decision by several leading members, including Darius Cross and James Harris, to accept Arminian or "Free Will" doctrine resulted in a schism and the subsequent formation of a Free Communion Baptist church in the town of Oxford (Woodstock).³ The Regular Baptist church in Oxford Township was also troubled by disputes over a handkerchief, a piece of cloth and a bargain over some

---

2. Ibid., "Division In Churches," January 2, 1873.
rope.' In what became Talbot Street Baptist Church, London, quarrels over the administration of the Lord's Supper, the suitability of the pastor and the scriptural validity of the office of church clerk, caused internal division in the late 1840s and 1850s. Toronto Baptists particularly experienced the ravages of internal strife and schism, as we shall see.

The reasons for disunity were numerous. Among them were personal business rivalries and the desire for prominence and notoriety. In addition, Baptist immigrants brought with them strong and often conflicting convictions about church doctrine and polity. As Canadian-born Robert Alexander Fyfe, an early pastor of March Street and later Bond Street Baptist Chapel in Toronto, observed:

Without reflecting on the character of a single individual, it cannot have escaped the notice of the observant that in a new country, where immigrants from all points of the compass are thrown together, even good men of the 'same faith' are often very illly adapted to work together. . . . Each one would think, when the work was not done as he had been accustomed to see it done, that there must be something very wrong, and his conscience could not sanction wrong.

Clearly, before 1850, in the formative years of the

Baptist church in Canada, ethnic and cultural differences

4. This information is based on a summary of the church minutes found in Zella M. Hotson, Pioneer Baptist Work In Oxford County (Woodstock: Commercial PrintCraft, n.d.), p.17.

5. Information concerning these divisions is found in Fox, A Century of Service, pp.13-15, 19-21.

as well as personal rivalry produced conflict.

Canadian Baptists also took the maintenance of church discipline and faith among church members seriously. The list of offenses for which members could be "excluded" was long. 'Drunkenness, sexual immorality, stealing, criticizing one's brother and business improprieties such as fraud, embezzlement or the failure to pay one's debts were among the more common reasons for discipline. Although, as historian William Sherwood Fox pointed out, "in conformity with true Christian charity, the door for genuine repentance was held open," failure to follow the articles of faith and practice almost always resulted in the offender's removal from membership.' On December 18, 1840 the First Baptist Church in Brantford, for example, "excluded" one of its members "for neglect of duty, and a

7. Exclusion was the Baptist equivalent to excommunication. It meant that an individual lost their membership, the fellowship of other Baptists, and was not allowed to attend the church or to partake of the Lord's Supper. One practical problem related to exclusion was the Baptist belief in congregational autonomy. While one congregation might exclude an individual there was no way to stop another Baptist congregation from granting that individual membership. Exclusion was not a permanent state and could be revoked upon the confession and repentance of the offending party. For a discussion of exclusion and its effects on Baptists see W.H. Elgee, Social Teachings of the Christian Churches, Protestant, The Early Period, Before 1850 (Toronto: Ryerson Press, 1964), pp. 84-86.

capital crime." 9 For that same year the total number of exclusions was five out of a membership that stood at eighty two by year's end. 10 In 1819 at the first Baptist church organized in Oxford Township, Nancy Brink was excluded for joining a Methodist class. 11 In a Baptist congregation discipline was strictly maintained.

Finally, until the late nineteenth century, it was assumed in central Canadian Baptist circles that private disputes among members would be settled in public church meetings. In part this method of dispute resolution reflected the conditions present in frontier society. For Baptists in Ontario, the harshness of pioneer life encouraged an austere, disciplined and communal approach to religion that as John Webster Grant has noted, "made for tightly knit communities" but "must also have contributed an element of instability." 12 Thus, when two members disagreed about a personal or business matter, the case was brought to the church for discussion and resolution. In accordance with Baptist polity, the matter would be put to a vote of the congregation, whose decision

10. Ibid.
12. Grant, A Profusion of Spires, p.58. For the connection between frontier conditions and religion see, Elgee, Social Teachings of the Christian Churches, pp.82-86.
was considered binding on the parties involved.  

Whatever the conflict, members were encouraged to seek a speedy settlement within their individual church. A literal interpretation of certain New Testament passages led Canadian Baptists to forbid their brethren to take another Baptist to court.  

As we shall see, however, as business disputes grew more complex and intense, this principle was frequently disregarded. One Baptist businessman might take another to court if he lost confidence in the church's ability to render a just judgement.

Theoretically, then, Canadian Baptists had both a theological basis and a practical framework for handling divisions, discipline and disputes in the church. But the potential for trouble arising out of ethnic diversity,

13. For evidence that this polity was followed see, Hotson, Pioneer Baptist Work, p.17. Landon, Western Frontier, p.106.

14. The most important passage was 1 Corinthians 6:1-8. "Dare any of you, having a matter against another, go to law before the unjust, and not before the saints? Do ye not know that the saints shall judge the world? and if the world shall be judged by you, are ye unworthy to judge the smallest matters? Know ye not that we shall angels? how much more things that pertain to this life? If then you have judgments of things pertaining to this life, set them to judge who are least esteemed in the church. I speak to your shame. Is it so, that there is not a wise man among you? no, not one that shall be able to judge between his brethren? But brother goeth to law with brother, and that before unbelievers. Now therefore there is utterly a fault among you, because ye go to law one with another. Why do ye not rather suffer yourselves to be defrauded? Nay, ye do wrong, and defraud, and that your brethren."
personal rivalry and differing Baptist backgrounds loomed large for Baptist immigrants to Upper Canada. These challenges were largely unrecognized by pioneer Baptists as they struggled to establish themselves in a new and often hostile land. Once the overriding concern for survival had passed, however, and a greater number of Baptists achieved material prosperity, Baptist theology and its disciplinary structure were severely tested. This can be further exemplified by the experience of Jarvis Street Baptist Church.

**Jarvis Street Baptist Church: A Brief History to 1875**

"The mother church, now worshipping in its beautiful home on Jarvis Street, originated October 16, 1829, when appears the first written record."\(^15\) This statement by E.O. White in his 1901 *Baptist Calendar*, helped to standardize a false chronology of Baptist church origins in Toronto which has only recently been revised.\(^16\) It is the intention here to set out accurately the background and development of the Baptist faith in Toronto.

---


Exactly when Baptist activity in Toronto began is difficult to establish with certainty. It is clear, as John Webster Grant has observed, that "the Baptists, who had a later start, never rivalled the Methodists in numbers" in the Upper Province." In York, the Baptist effort was begun in earnest with the arrival of Alexander Stewart in 1818. A native of Perthshire Scotland, Stewart experienced personal rebirth or salvation after hearing a Baptist evangelist in the Scottish town of Moulin. After preaching near Perth, Scotland, for a short time, Stewart came to Canada with his family and immediately set about the task of establishing a Baptist church in his adopted country. In recalling the events of 1818, John Menzies, a Baptist who later became a member of the Disciples of Christ, noted,

"Brother Stewart from Perth and family came out then and we came up with them to York [now Toronto] and when we spent a few days there we found out that a few disciples that were like sheep that had no "shepheard" [sic]. We formed the first Baptist Church that ever was in that place, where we continued about a year and a half, during which time several came to the place and joined the church."

Here, then, was the beginning of the Baptist Church at York. The church struggled to survive, facing stiff competition from other religious sects who sought to gain a foothold in York at Baptist expense. "Shortly before we

17. Grant, A Profusion of Spires, p. 224.

18. John Menzies to Elder Archibald Cameron, January 12, 1841. John Menzies Biographical File, CBA."
left Toronto," Menzies stated, "a few of the members embraced new sentiments, and altho, [sic] they were baptized and were several years with the churches in the Old Country, they withdrew from the church and maintained that they did not believe the Gospel till then and were not baptized."\textsuperscript{19} Desertion to rival religious sects was only one of many problems encountered by York Baptists. When, in the spring of 1820, Menzies and Stewart carried their message to "the woods," York Baptists were again left leaderless.\textsuperscript{20}

Internal strife took its toll. A disagreement between Menzies and Stewart over "some worldly matters"\textsuperscript{21} resulted in "the separation of the church."\textsuperscript{22} According to Menzies, "the most part" of the disgruntled members "joined those very men, that they parted with in Toronto for, what they called Berean sentiments."\textsuperscript{23}

\textsuperscript{19. Ibid.}

\textsuperscript{20. Ibid.}

\textsuperscript{21. There are no specifics concerning what caused the disagreement. Stewart and Menzies may have held different views of a business matter or another lifestyle issue.}

\textsuperscript{22. Menzies to Cameron, January 12, 1841. The term separation is used here to refer to a church split or schism.}

\textsuperscript{23. Ibid. The presence of "Berean" ideas in York is interesting. A Presbyterian minister named John Barclay founded the Bereans, also called Barclayites or Barclayans, at Edinburgh in 1773. Barclay taught a modified Calvinism, denied the existence of natural theology, stressed the supremacy of the scriptures and the Holy Spirit’s illumination of them as the keys to}
Following his disagreement with Menzies in 1820, Alexander Stewart continued his missionary endeavours and he taught school in Toronto Township. Ill health forced him to return to York in 1826 where he commenced business as a land agent and gave the tiny Baptist congregation assertive leadership. Stewart's efforts to attract hearers included advertising in the Colonial Advocate:

A. Stewart . . . preaches every Lord's day (and will continue to do so regularly) at 11 o'clock forenoon, and at 6 o'clock P.M. in Mr. Patfield's School House.

Stewart's preaching activities became frequent and widespread. By 1828, Stewart's Sunday schedule included

salvation by faith. While Canadian Baptists would have agreed with some of Barclay's ideas, his assertion that creation provided no proof for the existence of God stood in sharp contrast to their position that creation clearly testified to God's existence. Barclay also put forward biblical interpretations that clashed with the traditional Baptist view. He argued, for example, that the speaker in all first person Psalms was Christ. Berean assemblies were founded in a number of Scottish and English cities in the late eighteenth century. After Barclay's death in 1798, most of the Berean congregations disappeared or joined the Congregationalists. For information on the Bereans see Dictionary of Scottish Church History and Theology (Downers Grove, Illinois: InterVarsity Press, 1993), pp.61-62; Harry Escott, A History of Scottish Congregationalism (Glasgow: Congregational Union of Scotland, 1959), pp.37-42; James Bullock and Andrew I. Drummond, The Church in Victorian Scotland 1843-1874 (Edinburgh: The Saint Andrew Press, 1975), Volume I, p.45, Volume II, p.35; The Dictionary of National Biography, Volume I, pp.1086-1087. For the Baptist position on natural theology see Fyfe, Theological Lectures, pp.4,79 and Farmer, ed., E.W. Dodson, p.136. For Barclay's view of the Psalms see John Barclay, Preface to the Psalms (Chesley: A.S. Elliot, 1880), p.21.

four services: one in Gaelic and three in English. Stewart also propagated his message by publishing his sermons.  

25. In July 1827, William Lyon Mackenzie’s printing house published Stewart’s *Two Essays: The First. On The Gospel: The Second. On The Kingdom Of Christ; And A Sermon On Baptism*. Orders for this pamphlet were received from Baptist businessmen like James Lesslie, who distributed copies to the stores of Edward Lesslie and Sons in York, Dundas, and Kingston.  

26. In 1828, Baptists at York ordained Alexander Stewart as their first pastor. Among the Baptists the process of ordination involved the calling of an ordination or examining council by the home church of the candidate. Invitations were sent to Baptist churches in the surrounding area. Each church selected delegates to sit on the ordination council. On a prearranged date the candidate’s doctrinal views and "fitness for ministry" were examined by the council and a decision made by vote of the council concerning the candidates suitability for the gospel ministry. Ordination proceedings usually concluded with a worship service in which the new pastor _

25. Alexander Stewart, "Register of Sermons Preached," August 31, 1828. (MS) 210, Box 11, Louis Melzack Collection, TFRBL.  

was publicly set aside, by the laying on of hands, for the work to which God had called him. Following Stewart’s ordination, the Colonial Advocate reported the event:

York Baptist Church—This religious society has been formed for some time, but has not, until now, obtained a settled pastor. Elder Alexander Stewart, was as we understand, ordained to the pastoral charge on the Sabbath before last.

The installation of Stewart as pastor represented an important first step in establishing a permanent Baptist presence in the town. Still, Baptist success was far from assured.

Despite Stewart’s tireless endeavours, the church’s struggle for sound establishment continued. As Edith Firth has observed, "the Baptist congregation in York before 1834 was never large and because of its internal problems it had less impact on the community as a whole than other churches." The church met in the home of Alexander Stewart at 76 Yonge Street until it rented the


Old Masonic Hall in Market Lane. In 1832, a small chapel was erected on March (now Lombard) Street. At the first church meeting for which written minutes survive, held 16 October 1829, Joseph Wenham, manager of the York Branch of the Bank of Upper Canada, was appointed church clerk. Finances were a constant concern of York's Baptists. One response was to adopt the established church practice of pew rents. Ministerial support came by subscription, where members pledged to give a specified amount of money, usually in each quarter, to pay the pastor's salary.

Institutional development did not preclude internal strife over religious principles and practice. Disagreements about Calvinism surfaced in the early 1830s. Certain comments by James Lesslie in March 1832, hint of the trouble that was brewing:

Mr. Fraser preached the sermon to Young Men in the evening on "Behold now is the day of salvation"-- an


31. The information given here is taken from Minutes of the Baptist Church at York, 1829-1832 (MS), JSBCA; Firth, The Town of York. 1815-1834, pp.1x,98; Directory of the Jarvis St. Baptist Church, August, 1897 (Toronto: Dudley & Burns, 1897), Appendix. "A Short History of the Jarvis Street Baptist Church," p.50.
animated & impressive discourse altho[ugh] savouring of the peculiar tenets of the Arminians.32

Lesslie's statement suggests that when it came to Calvinism the sensibilities of theologically literate Baptists ran high.

Throughout the nineteenth century, deviations from the traditional Baptist belief in the five points of Calvinism were a constant source of concern and controversy. In 1855 for example, the Christian Messenger carried an article concerning "Hyper-Calvinists in the town of Dundas" who had been "excluded" from the Regular Baptist Church for the "great deal of trouble and unseemly contention" they had instigated while they were still part of the congregation.33 Regular Baptists rejected the "anti-mission" position of the Hyper-Calvinists.34 They

32. James Lesslie, Diary, March 25, 1832, (MS), Dundas Historical Society Museum. Lesslie's reference to Arminianism was probably a reaction against the teaching of the Freewill Baptists. They taught that Christ died for humankind not just the elect and that predestination was compatible with man's freewill to choose or reject salvation. This doctrinal position had its roots in the works of Jacobus Arminius (1560-1609), the famous Dutch Reformed theologian. For more detail on Arminius and Arminianism see Carl Bangs, Arminius: A Study in the Dutch Reformation (Grand Rapids: Zondervan Corporation, 1985). For the doctrinal position of central Canadian Freewill Baptists see A Treatise of Faith of the Freewill Baptists with an Appendix. Containing a Summary of their Usages in Church Government (Dover, New Hampshire: David Marks for the Freewill Baptist Connexion, 1834). This treatise was accepted by Freewill Baptists in central Canada in 1834.

33. CM, "Hyper-Calvinists In Dundas," June 14, 1855.

34. Ibid.
took the doctrine of limited atonement to its logical conclusion and characterized evangelistic endeavours as "needless." 35

Later in the century, the decline of Calvinism was one reason for Charles Haddon Spurgeon, the famous English Baptist preacher, to charge, in August 1887, that "A new religion . . . being destitute of moral honesty, palms itself off as the old faith with slight improvements, and on this plea usurps pulpits that were erected for gospel preaching." 36 In March of 1887, Spurgeon had declared, "We care far more for the central evangelical truths than we do for Calvinism as a system; but we believe that Calvinism has in it a conservative force which helps to hold men to vital truth." 37 While Spurgeon was willing to abandon the intolerance and rigidity that accompanied the Calvinist theological system he was not willing to give up its doctrines. Spurgeon admitted that the "downgrade controversy," as it came to be called, was primarily "not a debate upon the question of Calvinism or

35. Ibid.

36. The Canadian Baptist carried Spurgeon's views soon after they appeared in the Sword and Trowel. For this statement see CB, "Another Word Concerning The Down-Grade," August 25, 1887.

Arminianism, but of the truth of God versus the inventions of men." The result of such "doctrinal falsehood" Spurgeon argued, was "a natural decline of spiritual life." While the tenets of Calvinism were overshadowed in the downgrade controversy by concern over the rise of modernism, they were at issue. As Tim Curnow et al pointed out in a recent study of Spurgeon, "it was not so much that the doctrines of grace as articulated by reformed theology were being explicitly denied, as they were not being definitely preached; it was not that they were being openly attacked, but rather they were being quietly ignored."  

Canadian Baptists kept a watchful eye on the downgrade controversy. Many shared Spurgeon's concern over the growth of unorthodoxy and uncertainty that accompanied the decline of Calvinism. One editorial in


the Canadian Baptist expressed sympathy for Spurgeon's message and criticism of his methods: "While we sympathize in most part with the doctrinal views of Mr. Spurgeon, and regret as thoroughly as he does the tendency of this age towards the new in theology, we cannot help but believing that there would have been a better way of acting than the one he has chosen." 42 The criticism of method was for Spurgeon's withdrawal from Baptist Union in late October 1887. Support for Spurgeon's message included a commitment by many Canadian Baptists to traditional Calvinistic doctrine.

Another factor that led to dissention in the Baptist church at York was personal rivalry. The influx of younger, more able preachers and leaders introduced a destructive competitive spirit into the church. Thomas Ford Caldicott, who would later pastor Bond Street Church from 1860 to 1869, joined the church in this period. 43 A native of Northamptonshire, England, Caldicott was trained as a shoemaker. His love of study and preaching, however, gained him an opportunity to open a day-school in Leicester. He emigrated to Canada in 1827 and became a tutor for the 79th Highland Regiment. He subsequently

42. Ibid., "Mr. Spurgeon And The Baptist Union," November 24, 1887.

43. Although pastor is a noun, it was often used, by nineteenth century Canadian Baptists, as a verb to describe the act of shepherding the flock of God. I have adopted that usage here and elsewhere in this chapter.
became regimental schoolmaster with the rank of sergeant. Caldicott joined March Street Church in May, 1831. While in Toronto, he opened Caldicott’s Classical and Commercial Academy on Market Street and by 1833 he ran a small book and stationery store at 187 King Street East.44

Young John Carter, who became a deacon of the church in the late nineteenth century, was deeply impressed with Caldicott’s oratorical skill. "He had a splendid, deep-toned musical voice," Carter later recalled, "and he deliberately and distinctly pronounced every word he uttered . . . So great were his services as a preacher in demand, not only in March Street Church, but also in the country, that he was strongly urged by many friends to give himself wholly to the work of the ministry."45 Caldicott eventually followed this advice and was ordained in 1834. He served as pastor for twenty-five years in Baptist churches in New England and New York before


returning in 1860 to pastor his home church in Toronto.

A second gifted speaker who joined the church in the early 1830s was John Eglinton Maxwell. Maxwell emigrated from Scotland with his own ideas of Baptist polity and practice. He married Johanna Carfrae, daughter of Thomas Carfrae Jr., an influential and wealthy general merchant, and quickly gained approval to preach." In his diary, Maxwell expressed his dissatisfaction with the quality of preaching: "Lord's Day, November 2, 1834—heard Mr Stewart's lecture from John XVII . . . his remarks were a little confused and incorrect." By late November personal rivalry had led to charges of impropriety. Maxwell noted, "A meeting had been held in Mr Stewarts on Thursday at 2 PM when Mr Caldicotts affairs were freely canvassed. Many things were laid to his charge; he defended himself at some length and gave full satisfaction to all. He is now fully restored to the confidence of the church." Although Caldicott once again set about the


47. Maxwell, Diary, November 2, 1834, MTRL.

48. Ibid. November 31, 1834.
task of preaching, rivalries between the preachers persisted.

In December, increasing dissention and ill-feeling forced church leaders to try to settle the matter of a preaching schedule. Maxwell proposed that three preachers be used in rotation at various places "around Toronto." He also suggested "that a plan should be drawn out, of the place where, and the time when each individual should preach for six months beforehand." Stewart opposed Maxwell's proposal. He feared that "should the people know who was to preach . . . they might be induced to come at one time, when a preacher was to engage whom they favoured, and might forbear coming when one came whom they disliked." Stewart also contended that Maxwell's plan "was calculated to call forth unhappy feelings" among the leaders, "one finding himself in the shade while he saw the people running after another." Maxwell retorted that "it was the duty of every Christian to go and hear a man by whom they were edified, instead of one under whose ministry the precious time was wasted." Timothy Parsons, another preaching Elder, argued that "with respect to the country it was of little consequence who preached . . . but with respect to Toronto it was different; that here they had their likes and dislikes." 49 This debate over

49. All of the quotations in this paragraph are taken from *Ibid.*, December 19, 1834.
preaching deepened the hard feelings already evident among the leadership. Dissent led to division. In 1836 the Baptist church in Toronto experienced schism. Although the exact reasons for the division are unclear, it is likely that the personal animosity between Stewart and Maxwell played an important role in this event.

Toronto Baptists then entered another period of uncertainty. One group, under John Maxwell, returned to the Masonic Hall for their church services. A second small group remained with Stewart at the March Street chapel. Tensions continued to trouble this group and after charges of indiscretion were brought against Stewart, he retired from the ministry and the church disbanded, renting the March Street Chapel to other religious groups.⁵⁰ Maxwell’s flock continued to meet until he accepted a call to a Baptist church in Clyde, New York in July 1838. Despite the attempts of Reverend Samuel Tapscott, Reverend Newton Bosworth and an appeal for a missionary pastor to the Colonial Baptist Missionary Society which resulted in the short pastorate of W.H. Coombs, the Baptist cause in Toronto continued to flounder until the mid 1840s. The lack of consistent visionary leadership and the persistence of internal tensions over polity and personality left the church with a membership

---

⁵⁰ CB, "Reminiscences," April 22, 1886.
of only thirteen in 1840.\textsuperscript{51} But by the end of 1846 the number had grown to seventy seven.\textsuperscript{52} In its formative years from 1818 to 1840, the Toronto Baptist church experienced hard times that were products of frontier life and the differing backgrounds of its immigrant membership.

Nevertheless, with the installation of James Campbell from Scotland as pastor in 1842, the March Street Baptist Church began to grow. Still, after Campbell resigned in 1844, it was the ministry of the church’s first Canadian-born pastor, Robert Alexander Fyfe, that established the church on a firm footing. (See Plate 1) Born October 20, 1816, to a Presbyterian father and a Baptist mother, on a farm in the parish of Ste. Philippe, near the village of Laprairie about fifteen miles south-east of Montreal, Fyfe was baptized by Reverend John Gilmour in April 1835. Convinced that the call of God to the gospel ministry rested upon him and eager to complete his elementary and high school education, Fyfe enrolled at the Hamilton Literary and Theological Institution, later Madison University, which was located in New York State half-way between Buffalo and Albany, for the fall of 1835. By the summer of 336, Fyfe was physically exhausted and financially strapped. He returned home to Laprairie desirous of regaining his health and replenishing his

\textsuperscript{51} Ibid., April 29, 1886.

\textsuperscript{52} Minute Book, 1845-1855, April 2, 1846.
finances. When his health and financial situations did not improve as quickly as he had hoped, Fyfe enrolled as one of two students in the new Baptist Academy in Montreal in the fall of 1836. In the summer of 1837 he enrolled in the Manual Labour High School in Worcester, Massachusetts, where he studied and taught school for three years. Eventually, with the material assistance of the Ottawa Valley's prominent Baptist timber merchant, Stephen Tucker, Fyfe gained the opportunity for a proper theological education. In 1839 he entered the Newton Theological Seminary in Boston, arguably the best Baptist theological institution on the continent, and "having finished the reg'lar course" he received his certificate on Graduation Day, August 24, 1842.\textsuperscript{51}

Fyfe's call to March Street in September 1844 signalled a new beginning. When the votes of the members were counted, thirty-four supported the call while only six opposed. Of great concern to Fyfe, however, was the large number of abstentions. The church roll included sixty-four names.\textsuperscript{54} Still, Fyfe set about the task of


\textsuperscript{54} Minute Book, 1845-1855, Early Roll, September 4, 1845, September 18, 1845.
drawing a divided church together. He cultivated friendships with the deacons and businessmen in his congregation. He solicited the aid of dry goods merchants Robert Cathcart and William McMaster in securing property and devising plans for a new church building. By the late 1840s, Baptists like Fyfe were moving to embrace the values and aspirations of the emerging middle class. March Street, with its "miserable houses" and "vicious and miserable kind of people," did not provide a suitable setting for Toronto Baptists to realize their desire for respectability.55 "Getting the church away from March Street and it surroundings was, humanly speaking," Fyfe later noted, "the first step towards permanent prosperity."56 Fyfe's choice of words to describe this era in the church's history leaves no doubt about the growing desire among Baptists to place the sacred within the secular world through their own "epics in stone."57

In fact, despite a membership of less than a hundred, Fyfe succeeded in leading the church through a relocation and building program. In August 1847 a site was secured on the West side of Bond Street. Three weeks before the new neo-classical church building opened its doors for

57. For an analysis of the changes in church architecture and their significance in nineteenth century Ontario Protestant culture see Westfall, *Two Worlds*, pp.126-158.
worship on June 25th, 1848, Fyfe resigned. As Fyfe's biographers, J.E. Wells and more recently, Theo Gibson have pointed out, internal pressure to make the church a strict communion fellowship was the major factor in Fyfe's decision to leave Toronto. 58 Even as the Toronto correspondent for the Montreal Register rejoiced that "the whole work has been completed with much harmony, by the zeal and energy of the people" 59 the Globe lamented Fyfe's departure:

The departure of Mr Fyfe from Toronto has been deeply regretted by a numerous circle of friends of other persuasions, as well as those to whom he ministered. Mr. Fyfe was a most valuable member of the society in this city. To many religious and benevolent institutions he gave the benefit of his great zeal and activity, both at public meetings and in the transaction of their business. A warm friend of civil and religious liberty, he took a deep interest in the recent struggle for the ascendancy of liberal opinions in the province. In the question of opening up King's College, he took a more than ordinary share. His pen was ever ready in promoting the liberal cause which was essentially promoted by his exertions during his stay in Toronto, and it will not be easy to fill up the blank which his departure has made. 60

As this tribute indicates, Fyfe took the March Street Baptists into the political and religious arenas of the day. Fyfe was the first Baptist pastor at March Street to encourage his congregation to participate actively in

58. Wells, Life and Labors, pp.203-205; Gibson, Robert Alexander Fyfe, pp.166-180.


60. This statement is quoted in Wells, Life and Labors, p.216.
public affairs. In his efforts to bring about educational and political reform, Fyfe was a model for others to follow.

Fyfe's successor, James Pyper of Pontiac, Michigan sought to build on Fyfe's foundation. In cooperation with A.T. McCord, Toronto's Chamberlain, the title given the city treasurer at that time, Pyper founded and edited the Toronto Christian Observer. In the three years of its existence (1849-1852), Pyper used the Observer to express Baptist opposition to church establishment, materialism and slavery. In addition to covering important social and political issues, the paper also communicated Baptist doctrine and principles with evangelistic fervour. Under Pyper, Bond Street Chapel experienced rapid growth. "I found it sixty strong," he noted, "and left it composed of about two hundred and sixty." In 1853 the chapel was enlarged to accommodate more people. (See Plate 2) Thus,

61. See, for example, TOQ, "Infidelity: Its Antidote," March 1851, "A Safe Slave," March 1851, "Dangers of Fashionable Life," August 1851, "Why The Rich Should Be Liberal," March 1852, "The Month That Is Past," October 1852, "The Clergy Reserve Question," October 1852. Because of its own richness, the black Baptist story has not been discussed in detail here. It certainly deserves more attention from Canadian Baptist historians. Many of the blacks who came to Upper Canada were Baptists. In the southwest of the province, Canadian Baptists aided black slaves in their escape from slavery through the underground railroad. Twelve former slaves under Elder Washington Christian, a native of Virginia, formed the First Baptist Church in York in 1826.

62. Letter from Pyper to CM, November 29, 1855.
the seeds sown by Fyfe bore fruit under Pyper.

Yet even in midst of this unprecedented numerical growth controversy surfaced. Pyper's decision to allow Alexander Campbell, founder of the Campbellites, also known as the Disciples of Christ, to speak at Bond Street Church in the summer of 1855 drew severe criticism from fellow Baptists. Objections included the charge that "Campbell's unscriptural views of baptism" led logically to "the dangerous dogma of Baptistimal regeneration." Campbell's call for an end to theological "hair-splitting" and "divisions" were deemed "insulting to our intelligence" by one Baptist "Layman." In an earlier letter to The Christian Messenger under the headline "WHAT NEXT!-ALEXANDER CAMPBELL IN DR. PYPER'S PULPIT, PREACHING TO THE BOND STREET CHURCH," one Toronto layman asked in outrage, "Why should Baptist Churches throw open their doors to receive a man who shall hold in contempt the labour of our Christian Missionaries and tell us that our prayers are a farce; and our contributions a waste of money?" In a letter of his own, Pyper defended his decision by suggesting that while Campbell held views that

63. CM, "A Layman's Protest Against Campbellism," September 6, 1855.

64. Ibid.

65. Ibid., "What Next?-Alexander Campbell In Dr. Pyper's pulpit, Preaching To The Bond Street Church," August 16, 1855.
contradicted Baptist doctrine, his ideas fell within the parameters of evangelical orthodoxy." The controversy over Campbell served to confirm Pyper's earlier decision to resign. Tired and in ill health, he returned to Pontiac in the fall of 1855.

On October 14, 1855, Robert Fyfe returned to Bond Street as pastor. In this second tenure from 1855 to 1860, Fyfe mediated squabbles over the use of musical instruments in worship and business disputes between members. Despite such difficulties, Fyfe's ministry also had its successes. His articles and addresses articulated Canadian Baptist distinctives and history from a liberal, progressive viewpoint and called for a more unified effort in reaching "the lost" and helping "the saved." Under Fyfe, Bond Street Church launched a mission to "west Toronto." Fyfe also provided the impetus for Ontario Baptists to found the Canadian Literary Institute in Woodstock, to meet the needs of Baptists for higher education. Fyfe's passion for the development of Baptist higher education led to his selection as the Institute's first principal and professor of theology in July 1860." 

The resignation of Fyfe that year saddened the


67. For the information in this paragraph and more detail on Fyfe's efforts in this period see Gibson, Robert Alexander Fyfe, pp. 215-280.
members of Bond Street Baptist Church. Still, the arrival of former Toronto resident Thomas Ford Caldicott, in 1860, was cause for great rejoicing. Caldicott served his congregation well. In a move designed to secure the church financially and make it more businesslike, Caldicott initiated and implemented "systematic beneficence." This system of giving involved the use of "cards of beneficence" on which a member pledged to give a set amount towards the elimination of the church building debt. A "weekly offering system" was also instituted. These innovations, borrowed from the business world, "more than doubled" the church's revenues in the nine year period of Caldicott's ministry."

Caldicott also played the role of peacemaker in disputes between members and used his calm demeanour and quiet diplomacy to move church members away from confrontation and towards co-operation. As a pulpiteer, Caldicott's skills suited his situation: "his discourses were preeminently scriptural, methodical, and practical; and if not delivered with the fire and fluency of earlier years, they derived peculiar impressiveness from a

68. For more details see T.F. Caldicott, Systematic Beneficence (Toronto: Canadian Baptist Office, 1863), pp.1-38.

69. This observation was made in an obituary in CB, "The Late Dr. Caldicott," July 22, 1869. Church records for 1860 are not extant. In 1869 the church had $84.83 after all of its liabilities had been paid.
commanding presence, a deep rich voice, and a calm deliberation.  
70 But on July 9, 1869, Caldicott died suddenly from a massive heart attack.

With Caldicott's death the position of pastor devolved to William Boyd Stewart. Initially an assistant to Caldicott, Stewart had been promoted to co-pastor before an official call was extended to him. The "very precarious" health of Caldicott prompted this unusual circumstance.  
71 Indeed, by the time Stewart arrived at Bond Street from First Baptist Church in Brantford in July 1869, Caldicott had died. Stewart's first duty as pastor was to preach the funeral sermon of his predecessor.

Stewart's ministry was short but productive.  
72 The Bond Street Church started another city mission in the east end of the city. It purchased land for the erection of a church building for its mission work on Parliament Street.  
73 In the summer of 1871, the Baptist Church at Yorkville was organized. Bond Street sent twenty-six of

70. McMaster University Monthly, Volume IV, January 1895, p.149.

71. Minute Book, 1866-1881, May 17, 1869. JSBCA.

72. For biographical information on Stewart see William Boyd Stewart, Biographical File, CBA. One should also consult A Jubilee Commemoration: Being Exercises at the Fiftieth Anniversary of the Ordination of Rev. William Stewart, D.D. Principal and Secretary of The Toronto Bible Training School to the Work of the Christian Ministry (Toronto: L.S. Haynes Press, 1909).

73. Minute Book, 1866-1881, August 31, September 19, September 21, 1870.
its members to help establish this church." By February 1872, thirty-one other members left to assist in the formation of the Parliament Street Baptist Church."

Each of these efforts reflected a strong commitment to local mission work. To Stewart belongs much of the credit for supporting these extensions of the Baptist cause in Toronto.

A chronic respiratory ailment forced Stewart to resign in May, 1872. The choice of J.H. Castle as pastor in 1873 and the subsequent erection of a new church building on the Northeast corner of Jarvis and Gerrard Streets in 1875, received a mixed response from Toronto Baptists. According to William Davies, the wealthy meat packer from Alexander Street Baptist Church, Toronto, both the call extended to Castle and the construction of Jarvis Street Baptist Church was part of a "hateful" display or "spirit of centralization & aggrandizement" by Susan and William McMaster." In a letter to a friend, Davies offered his interpretation of events:

There has been built in this city recently a large Baptist Chapel, gothic, brown stone, spire pointing upward if not heavenward, marble baptistry &c &c cost $100,000 & odd, & the organ $7000 besides, & I believe it is all paid for, but it has been built regardless of the needs of the city. This

74. Ibid., July 3, September 20, 1871.

75. Ibid., February 19, 1872.

76. William Davies to a Friend, June 15, 1876. Box 4044, File 3, "Correspondence of William Davies," UWORC.
congregation was in a part of the city which was thickly populated but they had an old fashioned building. One of the members, a M.L.C.," say a Senator, very wealthy, married an American, [Susan Moulton McMaster] natural result they soon had an American minister, [J.H. Castle] then this new building also American, then the Lady & the minister lay their heads together & get a professional singer a sort of prima donna & she is paid $300.00 per year and many were very much hurt about it. It has been sanctioned by a majority & and the result will be I expect that some of their best people will leave."

Davies’ analysis reveals a growing concern and resentment about the ostentation of fellow Baptists like the McMasters. Davies found their use of wealth for public display and the achievement of greater respectability highly objectionable.

Without question, the new building’s exterior construction and interior appointments were well suited to its new home among the fashionable mansions of Jarvis Street. The Gothic structure of Queenston stone cost $103,000 to erect." (See Plate 3) William McMaster gave $60,000 to the project. Trimmed in Ohio stone and set off by columns of New Brunswick granite around its doorways, the new structure boasted a tower, spire and

77. Member of the Legislative Council.
78. Davies to a Friend, June 15, 1876. Box 4044, File 3, UWORC.
80. White, A Perpetual Baptist Calendar, p.64.
vane that rose 165 feet above the street below. The sanctuary contained a baptistry of polished copper curbed with "the best Italian marble," a pulpit des't of polished brass and pews made of walnut and chestnut covered in damask. The organ, with its 2240 pipes and more than 50 stops, cost $8,000 and was arguably the finest church instrument in Toronto."

In contrast to Davies' opinion, numerous articles in the city and denominational press celebrated the move to Jarvis Street. The Globe noted that the opening of the "magnificent church edifice" was "crowded to its utmost capacity, not only by members of the Baptist denomination, but by persons representing every Protestant church in the city." A writer to the Methodist Christian Guardian noted, "The zeal and enterprise which has been exhibited in our city (during the last few years) in church building is truly marvellous . . . The First Baptist Church, on Jarvis Street, just opened, is almost a cathedral, and a model in its completeness for Christian work." The Canadian Baptist heralded the dedication of the new church building as an event that "marked a new era in the history

81. I have used the description of the new church building found in the account given in the Globe, "Jarvis Street Baptist Church," December 3, 1875.
82. Ibid.
of the denomination, not only in this city [Toronto], but throughout the Province. "84 In fact, as Baptist historian Walter Ellis has noted "the church building was a concrete symbol of the rising status and power of evangelicals in Canada."85

The move to Jarvis Street epitomized the rise of Toronto’s Baptist business elite. The new church stood as testimony to the material success achieved by a generation of immigrant dissenters. It also represented a move by Baptists to the cultural mainstream. After 1875, Baptists possessed an edifice that proclaimed them part of the social and religious establishment. D.C. Masters claimed that as William McMaster escorted a distinguished English visitor past Jarvis Street Baptist Church he pointed out its fine architecture. His English guest commented, "The impertinence of these dissenters!"86 Fictional or factual, the anecdote is telling. For Canadian Baptists, Jarvis Street Baptist Church was a powerful and enduring expression of devotion to a new materialistic social ethic that professed service to a religious ethos that was gradually losing its hold.

84. CR, "The Jarvis St. Dedication," December 9, 1875.


"The Corruptions Within": Business Disputes, Internal Decay and the First Signs of Secularization

For Baptists at Jarvis Street, the rise of a business-dominated culture in the mid and late nineteenth century directly challenged church authority over the behaviour of its members. In this section three business disputes and their impact will be examined and the responses of businessmen, clergy and the wider laity will be analyzed. It is argued that business disputes between members reflected a negative trend. The church's control over the actions of its businessmen decreased as the complexities of business eroded the moral authority of the church and forced it to abandon its role as arbitrator.

Business disputes between members disrupted the life and ministry of Bond Street Baptist Church by the late 1850s. Working under the established practice that both personal and public conduct were subject to church scrutiny and discipline, church leaders, as two-time pastor Robert Fyfe pointed out, "generally brought" business disputes "before the whole church." A major source of conflict was preferential assignment. This practice included a promise by the debtor to pay one creditor or group of creditors ahead of all others. This binding contract, often concluded without the knowledge of

non-preferred creditors, resulted in their exclusion from any settlement of an insolvent estate. In the case of Watts v. Howell et al., for exampl.e, Robert Shackell, upon finding that his debts exceeded his ability to pay, made an assignment on February 7, 1860, for the benefit of his creditors. In his assignment Shackell specified that, after the sale of his property, all executions in "the hands of the sherriff or any bailiff of any division court in the county [of Brant]" should be paid "first." He then stipulated that the fourteen creditors named in a schedule attached to the assignment be paid." Finally, if any proceeds remained, those creditors not named in the schedule would receive what they were owed."

Dissatisfied with this arrangement, Charles Watts, one of the creditors named in the schedule, took the matter to court, claiming that the assignment was preferential and that it contravened Chapter 26, Section 18 of the Consolidated Acts of Upper Canada. Both the County Court of Middlesex and on appeal, the Court of Queen's Bench found that, although there was no intent "to give a preference to any class of creditors," the wording

88. Christopher Robinson, Reports of Cases Decided in the Court of Queen's Bench Volume XXI, (Toronto: Henry Rowseil, 1862), p.255.

89. Ibid., p.256.

90. Ibid.
of the assignment gave certain creditors preference."

By the late 1850s, this practice had become a major concern for the provincial government and legislation was drafted to deal with preferences. Following the passage of legislation prohibiting such assignments, the Court of Assizes for the Counties of York and Peel meeting in Toronto in the Fall of 1858 was flooded with "nearly three hundred civil cases—many of them undefended issue on promissory notes." Such notes were often involved in preferential assignments.

Within Bond Street Baptist Church, a series of incidents brought the issue of preferential assignment to the fore. In the case of John Tovell, partner in a tailoring and mens’ mercery establishment located at 50 King Street West, who declared bankruptcy in the winter of 1855, the church exercised the sternest discipline."

91. Ibid., p.259.

92. The first act to deal with the problem of preferential assignments was an "Act for Abolishing Assignments in Certain Cases and for Better Prevention and More Effectual Punishments of Fraud" Statutes of Canada, 1858, 22 Vic. 6, c. 96. For the situation in Assizes see the Globe "Toronto Assizes," October 12, 1858.

93. In 1850, John Tovell was an agent for J. [Joseph] Stovel, who owned a tailoring business on King Street. In 1851 he became a teacher in a local common school. By 1854 he was a partner in the tailoring and men’s wear firm of Tovell & Hoig, which rented a store located at 50 King Street West. For information on John Tovell see J.E. Middleton, The Municipality of Toronto: A History (Toronto: Dominion Publishing Company, 1923), Volume 1, p.539; Rowse's City of Toronto and County of York Directory for 1850-51 (Toronto: Henry Rowse, 1850),
Tovell, who was set up in business primarily through the generosity of fellow church member David Paterson, a prominent Toronto hardware merchant, stood accused of a variety of offenses. Citing "certain rumours bearing upon the moral character of brother Tovell" that affected "his good standing in this church," the church appointed a committee on February 25, 1855 "to investigate his case and report." 94  

Members of the committee were drawn from both the congregation and the diaconate. 95 They included lawyer David Buchan, City Chamberlain Alexander T. McCord, clothing wholesaler Thomas Lailey, druggist James F. Lyon and printer John Carter. In its report submitted on April 3, the committee charged that "Tovell commenced business not only without any adequate capital, but with a debt of nearly £400 hanging on his head" and that he was "a party to giving a preference to one creditor to the prejudice of

94. Minute Book, 1844-1855, February 25, 1855.

95. The diaconate was the name given to the board of deacons. They were elected by the congregation to serve as spiritual leaders and manage the business affairs of the church. For a detailed description of their duties see, for example, Declaration of Faith, Covenant and Rules of Order of the College Street Baptist Church, Toronto (Toronto: Dudley & Burns, 1890), pp.11-12.
On April 10, Tovell read a defense before the church in which he claimed that he had been "tricked" into a preferential assignment by a large firm in the city.” Unconvinced by Tovell’s defense, the church moved to expel him:

Moved by Brother Dadson, seconded by Brother John Ross. That the Church records its deep regret, that brother Tovell should so far have overlooked his duty as a professed follower of Christ, as to have been a party to acts admitted and proven by the investigation just closed. That our responsibility to Christ as our King and Lord and our duty to each other compel us to adopt a measure which will at once vindicate the honour of Christ’s cause, and be most likely under the blessing of God to promote the eternal welfare of Brother Tovell himself. That therefore he be and is clearly excluded from the fellowship of the church until he affords credible evidence that he has repented of the evil he has done; and the Church Clerk is hereby directed to erase the name of John Tovell from the church books.”

This act of discipline appears to have achieved the desired result given a subsequent amendment which read,

That in the opinion of this church, brother Tovell has erred in breaking his obligation with Brother Paterson who so kindly put him in a position to commence business; and that in respecting the claims of only one of his creditors in making the late assignment he did an act which renders him deeply censurable in the eyes of this church. In view however of the extenuating circumstances connected with these acts, and the confession of repentance he has now submitted, resolved: That he be publically admonished by a letter from the pastor and the

96. This report is quoted by Langley in A Correct Statement of the Proceedings in Bond Street Baptist Church, p.10.

97. Ibid.

98. Minute Book, 1844-1855, April 13, 1855.
deacons after having been submitted to the Church for its approval."

Unfortunately for Tovell, the original motion passed while the amendment was defeated. This decision should have settled the matter. However, acrimony over how the church handled Tovell’s case persisted. On April 26, "The pastor presented the petition of Brother James Ryrie [Sr.] [a carpenter] and thirty eight others praying that the case of Mr. Tovell be resubmitted to a full meeting of the church." Counteracting this motion, David Paterson and his allies argued that it was "inexpedient to reopen" the case. The Paterson faction triumphed. Although most Tovell sympathizers stayed in the church, the factionalism and ill-feeling created by his case unsettled the membership and strained relationships.

The Tovell case was a key factor in Pyper’s decision to resign in early June 1855. Although he cited "ill-health" as the reason for his departure, the stress associated with handling this dispute provided the proverbial "last straw" in Pyper’s ministry and led to his search for a more tranquil charge. On August 2, 1855 The Christian Messenger reported,

we are informed that Dr. Pyper is about to return to Michigan, and resume the pastoral oversight of the

99. Ibid.
100. Ibid., April 26, 1855.
101. Ibid.
church in Pontiac; so that our informant was in error in stating, that Dr. P. was about to cease from all ministerial pastoral labour, until such time as his health was recruited. Pontiac is a much less laborious field than Toronto, and one upon which brother Pyper will be likely to regain the health and strength he has lost, in consequence of the continued attacks of the ague, superintended by his unfortunate contiguity to the large marsh on the shore of the lake—which has in great measure unfitted him for the discharge of the onerous duties connected with pastorate of the Bond Street Church, Toronto.  

The "onerous duties" cited by The Messenger most assuredly included the Tovell affair. They also included internal conflicts between leaders with different objectives. In January 1856, William Davies, a member of Bond Street engaged as a provision dealer, observed,

There is a rather strong feeling in our church against 1 of the deacons & there have been some very hard things said of him. Last Thursday at a Ch[urch] Meet[ing] the oldest member of the church attacked him most virulently & ended up by calling on him to resign his office & let a better take his place. Though I think a good deal that he said was true I could not uphold him in attacking him in that manner. He (the deacon) is one of the most wealthy merchants in the city. He is said to be worth £250,000, but he is very obstinate & self will’d & likes to lead the minister by the nose & they accuse him of persecuting and driving away Dr. Pyper.  

Based on the figure given and those holding the office of deacon at the time, it is highly probable that William McMaster is the deacon mentioned here. Unfortunately, there is no evidence to corroborate Davies' accusation

102. CM, "The Rev. Dr. Pyper and the Bond Street Church, Toronto," August 2, 1855.

103. William Davies to James Davies, January 13, 1856. WDP, Box 4044, File 1, UWORC.
concerning McMaster's role in Pyper's departure. Still, his statement reveals that tumult plagued the church in this period. In a broader sense, the growing demands associated with ministry in the heart of Toronto also took a heavy toll on pastors.

The internal difficulties experienced by Bond Street Baptist Chapel reflected, in part, external changes in the economic, social and cultural contexts. As Toronto became more urbanized, industrialized and commercialized, new pressures and demands challenged both pastors and people. Unchecked, the drive, initiative and competitiveness that served Baptist businessman well in the secular business world, brought divisiveness and dissention to the church.

Had the Tovell incident been an isolated one, its impact on religious practice and church polity might have been minimal. However, in 1857 Bond Street Baptist Chapel was again disrupted by another business matter. Again the case involved preferential assignments. Francis T. Parson, a commission merchant, entered into a partnership with William Davies. Davies, who was led to believe that Parson was "in good circumstances" put up a substantial amount of capital (£850) while Parson agreed to manage a store selling foodstuffs.104 After Parson made "some shocking bad purchases" Davies, who saw "ruin staring him

104. William Davies to James Davies, June 18, 1859. WDP, Box 4044, File 3, UWORC.
in the face" demanded a dissolution. It was agreed, much to Davies' dislike, that he should be paid £250 immediately and the remainder (£600) in two notes at six months and twelve months at the interest bearing rate of ten per cent. The first note was paid but before the second came due, Parson declared bankruptcy. Davies discovered that he had no capital in the business and that he had "carried on business from the first on dis[ounts] obtained on notes made for his accommodation by . . . [William] McMaster & [Thomas] Lailey." Parson then assigned all of his remaining assets over to McMaster and Lailey to cover their promissory notes for £750 leaving Davies with nothing.

Feeling defrauded by his Baptist brother, Davies charged Parson with impropriety and deception at the next regular church meeting on May 25, 1858. A committee was appointed to investigate the case: deacon Stephen Dadson, a haberdasher, deacon James F. Lyon, druggist, James Girvin, baker and confectioner, and deacon Benjamin Clark, a carpenter, and presented a report which exonerated Parson. After the report was read, howls of protest and charges of "whitewashing" filled the air of the next

105. Ibid.
106. Ibid.
107. Ibid.
108. Ibid.
church meeting held on June 29.\textsuperscript{109} Supporters of Parson, who included pastor Robert A. Fyfe, deacons William McMaster, James F. Lyon and Stephen Dadson came to his defense and supported the report. This display of collusion galvanized those who supported William Davies in his call for the discipline of Parson. In an attempt to save face, the committee withdrew the report. Fyfe then drafted a resolution which stated that the committee "after a careful and prayerful examination" could "find no evidence to sustain the charge" by Davies that Parson had deceived him.\textsuperscript{110} After a heated discussion, the resolution passed. Subsequently, shoemaker William Langley Jr., a supporter of Davies, introduced a resolution that recorded the Church.'s "unqualified disapproval of preferential assignments."\textsuperscript{111} Citing the Tovell case, Langley noted the "glaring inconsistency of those who were now found defending this case."\textsuperscript{112} In response, an amendment to the Langley resolution was handed by McMaster to Fyfe who passed it on to Dadson who gave it to Lyon to present.\textsuperscript{113} It stated,

\begin{footnotes}
\footnote{109. Langley, A Correct Statement of the Proceedings at Bond Street Baptist Church, p.19.}
\footnote{110. Ibid., p.10.}
\footnote{111. Ibid.}
\footnote{112. Ibid.}
\footnote{113. Ibid., p.12.}
\end{footnotes}
Whereas brother Parson, in preferring brethren Lailey and McMaster, in the peculiar circumstances, only acted according to well-known principles of equity which prevail among all honourable businessmen, we, as a church, dismiss all further consideration of the case.\footnote{114}

The assertion that Parson had followed an ethical course was dubious at best. Even as the Parson case was deliberated efforts to pass provincial legislation which made preferences of the kind given to McMaster and Lailey illegal were underway. Certainly when coupled with the articles carried by the Toronto press concerning the evils of preferential assignments the "Act for Abolishing Arrest in Certain Cases and for Better Prevention and More Effectual Punishment of Fraud" passed on August 16, 1858, was a potential source of embarrassment to the Parson-McMaster faction.\footnote{115} In his charge to the "Grand Jury" before the Toronto Assizes on October 11, 1858, Judge J.H. Hagarty noted, for example, that the new legislation included, "some stringent provisions against those preferences of particular creditors by persons in difficulty which have been so long permitted to disgrace and demoralize our commercial system."\footnote{116} These claims challenge the June 29 amendment put forward in the Parson

\footnote{114}{\textit{Ibid}.}

\footnote{115}{Prior to 1858 it was not fraudulent for one to assign property to whomever he preferred. This act made such preferences illegal. \textit{Statutes of Canada}, 1858, 22 Vic. 6, c. 96.}

\footnote{116}{\textit{Globe}, "Toronto Assizes," October 12, 1858.}
case. While the faction supporting Parson sincerely may have believed that he "acted according to the well-known principles of equity which prevail among all honourable businessmen," it is more likely that the amendment was an attempt to rationalize their behaviour. 117 McMaster and his allies must have been aware of the hardship that Parson's use of preferential assignment brought to William Davies who had lost hard cash. Whether the motive was personal rivalry or revenge for some earlier wrong, the Parson case brought out the worst in many of Bond Street's Baptist businessmen.

Not surprisingly the passage of the amendment hardened the division between the Parson-McMaster faction and Davies' supporters. Convinced that support for Parson was immoral and that the leadership of Bond Street Church was corrupt, Davies and a small group of supporters withdrew and formed their own Baptist church on Alexander Street.

With victory secure, the Parson-McMaster faction moved to punish their opponents. William Langley, Junior, for example, was excluded from the church for his expressed opposition to the support given Parson. In an effort to exonerate himself he wrote a pamphlet entitled, *A Correct Statement of the Proceedings in Bond Street*

Baptist Church Whereby a Member was Tyrannically Expelled for Telling the Truth!118

A year later, the reprisals continued against those who had withdrawn from Bond Street Church to found the Alexander Street Church. William Davies noted with some delight that "we are going on I think prosperously in our little church . . . My wife's sister," Davies reported, "has come forward to profess her faith in Christ and next Sabbath she is baptized at the Bath House in this city, the Bond Street Folks having refused us the use of their Baptistry."119 Davies also noted that "Dr. Fyfe has passed a law that no letters shall be granted to any who wish to leave Bond Street to join us."120 Davies summarized his feelings about the attitudes and actions of his adversaries at Bond Street when he stated, "I do not care because I feel that nothing they can do can injure us, but we can injure ourselves like individuals who have more to fear from the corruptions within than from the temptations without."121

Davies' view reflected a growing concern with internal decay. How were Baptists going to stop the

118. For a photocopy of this document see the File on Bond Street Baptist Church, Toronto, at CBA.
119. William Davies to James Davies, June 18, 1859. WDP, Box 4044, File 2, WORC.
120. Ibid.
121. Ibid.
growth of avarice, arrogance and the erosion of their strict moral standards? To Davies and many other Baptists, the business disputes in Bond Street Baptist Church indicated that the evils of the business world were no longer remote external temptations; they resided within the church. Individual Baptists were succumbing to selfish and carnal desires for material success. That the achievement of material success might involve moral compromise seemed to matter less at Bond Street as time went on.

Even some of those opposed to Davies came to recognize the insidious threat to Baptist belief and practice posed by such internal disagreements over business matters. In an 1866 pamphlet entitled *Suggestions to Canadian Baptist Churches, Pastors, and Deacons*, the former pastor of Bond Street, Robert A. Fyfe, included a remarkable section on "Settling Business Difficulties." Reversing his earlier position, Fyfe recommended that "business difficulties" should be settled, "if at all possible, out of the church meeting."122 Fyfe offered two reasons for supporting private settlement. First, he argued that "the church was designed for the mutual spiritual benefit of its members,

and not to settle intricate business difficulties."\(^{123}\) Basing his conclusion on 1 Corinthians 6: 1-7,\(^{124}\) Fyfe maintained "that the early churches met for spiritual edification, and not to spend hours in debating conflicting interests."\(^{125}\) In addition, Fyfe noted that "rarely has a dispute about . . . a supposed overreach in business, been settled in an open church meeting without creating sores in the body. It has been supposed that every matter must be brought before the church. This is a grave mistake."\(^{126}\) By redefining the role of the church in business-related matters, Fyfe drew a clearer line of demarcation between sacred and secular. Thus, based on his experience at Bond Street, Fyfe conceded that the church was ill-suited and unequipped to act as arbiter in business disputes.

Fyfe proposed an alternative: that individual deacons take the initiative in resolving business conflicts. "We therefore lay it down as a rule," Fyfe stated, "that those deacons who settle out of the church meeting the greatest number of disputes or difficulties, render the most

\(^{123}\) Ibid.

\(^{124}\) This biblical passage is quoted earlier in this chapter on page 139, note 14.

\(^{125}\) Ibid., p.40.

\(^{126}\) Ibid., p.39.
important service to the church which appoints them."\textsuperscript{127} Fyfe went on to suggest that a wise church "will thank the deacons for saving them from trouble, if not from the danger of division."\textsuperscript{128} Again, Fyfe drew upon the troubles of the past. The schism at Bond Street over the Parson case pushed Fyfe to find a resolution.

Fyfe was critical of the use of church councils for the settlement of business disputes. He argued that the practice of referring a business matter that the church "cannot settle" to "an 'advisory council'" was ineffective.\textsuperscript{129} "The contestants remain of the same opinion," Fyfe contended, "and take the advice of the council if it suits them."\textsuperscript{130} Although he found the advisory council wanting, Fyfe noted that "the only 'councils' which are of any value are those which are 'councils of arbitration,' bodies to which the parties calling them, agree to submit the case, and abide by their decision."\textsuperscript{131} For a biblical model Fyfe cited the actions of the Jerusalem Council and argued that it "more nearly resembled the kind of which we now speak," that is, the

\textsuperscript{127} Ibid., p.40.
\textsuperscript{128} Ibid.
\textsuperscript{129} Ibid.
\textsuperscript{130} Ibid., p.41.
\textsuperscript{131} Ibid.
arbitration council." 132  "It would save much time and
trouble," Fyfe instructed his readers, "if the brethren
who feel disposed to call councils, would first agree to
abide by the decision of the brethren whom they invite to
hear their case." 133 Decisions made by councils needed
to binding if disputes were to be settled. Instead, as
the Parson case at Bond Street demonstrated, many Baptist
churches called councils that did nothing more than
exacerbate already serious disputes.

For Bond Street Baptist Church, Fyfe's "suggestions"
could not have been more timely. In 1866, the church was,
for a third time, disrupted and divided by a business
dispute. Bond Street's records are silent about this
incident. Nevertheless, the records of Alexander Street
Baptist Church contain sufficient information for the
historian to piece together the course of events.
Evidently, P.R. Randall of Bond Street Baptist Church
entered into a business partnership with fellow church
member Henry E. Parson of Parson Brothers, Coral Oil
merchants, of 51 Front Street East. According to Richard
Coleman, a salesman with Parson Brothers, a "difficulty

132. Ibid. The issue in dispute before the Jerusalem
Council was whether Gentile Christians had to be
circumcised. The matter was put before a council of
apostles and elders for judgement. For the biblical
account see Acts 15:1-41.

133. Fyfe, Suggestions to Canadian Baptist Churches, p.41.
occurred" between Randall and Parson. The church's handling of the case created hard feelings and some members, like Coleman, withdrew. Bond Street then excluded or dropped from the membership roll the names of those who had withdrawn. On October 19, 1866, Richard Coleman explained his reasons for leaving and chronicled his own history and circumstances in a letter to the Bond Street Church Clerk, John Carter:

In October of 1861 I moved to this city and deposited my letter of dismissal with the Bond St. Church with who I Remained in full fellowship until the difficulty occurred between brethren H.E. Parson and P.R. Randall when believing from the knowledge I possessed of the facts that injustice had been done to the former by the latter who was I believed verily guilty of a great crime. I felt that my usefulness was thereby impaired and that I could no longer enjoy fellowship with them in the degree that heretofore existed. I therefore withdrew from them but in order to retain my standing in the denomination I asked for letters of dismissal having hopes that another church would be organized or failing this to rejoin the church in Hamilton. Subsequently I learned that my name was dropped from the Church Book having been notified by the clerk to that effect.  

The experience of Richard Coleman was certainly not unique. Although the exact number of defectors is impossible to ascertain with certainty, the Jarvis Street Minute Book, 1866-1881 shows that numerous requests for dismissal to Alexander Street came throughout the fall of

134. Richard Coleman to John Carter, October 19, 1866. Alexander Street Baptist Church Records, 1866-1904, Box 1, General Correspondence File 1866-1904, CBA.

135. Ibid.
1866 and the succeeding year. In an effort to resolve outstanding problems with regard to the transfer of church membership from Bond Street to Alexander Street, a joint committee of pastors and deacons from the two churches met on December 6, 1867 in Dr. T.F. Caldicott’s study. The minutes of the meeting summarize the agreement:

The unanimous feeling of the meeting as expressed by the various delegates was that all parties who have been excluded from Bond St. Church or whose names have been dropped for irregularity should make due acknowledgement to the satisfaction of Bond St. Church for their improper and irregular conduct and .. in this manner [be] reconciled to the latter church. The way would be open for such parties to unite with Alexander St. Church.137

With this agreement the way was cleared for those who had left Bond Street over the Parson-Randall affair to find a new church home. Although business disputes would continue to cause difficulty in the church, the leadership of Bond Street gradually shied away from handling these disputes in public church meetings. Instead, church leaders began to bypass the congregation, set aside acrimony and meet privately to arrive at an amicable settlement.

At Bond Street Church there was a transitional phase in the late 1860s and 1870s when business disputes were

136. Minute Book, 1866-1881, October 2, 1866, May 9, 1866.

137. "Minutes of a Joint Committee on Excluded or Dropped Members," December 6, 1867. Alexander Street Baptist Church Records, 1866-1904, Box 1, General Correspondence File, 1866-1904. CBA.
referred to a deacons' committee for settlement. On June 22, 1877, for example, church minutes simply note that, "the Committee appointed on 23rd March 1877 to enquire into and report on the matter in dispute between brethren [H.A.] Schomberg and [Robert] Lawson, brought in a lengthy and exhaustive report, exonerating brother Lawson from wilful [sic] intention to any way wrong brother Schomberg. Committee discharged with thanks."138 Unfortunately, the committee report is not extant and thus, the details of this case must remain a mystery. This is the last recorded incident of a business dispute. After 1880, the church minutes are silent on such disagreements.

Thus, by the late nineteenth century the practice of Bond Street Church had changed significantly. From bringing every business dispute between members before the church for deliberation the church shifted the responsibility of settlement to a deacons' committee and finally to the individuals involved. Disagreements over business matters posed a serious threat to church unity and survival. For church leaders it became both expedient and necessary to re-emphasize the spiritual role of the church in the life of the individual believer while it gradually withdrew from the settlement of business matters.

138. Minute Book, 1866-1881, June 22, 1877. Might's Toronto City Directory For 1877 (Toronto: Might & Taylor, 1877), lists Robert Lawson as a grocer located at 484 Yonge Street, p.297. H.A. Schomberg is listed as a furniture dealer located at 655 Yonge Street, p.358.
disputes. In short, as business came to dominate the culture and the lives of its church members, Baptist churches were forced to relinquish their role as arbiters. In surrendering this role the church gave way to business interests and individual morality: an important step towards secularization.

**Business Methods In The Church**

Coinciding with the disruptions caused by business disputes was the introduction and acceptance of business methods in urban Baptist churches. In particular, increasing attention was paid to administrative structure and finances. In both of these areas, new methods patterned after those used in business were implemented. At Jarvis Street, these changes tied the church ever more closely to the Toronto Baptist business elite. A church run on business principles stood a good chance of attracting the majority of the city's prominent Baptist businessmen. Knowing this, Jarvis Street actively became more businesslike in the management of its affairs.

In theory, power in a Baptist church rested in the hands of the congregation. The October 28, 1880 issue of *The Christian Helper* carried a paper read at the Ministerial Institute in Jarvis Street by D.A. McGregor, who was then pastoring in Stratford, Ontario. The paper
was entitled simply, "What Constitutes A Regular Baptist Church?" One of the key distinguishing marks of a regular Baptist church, McGregor suggested, was "its form of government" which he called "congregational independency."\(^{139}\) This concept explained individual church autonomy and ensured that the centre of effective decision-making rested with the congregation. On the crucial matter of pastoral and diaconal leadership, for example, McGregor noted that, "the church has the power to elect persons to, or depose them from, these official positions, but it has no power to change the offices themselves."\(^{140}\) In other areas such as dispute settlement, major financial decisions and policy changes church members had their say by a show of hands or a secret ballot. A Baptist church, then, was theoretically a republican democracy ruled by congregational vote.

In the nineteenth century Canadian Baptist context, a growing acceptance of business principles and methods undermined congregational rule by concentrating power in the hands of a few. An article appeared in the *Examiner* on February 19, 1891, which claimed to "know [of] a large number of Baptist churches in which the 'Board of Deacons'

---

is really the governing body."\textsuperscript{141} In response, an editorial that appeared in \textit{The Canadian Baptist} on February 26, 1891, remarked, "We do not know whether this tendency exists to a dangerous extent amongst our Canadian churches, but there is reason to fear that the rule of 'the Board' is not altogether unknown amongst us."\textsuperscript{142} While admitting that "such a system of government is not Baptistic, but Presbyterian, and 'that it is well to be on our guard against this tendency'" the editorialist failed to see the link between centralization in the church and the importation of business methods.\textsuperscript{143} If, as in the case of Jarvis Street, a large number of deacons were businessmen, the temptation to act like business directors while serving as deacons was strong.

As we have already seen, William Davies thought that Jarvis Street was ruled "by a spirit of centralization and aggrandizement."\textsuperscript{144} Still, despite its condemnation of centralization, this editorial advocated "the necessity of doing church business on business principles and by business methods. In all our church work, and all our work for the Master," the editorial concluded, "let things

\textsuperscript{141} The \textit{Examiner} is quoted in \textit{CB}, "Church Business," February 26, 1891.

\textsuperscript{142} \textit{Ibid}.

\textsuperscript{143} \textit{Ibid}.

\textsuperscript{144} Davies to a Friend, June 15, 1876. WDP, Box 4044, File 3, UWORC.
be done 'decently,' that is, in a becoming manner, and 'in order,' that is, by a proper system."  By favouring changes that made the church more businesslike Baptists admitted that important lessons were to be learned from the secular business world.

An earlier article taken from the Examiner and reprinted in The Canadian Baptist set out to challenge the notion "that business principles ought not to have any bearing on religion." In answer to the question, "But why should the Lord's business not be done in a business way?" the writer argued that the church had "a double function." While "religious work" was its primary concern, the author contended that, "as society is now constituted, this work can be successfully prosecuted only by the aid of considerable sums of money . . . The church is therefore of necessity," the author concluded, "not only a religious body but a business body." The author criticized "Christians" who thought that "sound business principles" were "valuable for anything else, but worthless in church affairs."

145. CB, February 26, 1891.
146. Ibid., "Doing It on Business Principles," August 1, 1878.
147. Ibid.
148. Ibid.
149. Ibid.
At Jarvis Street between 1848 and 1880, the gradual acceptance of business methods became most evident in the areas of church government and finance. The regular recording of minutes, the use of rules of order and a growing desire to systematize church endeavours reflected the dominance of the business elite on the deacons' Board. Given that the overwhelming majority of the deacons were businessmen, is it also not surprising that the collection and disbursement of finances became the Board's major focus.

Two different schemes for raising money adopted by the church show an increasing sophistication. Initially, a system of pew rents was used. By the 1840s, subscriptions were solicited from the membership for the support of the pastor. These pledges could be paid annually, semi-annually or quarterly. In the 1860s, largely as a result of the efforts of T.F. Caldicott and his preaching on the subject of "systematic beneficence," a "weekly offering system" was adopted. This method of raising revenue was designed to create both a steady and increased cash flow. As Robert Lawson, treasurer of Bond

150. For a diagram of how the pews were assigned see Directory of the Jarvis Street Baptist Church. 1897, Appendix, A Short History, p.51.

151. Finances in Sterling of the March Street Baptist Church. 1840-1846, "Annual Subscribers to the Support of Rev. W.H. Coombs and the Expenses of His Preaching in the Baptist Chapel in March Street," Opened July 5th, 1840. (MS), JSBCA.
Street Church, explained in a letter to *The Canadian Baptist* on December 1, 1870, "the mode of operation" was "simple."\(^{152}\) Pledge cards were distributed to the members. On these they pledged their support. Upon the return of the cards to a deacon or the treasurer the member was given another card, a package of fifty-two envelopes and an assigned number. On the second card the subscriber promised to continue his donations "until the officers of the Church are notified to the contrary in writing."\(^{153}\) Lawson claimed that under the new system church revenues had increased "by nearly $4,000."\(^{154}\) To critics who claimed that "it could not be made to work in villages or thinly settled places" Lawson responded that as long as it was "properly carried out" there could be "no question of its success."\(^{155}\) Efforts to improve church finances through new sales methods such as this show how business exerted its influence on the conduct of church affairs. In fact, the church became increasingly dependent on business for new ideas and methods that enabled it to better compete for converts. Thus, in subtle ways, business helped to secularize religion by tying it more closely to the secular world and by

---

deemphasizing the traditional Baptist reliance on "faith" that God would meet all needs.

Business played an important role in Baptist church life in the nineteenth century. From an almost exclusive reliance on their own ability to settle business disputes and discipline members internally in accordance with the scriptures, Baptists at Jarvis Street and elsewhere had largely relinquished this role by the end of the nineteenth century. A reliance on secular business methods simultaneously eroded their dependence on a faith that stressed supernatural intervention over business methodology. At the institutional level, then, business secularized religion by changing its focus from the divine to the human, from the sacred to the secular. With his church committed to using business principles, the individual Baptist businessman at Jarvis Street could not help but be encouraged to fix his sights more firmly on his own personal material success.
PLATE 1 - Reverend Robert Alexander Fyfe was Pastor of March Street and Bond Street Baptist Chapels (1844-1848, 1855-1860). JSPCA

PLATE 2 - Bond Street Baptist Chapel built in the neo-classical style in 1848, housed the congregation until 1875. Lithograph by Woodward Grant and Co., 1875. JSPCA
PLATE 3 - This postcard of Jarvis Street Baptist Church c.1900, illustrated that Baptists were capable of erecting Gothic cathedrals. The church was constructed in 1875.
CHAPTER 4
SERVING GOD AND MAMMON: SECULARIZATION THROUGH SOCIO-CULTURAL INTEGRATION

No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.
Matthew 6:24

By the late nineteenth century, many Canadian Baptist businessmen were convinced that it was possible to serve the interests of religion and business simultaneously. Moreover, where business and religion could be harmonized within the context of the church, they sought to solidify the relationship. When the demands of business conflicted with religious belief or practice, however, accommodation or acceptance of new cultural realities became the normative response. For many, concerns about the affairs of this world equalled and then exceeded their spiritual concerns. Thus, religious commitment was secularized through socio-cultural integration.

The effects of secularization were abundantly evident within the cadre of Toronto’s business elite in Jarvis Street Baptist Church. They were among the first Baptists to confront the challenges of an increasingly dominant business culture with its materialistic social ethic.

1. The term is used here to refer to a lessening of religious commitment through the abandonment of both belief and practice. For further elaboration see Marshall, Secularizing The Faith, p.7. See also, the lengthy discussion of secularization by sociologist Steve Bruce in A House Divided: Protestantism, Schism and Secularization (London and New York: Routledge, 1990), pp.7-29.
Though individual responses varied in degree, the moral impact of integration on many Baptist businessmen was unmistakably negative.

This chapter examines the process by which certain Baptist businessmen altered their religious beliefs and practices to reflect the new materialistic social ethic. Publically, scripture's injunction about the impossibility of serving God and mammon was affirmed; privately, the Canadian Baptist business elite rationalized the relationship that was, in fact, the reality.

"Not Slothful In Business, Serving The Lord": Rationalizing The Business-Religion Relationship

Throughout the latter half of the nineteenth century, Canadian Baptists found themselves constantly adjusting their views on the troublesome relationship between business and religion. As secular demands on businessmen's time, energy and money increased, so did the pressure to make business matters their priority. By the turn of the century, the prevailing viewpoint changed as many Baptists became convinced that it was possible simultaneously to serve both God and mammon. In the mid-nineteenth century there was no equivocation about the position that religion should occupy in the life of the businessman. "The church is first in her demands," stated an article entitled "Religion and Business" that appeared
in the November 20, 1862 issue of *The Canadian Baptist*, "and we cannot neglect her claims without the effect being disastrous both to her and to ourselves also."² The serious threat posed by business was clearly spelled out, "Man was not made to live by bread alone, and while it is true that diligence in business has the authority of a Divine injunction, yet fervency of spirit needs to be conjoined with it, lest devotion to temporal things engross our mind and eclipse our faith."³ The need to maintain proper priorities was constantly emphasized. As one article on prosperity noted, "Spiritual wealth is the principal thing, though it may not amount to much at first, yet it is a thing that increases; the talents if profitably laid out, gain others."⁴ Warnings to those who would blur the lines between God and mammon were stern:

In short, the minimum Christian knows that he cannot serve God and Mammon—he would if he could—but he will come just as near to doing so as he can, and yet not lose his soul. He stands so close to the dividing line between the people of God and the people of the world, that it is hard to say on which side of it he actually is found . . . Beware lest you find at last that in trying to get to heaven with as little religion as possible, you have missed it altogether—lest without gaining the whole world, you lose your

³. *Ibid*.
⁴. *CB*, "Worldly Prosperity and Soul Prosperity," October 26, 1865.
own soul.  
According to core Baptist belief, therefore, serving God and mammon clearly was thought impossible. Those who dared try risked the loss of salvation, their eternal security.

By the early twentieth century, Baptists had altered their view of the business-religion relationship. The change evident in the attitude of B.D. Thomas, pastor of Jarvis Street from 1882 until 1903, typified the experience of many Baptists. Two months after his arrival in Toronto, Thomas expressed confidence that his new Canadian congregation had their priorities straight:

I have visited over two hundred homes. In most, I found evidence of the most ample comfort; and in not a few the luxurious elegance which betokens wealth. I was immediately impressed with the fact that life is less anxious and intense here than in the large cities of the States. Money making is not a passion so supreme and all commanding. Not in a single instance in my intercourse with the people at their homes has the 'almighty dollar' nor, business in any form been introduced."

This positive appraisal of the attitudes present in his Toronto congregation proved incorrect. By 1899, Thomas had come to the conclusion that, despite material progress, Christianity in Canada was in crisis. In one sermon entitled "Let the Redeemed of the Lord Say So," he offered a rather severe critical analysis of the changes

in religious perspective:

If we honestly compare the Christianity of the present day, especially in our larger centres, with what went under the name even thirty or forty years ago, we shall; I think, come to the conclusion that with all our advancement we have lost something out of our religious lives that we could ill afford to lose. The simplicity, the unconventionality, the outspokenness of Christianity, call it what you please, is fast becoming a lost art."

Thomas’ concern about religion’s decline also led him to criticize the growth of materialism and worldliness. In 1902, he used Hebrews 13:5 as the basis for the following observations:

It is doubtful whether there is another passage in the whole of God’s word so timely. We are living in an age of money-making. The opportunities for the accumulation of large wealth were never greater. The popular mind has become infatuated with the alluring possibility. The contentment of other days has given place to a feverish unrest and the laudable ambition to acquire moderate competence, to an over-mastering passion for abundance. This feverish grasping after money, or for ought else that the world has to offer is the most demoralizing and baneful aspect of the times."

Avarice and materialism threatened both religion and society in general. Thomas’ penetrating cultural analysis undoubtedly unsettled the large contingent of businessmen occupying the church’s pews at the time. Yet, a few years later in 1907, he articulated an accommodating view of the business-religion relationship:

7. Ibid., "Let the Redeemed of the Lord Say So," November 16, 1899.

There is a prevalent conception that religion and business are widely separated spheres of activity—that they have little or nothing in common—that the more they are kept apart the better. Nothing could be more utterly out of harmony with the right views of life and the teaching of God's Word. Business and religion, instead of being kept apart should be brought into co-relation. They were meant in the eternal purpose to act and react upon each other helpfully.  

Thomas' assertion that the interests of business and religion were complementary and could be pursued simultaneously can be interpreted as an apology for serving God and mammon: "If a man is diligent in business with a proper regard to his higher relations and obligations it is as surely indicative of his Christian character as 'being fervent in spirit.' The two worlds in which we are by the very necessities of our complex life brought into relation are not antagonistic to each other."  

Thus, for Thomas, "the old theory that in order to secure heaven you must deny yourself all the good and sweet of earth has no foundation in fact."  

Religion and business evidently could and should live together amicably. Thomas' change of heart represented a widespread abandonment of an earlier Baptist asceticism that was suspicious of the worldliness of business and advocated self-denial over self-aggrandizement. Whatever


10. Ibid.

11. Ibid.
temptations business contained, Thomas now stood convinced that the true Christian was able to "make the best of both worlds."\textsuperscript{12}

Other Baptists shared Thomas' opinion that business and religion could be easily conjoined. "The man with a character which is the outcome of a regenerated life," declared an editorial in the September 27, 1906 issue of \textit{The Canadian Baptist}, "will not find it difficult to conduct his business affairs in an honourable fashion or to maintain a good reputation with all those with whom business affairs necessarily bring him into contact."\textsuperscript{11}

While Baptists generally accepted the truth of this statement, practical pressures on Baptist businessmen increased in the quarter century after 1880. Many were caught between the need to satisfy the demands of their church and the exigencies of more liberal business morals. Church leaders encouraged businessmen to pursue success but not at the expense of their religious obligations. Despite the confident assertions that conflicts could and should be overcome, many Baptist businessmen struggled with stewardship, business ethics and avarice. Although they seldom articulated these struggles, many gradually accepted the "ways of the world"; convinced that they must

\textsuperscript{12} \textit{Ibid}. This quote is part of the sermon title.

\textsuperscript{13} \textit{Ibid}., "Not Slothful in Business, Serving the Lord," September 27, 1906.
move with the times, they began to embrace worldly beliefs and values.

"Christ Sitting Over Against The Treasury": The Decline of Monetary Stewardship

Jesus unseen, who yet all hearts can see, Still sits and overlooks the treasury; Cast in your offerings, as his cause invites, Ye rich, your talents; and ye poor, your mites; Render to God the things that are his due; He gave his Son-who gave himself for you.  

For where your treasure is, there will your heart be also. Matthew 6:21

At times some Baptists confidently expressed the belief that their denomination’s businessmen were accommodating business and religion successfully. As an editorial entitled "Not Slothful in Business, Serving the Lord," noted in 1906, "Indeed, it is one of the glories of our churches that so many of our devoted and active Christian workers have distinguished themselves in business life and have, by honourable means, built up for themselves fortunes that they are in turn devoting to the advancement of the cause of Christ." Yet, in 1877, Robert Fyfe, former pastor of Bond Street, complained that "our rich men have not yet begun to realize their

14. Ibid., October 26, 1865. This is the only verse of a poem entitled "Christ Sitting Over Against the Treasury".

obligations in regard to giving." 16 Whatever analysis was offered, monetary stewardship remained an important testing ground for the Baptist faith. With respect to Baptist businessmen the question remains: Did wealthy Baptist businessmen in the years between Fyfe’s analysis and that given in the editorial adopt and maintain a high level of stewardship? The evidence available for wealthy businessmen from Jarvis Street indicates that they had not.

Within Jarvis Street Baptist Church certain signs pointed to a decline in giving among the church’s businessmen. In August 1878, for example, the deacons of Jarvis Street called deacon William Hewitt Sr., a well known Toronto hardware merchant, to account for "not having for some years contributed to the weekly offering fund." 17 When the case was brought before the church for its consideration that evening Hewitt, "appeared unwilling to state his reasons for declining to bear his share of the church expenses." 18 A subsequent report offered by a Committee of three deacons on November 22, 1878 recommended that no further action be taken. 19 The

16. Ibid., "What Are Our Rich Baptists Doing For Denominational Objects?" December 6, 1877.

17. Minute Book, 1866-1881, August 30, 1878.

18. Ibid.

19. Ibid., November 22, 1878.
reasons for the decline in Hewitt's financial stewardship are not entirely clear. A church record entitled *Finances In Sterling of the Bond Street Baptist Church*, July 5, 1840-September 1846, shows that he gave regularly and systematically to the church. Evidently, Hewitt abandoned this practice later in life. Unfortunately, the giving records needed to examine the Hewitt's longterm giving pattern are not extant. They may have been lost in the church fire that destroyed the building in March, 1938.

Business reverse might explain Hewitt's change of heart and habit. In the winter of 1879 he assigned to his creditors and afterwards compromised on liabilities of $50,000. When Hewitt failed to meet the third payment in his settlement, the creditors moved to dispose of the remaining assets. Hewitt had overextended himself purchasing real estate. It is probable that he was a victim of the economic downturn that began in last two quarters of 1873 and largely lasted until 1879. Ben

---

20. *Finances In Sterling, 1840-1846*, JSBCA. Entries for 1844 and 1845 show that William Hewitt contributed 7 pounds, 6 shillings on a quarterly basis to support the church.

21. For the information on Hewitt's bankruptcy see *The Trader*, August 1880.

22. The Dun and Bradstreet *Reference Books* for January 1873 through January 1879 rated William Hewitt & Company's pecuniary strength at E-$25,000-50,000. Its general credit rating was 2 (good). Ratings were suspended late in 1879. See, for example, *Reference Book*, July 1873.
Forster has noted that "there was no railway panic or banking crisis in September 1873 as occurred in the United States. But the economy became congested, and in 1874 prices began to drop, with business activities slowing in the third and fourth quarters. Merchants were left with huge inventories." 23 Despite some challenges, Hewitt apparently survived the early months of the economic slump. In November of 1873 an agent for R.G. Dun & Company reported "their usual amount of business have made some bad debts but are holding their own if not improving their situation." 24 By December of 1874, Dun's agent noted Hewitt's intent "to enlarge his premises." 25 Perhaps this was one of the decisions that led Hewitt down the road to insolvency.

Although the exact reason for Hewitt's failure to tithe must remain a mystery, his evasiveness when questioned about his longstanding laxity was rightly

---


25. Ibid.
considered cause for concern. At Jarvis Street, which prided itself on setting a model for others to follow in financial matters, the failure by a deacon to attend to his responsibility in regards to monetary stewardship was a very serious embarrassment. Whatever the state of Hewitt's business affairs, the deacons of Jarvis Street obviously felt that Hewitt's attitudes and actions put the reputation and witness of the congregation at risk. According to contemporary Baptist reasoning, Hewitt's lack of giving had the potential to undermine the credibility of the gospel message that members of Jarvis Street were responsible to share with their community. For a deacon to profess love and loyalty to Christ and then not give of his material substance to support the cause of Christ was hypocrisy. Without the proper practice of Christian stewardship by the congregation's leaders evangelization, or the proclamation of the gospel, by its individual members would be ineffective.

A more insidious attack on the principle and practice of stewardship is found in the attitude of William Kirkpatrick McNaught. As editor of The Trader and Canadian Jeweller McNaught offered advice to his fellow businessmen concerning their obligations to charity. As a member of Jarvis Street Baptist Church and president of the American Watch Case Company, McNaught gained the attention and respect of Toronto's Baptist business
community. In an 1883 editorial entitled "Why Merchants Fail," McNaught laid part of the blame on "free handed charity." "In regard to charitable subscriptions," declared McNaught, "he [the merchant] should remember that 'persons should always be just before they are generous.'" 26 To make the point even more dramatically, McNaught shared this piece of sarcastic poetry with his readers:

> Plank down, plank down your shekels; Don't say you can't afford; You'd better let your creditors wait, Than try to cheat the Lord. 27

The implication for the Baptist businessman was clear. For them, the religious expectation that one give to the church before repaying creditors was ridiculous. Business debts must always have priority over gifts to charity. Baptists, like Thomas Ford Caldicott, a former pastor of Bond Street, in his much quoted sermon on Systematic Beneficence, had traditionally taught that the "first fruits" and not the leftovers of a man's means must be given to God. 28 Thus, while McNaught encouraged the merchant to do all for charity that "his means would allow," 29 he altered Baptist giving principles and practices to suit the priorities of a business-dominated

27. Ibid.
culture.

Other signs of waning stewardship are found in the bequests of Jarvis Street's prominent businessmen. In May 1881, Arthur Robinson McMaster made provision in his will for regular giving to the church's ministry to be continued: "I desire my wife out of her income to keep up my usual weekly offering to the Jarvis Street Church whereof I am a member and in the prosperity of which I feel so deep an interest."30 William McMaster acted similarly. Church records reveal that weekly contributions in the amount of $208 came from his estate after his death in 1887.31 He also left the bulk of his estate, some $900,000, to establish McMaster University.32 Denominational endowments and local church bequests were not unusual for McMaster's generation.

In contrast, the succeeding generation of Baptist businessmen often left little to their church or any other

30. Archives of Ontario [hereafter AO], Record Group 22 [hereafter RG 22], Surrogate Court Records, County of York, Estate Files, No. 3459, Will of Arthur Robinson McMaster, May 7, 1881.

31. Jarvis Street Baptist Church Treasurers Book, 1887-1914 June 7, 1887, (MS), JSBCA.

32. The total amount of William McMaster's estate was $1,154,178.03. For his will see AO, RG 22, Surrogate Court Records, County of York, No. 6586. For records of how the assets of the estate were managed by its trustees see CBA, McMaster Estate Minute Books, February 19, 1891 to December 4, 1895, December 4, 1895 to December 28, 1899, January 26, 1900-April 14, 1905, May 10, 1905-December 17, 1920.
charity. William Kirkpatrick McNaught, who died in Toronto on February 2, 1919, left his entire estate of $212,754.69 to his family. Nothing was donated to charity.33 Harry Ryrie, a wealthy jeweller who died suddenly in 1917, bequeathed nothing to his church and only $8,000 to other charities. His estate was valued at $706,970.50. Only two Baptist causes, the home and foreign mission boards, received donations in the amount of $1,000 each.34 To Harry Ryrie, city park benches were more important than any religious charitable cause. He willed $10,000 to the City of Toronto for "the purchase of one hundred park benches" costing $100 each, their design subject to the approval of his trustees.35 "My desire is that fifty of these benches be placed in and about Island park and the Lake Shore Frontage at Toronto Island where I have lived many summers and have realized the need of benches. I desire the remainder of the benches to be scattered throughout other Parks in the City of Toronto."36 The bulk of Ryrie's estate went to family members. This evidence is proof of an important change of


34. AO, RG 22, Surrogate Court Records, County of York, No. 34353, Will of Harry Ryrie, February 25, 1914.

35. Ibid.

36. Ibid.
attitude. While in the late nineteenth century bequests to religious endeavours were commonplace in the wills of Baptist businessmen, family and personal priorities had largely displaced these endowments by the early twentieth century.

The declining support of Jarvis Street's businessmen created financial hardship for the church. As early as the late 1890s signs were beginning to surface. In 1876, a year after the Jarvis Street Church was opened, small credit balances are recorded in all of its accounts. 37 By April 1, 1896 the church was carrying a floating debt of $5,360.80. 38 A year later the debt stood at $6,260.08. 39 Church members were constantly reminded of their financial obligations and church directories usually included a section entitled "What is Expected," in which members received a list of their duties:

It is expected that members will, as far as their ability will allow, bear a just proportion of the necessary expenses of the church, and also contribute to the various benevolent objects; this can always be done through the weekly offering system and through the stated collections, which are referred to in another part of this book, and which will be fully explained by the treasurers to all desiring information. Note-Members who, from adverse circumstances or any sufficient cause cannot

37. Directory of the Jarvis Street Baptist Church, Toronto, 1876-1877 (Toronto: Dudley & Burns, 1877), p.10.


39. Ibid.
contribute, will always receive the most tender consideration." 40

Unfortunately, such reminders did little to stimulate more giving. At a church meeting held on April 22, 1898, deacon D.E. Thomson announced with some consternation that "it had been necessary to arrange for an overdraft at the bank." 41 On September 24, 1900 a letter from deacon J.C. Scott, the church treasurer, was read to the deacons "calling attention to the fact that the Communion Fund was sagging behind and that unless the contributions increased he would be unable to pay the monthly amount which had been voted to our members in need." 42 On October 30, 1907, the Finance Committee noted that the church was behind $3,200 in its contributions. On November 8, 1907, the Finance Committee "discussed ways and means of increasing the revenues of the Church." 43 It was decided that a "canvass" of "twenty members" should be conducted with a view to "induce them to increase their offerings so as they would aggregate $3,000 annually." 44

The canvass produced such positive results that the

40. Ibid., p. 19.

41. Jarvis Street Baptist Church Minute Book, 1892-1910, April 22, 1898. (MS), JSBCA.

42. Jarvis Street Baptist Church Deacons Minute Book, 1900-1903 September 24, 1900, (MS), JSBCA.

43. Jarvis Street Baptist Church Finance Committee Minute Book, 1907-1921, November 8, 1907, (MS), JSBCA.

44. Ibid.
committee set out to solicit the financial support of a further twenty members.45 At the October 14, 1908 meeting of the Finance Committee, "Brother Gunn presented a report showing a slight improvement in Weekly Offering payments for the half year, but a falling off in plate collections."46 By January 26, 1909 the floating debt stood at $4,500.47

Despite efforts to increase offerings a floating debt remained a permanent fixture in the church's financial picture. It appears that the canvass, while successful on the surface, only encouraged members to change their contribution method. Instead of putting an anonymous loose offering in the collection plate, wealthy members increasingly opted to use a numbered offering envelope that clearly identified the contributor to the church treasurer.48 However, the desired increase in revenues did not accompany the change in methodology. The financial gain for the church was minimal.

By 1914, T.T. Shields, who had become pastor in 1910, had grown weary of the debt and the persistent state of

45. Ibid., November 22, 1907.

46. Ibid., October 14, 1908.

47. Ibid., January 26, 1909.

48. For a record of the giving in this period and more details on how the envelope system worked see Jarvis Street Baptist Church Tithing Ledger, 1906-1911, (MS), JSBCA.
financial crisis. Later, he recalled his response to Jarvis Street's financial situation:

In the early part of 1914 I decided that it was time to act; I therefore told the deacons that until I became pastor of Jarvis Street, I had never presided at the Annual Meeting of any church at which I was pastor, where a deficit had been reported, and that I had done so for the last time at Jarvis Street. I pointed out that it was utterly unnecessary. Jarvis Street people had plenty of money to meet their obligations when they were due; that it was not honouring to the church nor to the Lord to treat its business affairs so carelessly.

Furthermore, I told them that the man who, more than anybody else, was held responsible for the state of a church, in public estimation, was the pastor; and I did not propose to bear the responsibility any longer. At the same time I pointed out the need for extension in several directions, with the result that the deficit of six thousand dollars, which by sheer carelessness had been allowed to accumulate, was met, and the sum of sixty thousand dollars was subscribed for a new building."

Shields's handling of the church's financial situation is illuminating. His motivation was both personal and corporate. For Shields, the integrity of both pastor and church were put at risk by the "slipshod" manner in which church business was conducted. As a fundamentalist, Shields reacted against what he perceived to be an erosion of established Baptist practice. For him, the elimination of the floating debt represented an attempt to recapture the high moral principles of Ontario's vanishing evangelical moral consensus. His actions sent a clear


50. Ibid., p.35. Shields' term for how church finances were handled.
message to his congregation that a more liberal attitude towards church finances was unacceptable. Nevertheless, his radical conservatism and autocratic approach was undoubtedly resented by some businessmen at Jarvis Street. Some of the same deacons that Shields chided for their financial laxity in 1914 would turn on him in 1919. The result of the ensuing power struggle would be a schism by 1921.  

The problem of declining stewardship was not restricted to Jarvis Street Baptist Church. In the 1890s some Canadian Baptist certainly expressed concern about the lack of financial support. An editorial in the April 20, 1899 issue of The Canadian Baptist analyzed "the situation":

The convention year will be closed within a fortnight. We have entered upon a period of increased prosperity. The earth has yielded her increase. Business has revived. There is more abundant employment for all who desire it. In many departments of labour, wages have been raised. Notwithstanding all this, our Boards are facing the close of the year with concern, lest the deficits which have been embarrassing their work for the past few years should be enlarged rather than wiped out. There can be no question, this is not as it ought to be. The treasury of the Lord should share in the tide of prosperity which is flooding over the land. To fail to increase our contributions for the Lord's

---

work when there is increased income is the poorest way to show our appreciation of the divine goodness through which alone all blessing comes.\textsuperscript{52}

Denominational coffers, then, were also feeling the pinch from the decline of monetary stewardship.

In response to the severe financial need, efforts like the Forward Movement and the Laymen's Missionary Movement sought to engender enthusiasm for stewardship among the faithful. The Forward Movement which began for Canadian Baptists in the late 1890s was both an interdenominational and denominational effort to encourage a higher level of commitment to spreading the gospel message and living a sanctified life.\textsuperscript{53} The Laymen's Missionary Movement was also both an interdenominational and denominational effort which had as its aim the

\textsuperscript{52} CB, "The Situation," April 20, 1899.

\textsuperscript{53} A number of papers, pamphlets and articles were written by the denomination's prominent businessmen concerning the Forward Movement and published by the denomination. Monetary stewardship was a primary emphasis in much of the literature. See, for example, The Baptist Forward Movement: General Scheme Folder No. 1 (Toronto: Forward Movement Executive, n.d.); Baptist Forward Movement: The Financial Objective, $300,000 Folder No. 2 (Toronto: Forward Movement Executive, n.d.); The Forward Movement News "What is the Forward Movement?" January 7, 1920; Now Concerning The Collection Form No. 6 (Toronto: Baptist Forward Movement, n.d.); The Spiritual Aims of the Baptist Forward Movement Form No. 11 (Toronto: Baptist Forward Movement, n.d.); CB, "Our Twentieth Century Forward Movement," August 4, 1898, "The Forward Movement," June 29, 1899, "Forward Movement Tidings and Teachings," December 11, 1919.
"evangelization of the whole world" in thirty years."

Usually headed by the denomination's most respected Toronto businessmen, these campaigns for stewardship renewal and revival targeted the Baptist laity. Prominent businessmen from Jarvis Street played a leading role in these endeavours. In his role as Chairman of the Baptist Home Missions Board for twenty one years, member of the Forward Movement Committee of the Toronto (Baptist) Association and the Baptist Laymen's Missionary Movement Committee, jeweller James Ryrie, became a recognized spokesman for stewardship causes. Under headlines in The Canadian Baptist like "Let George Do It," "Concerning Criminally Careless Christians," and "James Ryrie, Toronto," Ryrie promoted his cause and challenged fellow Baptist businessmen to fulfil their stewardship obligations.

Quartus B. Henderson, who joined Jarvis Street in


1901 and became president of the printing firm of Davis & Henderson Limited, authored a pamphlet entitled *The Dollar In Business and Religion* in support of the Forward Movement. In it Henderson argued that a variety of causes were at the root of the denomination’s financial crisis. First, ignorance about the shrinking value of the dollar hurt stewardship. "The dollar of today and the dollar of five or six years ago are two entirely different things," Henderson declared, "and the only time when we value the dollar on its old basis is when it comes to giving to the Lord’s work."[56] Henderson went on to challenge the contention that church expenditures had increased too rapidly:

In one of the leading churches of our denomination the expenditure for the year ending in 1918 was less than 4 per cent greater than the expenditure six years ago. Can you tell me of any business institution or organization in the country where the operating cost has not increased from 50 per cent to 75 per cent? Why is it that our giving to the church is still on the old basis, and everything else on the new?[57]

One of Henderson’s "leading churches" may well have been Jarvis Street. Indeed, his point concerning the rise of church expenses had the ring of truth for the members of his own congregation. To those Baptists who maintained that the war had impoverished them, Henderson retorted,

---


57. Ibid., p.2.
"that the first year of peace has proven to be one of the most prosperous in our history." 58 He went on to show that in order to raise $450,000, which was one hundred percent more than the $225,000 named by the Forward Committee, each Baptist in Ontario and Quebec (some 60,000 members) would need to contribute $7.50. 59 "It would not surprise me at all," wrote Henderson, "that the church members of the denomination spend more than this amount on amusements." 60 To those who dared to suggest that they had tired of giving, Henderson responded, "Dare you stop to think what would happen if the Creator got tired of giving?" 61 He concluded with a challenge:

My fellow Canadian Baptists, we ought all to give more than we have been giving. We are not too poor to give. We dare not say that we are tired of giving, and we most certainly have cause to give. Let us see that our gifts are worthy of disciples of the Great Giver who gave His all that we might be free. 62

This stirring appeal was typical of those used in the Baptist Forward Movement. In the wider context, the efforts of James Ryrie and Quartus B. Henderson illustrated the desire of some prominent Baptist businessmen to dissociate themselves from the decline in

58. Ibid., p.3.
59. Ibid., p.4.
60. Ibid.
61. Ibid., p.5.
62. Ibid., p.6.
giving and establish themselves as standardbearers in the fight to restore financial priorities.

While one must be careful not to overstate the case, there is little doubt that the Baptist businessman's commitment to stewardship declined in the late nineteenth century. Although failures in stewardship are observable at many points in church history, the changes in attitude and action exhibited by Jarvis Street's businessmen in the late nineteenth century are clear evidence of secularization. Despite efforts to increase stewardship at both the local and denominational levels, Baptist businessmen increasingly put business, family and personal obligations first.

The Decline of Business Ethics

As Baptist businessmen pursued socio-cultural integration in the last half of the nineteenth century, their ethical standards also changed. They modified their views of business morality in keeping with the prevailing culture. The church's refusal to involve itself in settling business disputes, its encouragement of an alliance between religion and business, and its increasingly liberal attitude in matters related to business practice combined to free businessmen from the threat of church discipline. Armed with the knowledge
that the church would not act, some Baptist businessmen became involved in business situations that a generation earlier would have brought immediate condemnation.

One area in which ethics declined particularly was that of business-labour relations. In his examination of the Baptist perspective on labour George Rawlyk has suggested that,

Canadian Baptists were once widely regarded as being the "champions of the oppressed." Their evangelicalism was a fascinating blend of experiential religion and profound social concern. And this blend would characterize—until at least the third decade of the twentieth century—a wide spectrum of the Baptist belief stretching from liberalism on the one extreme to fundamentalism on the other, a spectrum to be found in all regions of Canada."

There is ample evidence in the central Canadian context to support Rawlyk's suggestion that many Baptists empathized with the working class and downtrodden. McMaster Professor J.L. Gilmour put the matter plainly: "The Baptists have sympathy with all the proper aspirations that are meant to find expression on Labour Day, and they hope, that we may all learn to look not only on our own good but on that of our brethren." 64  Baptists, perhaps more than any other Protestant denomination, recognized


64. CB, "The Baptists and Labour," September 1, 1921.
the linkages between the labour movement and Christianity. As Richard Allen has noted this was particularly true for those Canadian Baptists who embraced the social gospel." Even fundamentalists who criticized the theological underpinnings of the social gospel would have agreed with E.W. Dadson that, "The best Baptists are found just as often among washerwomen and soil-delvers as among those who attend fashionable lectures."  

Nevertheless, this is not suggest that Baptists were immune to class conflict. As historians Walter Ellis and Mary Bulmer Hill have shown, class antagonisms played an important role in the fundamentalist-modernist schisms among Canadian Baptists between 1895 and 1934." Even within Jarvis Street, considered by many Baptists to be a "high class" church, the social constitution of the congregation was diverse. For example, in his examination of Jarvis Street's social profile in 1913 Ellis showed that among the congregation's four major occupational groups (professions-entrepreneurs, managerial-sales, white collar, blue collar-labour), blue collar-labour


constituted the largest group with 35.78 per cent." This high percentage in what was perceived to be a wealthy business and professional urban Baptist congregation points to the reality of the labour presence and the potential for class conflict.

Still, important questions remain unanswered. What was the response of Toronto's Baptist business community to the worker's plight? Did Toronto's Baptist employers treat their workers any differently than employers from the city's other denominations? Is there any observable change in the attitudes and actions of Baptist businessmen towards their workers over time?

Unfortunately, the evidence needed to provide definitive answers to these questions from the experience of businessmen from Jarvis Street Baptist Church in the period between 1880 and 1921 is lacking. The best available evidence suggests that Baptist businessmen treated their employees in a manner similar to their counterparts in other Protestant denominations. As well, it is clear that the response of Jarvis Street's businessmen to the worker's grievances followed no uniform pattern.

On the positive side certain Baptist employers made genuine efforts to promote their employees' well-being. The clothing retailer, wholesaler and manufacturer, John

Northway, of John Northway & Son Limited, for example, typified the Baptists whom Rawlyk and Allen describe. (See Plate 5) As Alan Wilson observed, Northway "was a simple Christian entrepreneur, who drew his compassion from his deep religious convictions." To his workers that compassion consisted of pioneering efforts to establish welfare and pension plans among them. Beginning in 1913, Northway set aside monies in a "Special Wages Fund" for the relief of employees who had suffered hardship. In a January 1914 entry in his diary Northway encapsulated the current Social Gospel ethic, "'The Fatherhood of God is meaningless without the brotherhood of man.'" By 1915, Northway had hired Albert Hurd as social service co-ordinator for John Northway & son Limited. As Wilson has noted, "His decision to engage a man to examine the social and economic needs of his employees preceded the outbursts of general labour unrest that followed the War, and made him a pioneer in this aspect of the field of employee relations in medium-sized industry in Canada."  

Despite his benevolent attitude John Northway experienced the occasional difficulty in his relationship with labour. In early February 1903, for example, a

70. Ibid., p.176.
71. Ibid., p.174.
72. Ibid., pp.176-177.
cutters' strike effected John Northway & Son Limited and another clothing manufacturer with Baptist connections, Lailey, Watson & Bond, demonstrating that even the most sympathetic Baptist businessmen sometimes found themselves at odds with their workers.\(^3\) In this case, the central issues were a reduction in the work week from 55 to 49 hours and certain restrictions on the hiring of apprentices. Lailey, Watson & Bond resisted initial calls for arbitration, claiming that "there was nothing to arbitrate."\(^4\) Within a few days that stance gave way to compromise as other employers gave in to union demands.\(^5\) A final agreement to end the strike did not come easily.\(^6\)

Another paternalistic and progressive thinker in business-labour relations was the Baptist meat packer William Davies, "one of the few Canadian businessmen of the 1880s that shared his profits with his employees."

This action provided "a powerful incentive to stay with

---


76. I have not been able to find any reference as to when the cutters' strike actually ended. After some signs of compromise by the employers, negotiations took a turn for the worse in mid-February. The pressers were called out in sympathy. *Ibid.*, "Pressers Called Out," February 14, 1903.
Davies."

In addition, through voluntary wage increases in good times and minimal layoffs in bad times, the company displayed a genuine concern for its work force."

Not all Baptist businessmen were as generous or progressive as Northway and Davies. Indeed, by the late nineteenth century some members of the new generation of Baptist businessmen accepted mistreatment or exploitation as a means to maximize profits. At Firstbrook Brothers’ box-making factory, (See Plate 6) for example, anti-union sentiments, the employment of boys under the legal age limit, and numerous accidents revealed attitudes and actions that by Baptist ethical standards might be thought immoral. Yet, in his testimony before the Royal Commission on the Relations of Labour and Capital, Joseph Firstbrook, whose brothers John and William were the principal owners of the firm and members of Jarvis Street, steadfastly denied all suggestions that management was in any way negligent, exploitive, anti-union or anti-worker. At one point Firstbrook was questioned about the frequency of accidents:

Q. Would it surprise you if one of your old hands should make affidavit that accidents take place about twice a month?

A. I should simply say the man was a liar. I can prove it. I should not be surprised if they should say accidents occur daily, or something of that sort.  

77. Bliss, A Canadian Millionaire, pp.36,118.

78. Ibid., p.118.
have heard some of our former employees saying they occurred every day, and so on. I should be surprised to hear anybody tell me that we have an average of two accidents a month, or an accident in two months, and I think when you consider the fact that we have a great many more machines than any other wood-working establishment in Toronto, you must make some allowance for that. 79

The confrontational and defensive tone taken by Firstbrook belies his claims of innocence. His distrust of workers is revealed in his charge that they are habitual liars. In addition, Firstbrook blamed accidental injuries and deaths on worker carelessness and claimed that the Knights of Labour did nothing but cause trouble. "The men are better off than they were in the places they came from" Firstbrook declared, "and our business is in more satisfactory form. We have no Knights of Labour now. We had so much trouble with them that if I were guaranteed the same amount of trouble for the next two years I would close down the shutters and go and work for somebody else." 80 While the Firstbrook brothers were in no way responsible for a wildcat strike by Knights of Labour members in May 1887, it is also apparent that company management strongly opposed any move to make their company a union shop. 81


80. Ibid., p.314.

To the charge of employing child labour, Firstbrook also pleaded innocent. In response to questions about the firm's employment of boys, Firstbrook claimed, "we have three boys between twelve and fourteen; the others are older."\(^2\) Asked if these younger boys were employed in the dangerous task of carrying lumber from the saws, Firstbook responded, "No; they are working on the nailing machines."\(^3\) Yet despite Firstbrook's claim that underaged boys were not employed in his factory, the case of McIntosh versus Firstbrook Box Company first heard in Divisional Court of the High Court of Justice on April 25th and 26th, 1904, clearly showed that the company made no effort beyond the word of the child to ascertain the age of the boys that it employed. The company also did not provide sufficient warning as to the dangers of the work environment.

In response to worker agitation for better industrial standards and working conditions in the late 1870s, the Ontario government moved to address the problem of child labour and employer negligence. In 1887, a revision of The Ontario Factories' Act of 1884 made it illegal for boys under twelve years of age and girls under fourteen years of age to be hired in any factory. A

\(^2\) Royal Commission on the Relations of Capital and Labour, p.311.

\(^3\) Ibid.
further amendment of The Factories' Act in 1889 made it illegal for boys under 14 years to be hired in a box factory like Firstbrook's. Compensation legislation designed to insure worker safety and guard against employer negligence also became significant in the case of McIntosh v. Firstbrook Box Company."

In this case, a boy of ten lied about his age, claimed that he was fourteen and was hired for the non-dangerous tasks of stacking and gluing boxes. On his second day on the job he took a circuitous and dangerous route back to his job and inadvertently placed his left hand on a buzz-planer which severed one finger and part of another on his left hand. He and his mother subsequently

84. For an overview of provincial and federal legislation designed to protect factory workers see Ian M. Drummond, Progress Without Planning: The Economic History of Ontario from Confederation to the Second World War (Toronto: University of Toronto Press, 1987), pp. 234-235. For the legal background see R.C.B. Risk, "'The Nuisance of Litigation': The Origins of Workers Compensation in Ontario," in David H. Flaherty, ed., Essays in the History of Canadian Law Volume II (Toronto: University of Toronto Press, 1983). For the sections of the Factories' Act prohibiting child labour see Revised Statutes of Ontario 1887 [hereafter RSO], "An Act for the Protection of Persons Employed in Factories," [also may be cited as "The Ontario Factories' Act," 47 Vic. c.39, 25, March, 1884] c. 208, s. 2., s.s. 5., s. 6., s.s. 1; Statutes of the Province of Ontario "An Act to Amend The Ontario Factories' Act," 52 Vic. c. 43, 23 March 1889. Schedule A. which lists those factories subject to the Act is revised to include "Box Factories," for the first time. For some of the relevant legislation on negligence see, for example, Statutes of the Province of Ontario "The Workmen's Compensation for Injuries Act," 55 Vic. c. 30, 14 April, 1892; RSO 1897 "An Act to Secure Compensation to Workmen in Certain Cases," c. 160.
sued for damages, alleging that the Firstbrook Box Company had violated the Factory Act and been negligent in not warning of the dangers present."

Although the court found for the defendants, reservations about the company's behaviour were apparent throughout the appeal process. At the appeal heard June 29, 1905, for example, Judge J.A. Garrow noted that,

"There was some evidence that the master here had not discharged his whole duty to a new boy of even the assumed age, for, while he was not at work at a dangerous machine, there were such machines in the room where he was employed, and he was not warned about approaching them, or to use only the safe way in going to or coming from his work.""

The implication here is that the foreman who hired the boy, and by extension the Firstbrook Box Company paid little attention to worker safety. Furthermore, Judge Featherstone Osler noted, "It is not without some doubt and hesitation that I concur in affirming the judgement... there is plausibility in the suggestion that the defendants have not shown that they scrutinized with sufficient care the boy's statement of his age."" Thus, while Firstbrook was not found guilty of negligence or violation of the Factories' Act, its actions in this case

---


86. Ibid., Volume X (1905), p.527.

87. Ibid., p.528.
showed little concern for the safety of its young workers and an absence of any preventative measures to ensure against hiring underaged employees. By Baptist standards, the Firstbrooks failed to fulfil their moral obligation to young McIntosh and his mother.

In the latter part of the nineteenth century, there was a growing willingness on the part of some Baptist businessmen from Jarvis Street to engage in what many Canadian Baptists would have considered immoral and questionable business practices. On April 26, 1878, for example, a committee of deacons reported that J.F. McDonald "was guilty of embezzlement of the funds of the Northern Railway Company."88 Not surprisingly a motion was passed to exclude McDonald from the church.

In a more complicated court case, William Kirkpatrick McNaught was sued by W.E. Stavert of the Bank of Montreal for failing to repay a promissory note for $17,030.89 As the prosecution examined McNaught, certain questions concerning the propriety of two of his actions were raised. McNaught served as a director of the Sovereign Bank from late fall 1904 until it was absorbed by twelve other Canadian banks in 1908. It appears that during his

88. Minute Book, 1866-1881, April 26, 1878.
89. AO, RG 22, Unprocessed Chancery Court Records, County of York, City Suits and Contry Causes, Stavert v. McNaught, "Statement of Claim," Filed October 6, 1908, Box 175, Case 1399.
tenure he was a party to a questionable stock purchase and a scheme designed to suppress potentially damaging publicity concerning the state of the bank's affairs after a reorganization at the Sovereign in June, 1907."

In his examination concerning the purchase of stock (worth $58,000 in January 1907) A.W. Anglin, the counsel for the plaintiffs, attacked McNaught's business integrity. At one point in the proceedings McNaught was clearly on the defensive:

Q. Do you have other stock that is not in your name?
A. Yes.

Q. How much?
A. $58,000 bought by Mr. Stewart [of the Sovereign Bank] . . . It was put in my name originally by Mr. Stewart without my knowledge.

Q. All of it?
A. No. The first 100 shares.

Q. When did you assume liability?
A. Well the stock I refer to was stock bought by the late general manager himself without our knowledge or having anything to do with it, for the purpose of keeping up the price of the bank's stock and after it came to the knowledge of the directors, or after it came to the knowledge of the people in New York they insisted on the directors taking it over or they wouldn't make any advances to the bank, and it was in this way it came about. That is the reason I say I

90. The Sovereign Bank was organized between 1900 and 1902 by Duncan M. Stewart. The principle investors included the German Dresdner Bank and J.P. Morgan and Company of New York. For more detail on the Bank and its absorption see Globe "Sovereign Bank Absorbed; Its Obligations Guaranteed," January 18, 1908.

don't acknowledge I ever owned the stock."

Further testimony reveals that McNaught then signed an
agreement to take over a portion of the stock. Still,
more pressure was applied by the New York investors,
including J.P. Morgan, for McNaught and the other
directors to assume full liability." Prosecution lawyer
A.W. Anglin queried McNaught's response to this pressure:

Q. What did you do?
A. I think it was transferred into our names, some of
it, and then they wanted it taken out of our names and
put in somebody else's names to make it look better.

Q. And that was done?
A. I think that was done. I think that is the way it
stood at the time of this transaction.

Q. What about the stock? Did you pay any money?
A. No.

Q. What did you do?
A. Nothing.

Q. Did you become in any way on the face of things
responsible for any moneys directly or indirectly in
that connection?
A. I can't just say now what position I was in regard
to that. The thing was mixed up and I hadn't thought
of it for a long time. My recollection is I did
guarantee the stock which was taken over by my son
[C.B. McNaught]."

In further questioning about McNaught's business
interests, Anglin introduced the fact that he had borrowed
$80,000 to $90,000 on the basis of his bank stocks in the

92. Ibid.
93. Ibid.
94. Ibid.
depression of mid-summer 1907." For Anglin, this action was indicative of McNaught's dishonesty. Assuming that McNaught had allowed Stewart to transfer all of the $58,000 worth to him, his total holdings would have amounted to no more than a maximum of $78,000. Still, McNaught claimed under oath that he was entitled to borrow the cash that he did because equity was always in his favour.

Anglin's examination exposed questionable business practices by Baptist moral standards. McNaught's willingness to go to almost any length to boost the Sovereign Bank's sagging public image compromised his integrity. His lack of attention related to the transfer of stock into his name left the impression of negligence, and his overvaluation of his stock for borrowing purposes smacked of dishonesty. These actions certainly put his previous reputation among fellow Baptists as "a most capable business man having a good record for aggressiveness and integrity" at risk."

Further evidence of McNaught's abandonment of what Baptists might call "proper" business ethics can be found in later testimony which revealed his involvement in efforts to squelch and suppress potentially harmful publicity. After the Sovereign Bank's reorganization in

95. Ibid.
96. CR, December 14, 1905.
1907, concern about the actions of a disgruntled former employee named Graham Brown gained the attention of the new Board of Directors. Of particular concern was Brown's threat to distribute a circular calling for an investigation into the Bank's affairs. Fearing a run on the Bank, McNaught testified that a series of meetings were held to determine a course of action. Present at most or all of the meetings were Aemillus Jarvis, President, F.G. Jemmett, General Manager, Robert Cassels, Assistant Manager, and lawyer W.J. Boland. At a meeting held in McNaught's house it was decided that he should meet privately with ex-employee Brown to hear his grievances."

In his face-to-face meeting with McNaught, Brown demanded a letter of recommendation, $2,000 cash in additional retiring allowance and a "buy-back" of the 131 shares of bank stock that he had purchased at the request of D.M. Stewart to help keep the bank's stock value high. These stocks had a market value of $17,000. McNaught then went to meet his associates at the Royal Canadian Yacht Club. According to McNaught's testimony, Jarvis recommended that the directors who ran the bank before the reorganization of 1907, buy the stock. McNaught claimed to respond, "I said so far as I was concerned personally

97. Stavert v. McNaught, "Examination of W.K. McNaught," 12 March, 1909, Box 175, Case 1399. The facts in this paragraph are taken from McNaught's testimony.
that I wouldn't spend a five cent piece in buying up any
more stock in that way and you can count me out."" Boland argued that although it was illegal, it should be
done for the bank and the shareholders. Cassels agreed.
When Anglin asked, "Did Jarvis assent to what you had said
and give authority to buy the stock of the bank?" McNaught
answered, "Yes, absolutely, but I don't remember the words
that he used."" Convinced that he was authorised to
settle the matter, McNaught met with Brown the next
morning at the National Club and presented him with the
letter, $2,000 and the stock. "I told [Brown]," McNaught
testified, "we agreed to take that stock off his hands as
he wanted, and to my astonishment he said I must have that
$17,000 before two o'clock or the circular goes out." 100

Caught by surprise, McNaught scrambled to meet
Brown's demand for cash. McNaught had Boland make a note
for the amount which he then endorsed. The actual
procedure followed by McNaught and Boland came out in
court:

Yes, he [Boland] drew a cheque for the amount and
then he said to me, now, I am going to give my own
cheque to Montgomery, 101 but I will take my cheque

98. Ibid.
99. Ibid.
100. Ibid.
101. Montgomery may have been Robert J. Montgomery who was
manager of the Canadian Bank of Commerce branch located at
796-798 Yonge Street in Toronto until 1905. He would have
over to John Guinane\textsuperscript{102} at the shoe store and I will trade cheques and we will pay with Guinane's cheque for this stock, and I had given him [Boland] the letter. Mr. Jemmett had given the letter upstairs . . . so Boland had everything.\textsuperscript{103}

This statement reveals McNaught's complicity in a series of unethical practices. Even though McNaught gave all of the documents to Roland, who actually completed the transaction with Brown, McNaught was a party to the cover up that paying Brown with Guinane's cheque was intended to accomplish. If the deal with Brown was above reproach why did Boland, with McNaught's knowledge and complicity, go to such lengths to keep the pay out a secret? The payment of "hush money" to Brown was by Baptist standards dishonest. But McNaught's deceit went even further. Even though he testified that "this was the end of it as far as I was concerned," McNaught participated in a more general cover up of the entire transaction.\textsuperscript{104}

At an August 5, 1907 meeting of the Board of Directors, the method of payment for Brown's stock was not disclosed. McNaught, Jarvis and Jemmett had secretly

\textsuperscript{102} John Guinane's shoe store was located at 15 King Street West.

\textsuperscript{103} Stavert v. McNaught, "Examination of W.K. McNaught," 12 March 1909. Box 175, Case 1399.

\textsuperscript{104} Ibid.
agreed that any disclosure should be delayed. In fact, by McNaught's own admission, disclosure did not take place until after January 18, 1908 when Jarvis announced that the Sovereign Bank had "gone out of business" and would be absorbed by other leading banks. 105 Under Anglin's strong and persistent questioning McNaught steadfastly maintained his innocence. Although McNaught was not found guilty of impropriety, his desire to maintain a sterling public image led him to acquiesce in Brown's blackmail, participate in a money laundering scheme to prevent the Brown stock deal from becoming public knowledge and refuse to disclose the deal to the Sovereign Bank's directors. These actions displayed a moral laxity that Baptists claimed to shun.

Another indication that business ethics were slipping was the growing tendency among Baptist businessmen to seek redress for disputes and grievances in the secular courts. In June 1859, William Davies recorded one the earliest cases involving a fellow Baptist named Parsons who had defrauded him: "I have sued him & got judgement for my am[oun]t and costs, but when the sheriff goes to levy he says these goods are not mine they are my brothers." 106 Both Davies' court action and Parsons' reaction are


106. William Davies to James Davies, June 18, 1859. WDP. Box 4944, File 2, UWOPC.
revealing. The fact that Davies, after seeking a solution in the church, would then take the matter to court violated the early Baptist principle that such offenses and disputes between members should be settled within the fold. Davies' suit sent a clear message that past practices were ineffective or unsatisfactory. Parsons' response demonstrates the disparity between what some Baptists claimed to believe and how they actually behaved.

Unprocessed Chancery Court records for the period 1868 to 1921 indicate that disagreements between Baptists over personal and business matters were occasionally brought before the High Court of Justice. In 1893, for example, in a case concerning the will of James Davies, one of the will's executors, John Firstbrook (the boxmaker from Jarvis Street) found himself at odds with William Davies (the pork-packer from Alexander Street) over "the true construction of the said will and the right of the parties thereunder."\(^{107}\) In another instance in 1904, John and William Firstbrook sued their brother Joseph Firstbrook, proprietor of the Havana Cigar Company, for failure to pay a promissory note for $35,600 and an overdrawn amount of $4890.52.\(^{108}\) Baptists were gradually moving away from their commitment not to sue a Baptist

\(^{107}\) AO, RG 22, Unprocessed Chancery Court Records, County of York, City Suits and Country Causes, Firstbrook v. Davies, Box 191, Case 923.

\(^{108}\) Ibid., Firstbrook v. Firstbrook, Box 81, Case 811.
brother.

Increasingly, Baptist businessmen found themselves in Chancery charged with a variety of ethical offenses. In September 1884 William K. McNaught defended himself against the charge of "fraudulent misrepresentation" in a land deal that he had concluded with a Toronto widow, Jane Riddell.109 Although McNaught was found innocent, the case revealed business methods that were confusing if not misleading. The case involved the sale of lands owned by the Temperance Colonization Society. This colonization company was formed in the early 1880s for the purpose of establishing what Douglas Hill has called "an island of abstention" in the area that is now the city of Saskatoon.110 The company owned 213,760 acres of land.111 McNaught never owned any of the Temperance Colonization Society's lands. He only held the right of selection on land. Jane Riddell thought that McNaught was

109. Ibid., Riddell v. McNaught, "Writ of Summons," Filed 22 May 1884, Box 115, Case 311.


111. This figure is taken from André N. Lalonde, "Colonization Companies in the 1880s," Saskatchewan History Volume 24 (Autumn 1971):101-114. One colonization company not covered by Lalonde is the Settlers' Colonization Company. It was organized by a group of Baptist businessmen and clergy in 1882. Its first president was Thomas Lailey, a Toronto clothing wholesaler. For the prospectus and other information see CR, "Baptist Colonization Society," April 6, 1882, "Settlers' Colonization Company," April 20, 1882, "The Colonization Society," May 11, 1882,
engaged in buying land for her. A serious misunderstanding occurred when McNaught advised Riddell to buy stock instead of land. When she followed this course and her stock was called (repurchased at a predetermined price by the company), she sued McNaught for fraud.

Testimony at the trial shows that McNaught failed to meet his moral obligation to Jane Riddell by ensuring that she understood the nature of the stock transaction. McNaught made a healthy profit of $750 from the transaction. He invested only $250 in company stock and sold his shares for $1,000. Meanwhile, Jane Riddell, who testified that this "was my first business transaction of that kind," was left to flounder on her own and probably incurred a substantial loss on her investment of $1300. McNaught, who strongly advised Riddell to buy the stock as an investment for her son, offered no advice on when to sell. 112

While McNaught had no legal obligation to help her, his knowledge of her circumstances and Christian conscience should have prompted him to show more concern for her well-being. Perhaps gender had something to do with McNaught's failure to act. It certainly was an issue at the trial when McNaught was asked:

112. Riddell v. McNaught, The information in this paragraph is found in "Statement of Claim," Filed 14 June 1884 and "The Examination of W.K. McNaught," 9 September 1884, Box 115, Case 311.
Q. You could easily perceive that Mrs. Riddell wasn’t a business woman couldn’t you?
A. I don’t know that I ever had much to do with business women.

Q. Was she acquainted with business?
A. There are very few women that are acquainted with business: she came to me and talked to me the same as any lady would: I didn’t take her for a fool. I thought she was a woman of good strong common sense. 113

McNaught’s claim is difficult to assess. Clearly, he held many of the stereotyped views of women common at the time. To McNaught, the business world rightly belonged exclusively to men. A woman ventured into this domain at her peril. McNaught’s inaction reflected these assumptions and beliefs. In this case his attitudes were challenged in court and though he was absolved of wrongdoing his lack of compassion or concern for Jane Riddell and his willingness to take advantage of her were contrary to his Baptist moral values.

Another reason for court action against Baptist businessmen was failure to pay debts. In a case begun November 30, 1880, John Burnett Craigie sued William A. Firstbrook, who was then a member of Immanuel Street Baptist Church, for failure to pay a mortgage on land and premises in Somerville Township, Victoria County. 114 The court found for the plaintiff. Firstbrook was required to

113. Ibid., "Examination of W.K. McNaught," 9 September 1884.

114. Ibid., Craigie v. Firstbrook, "Bill of Complaint," Filed 30 November, 1880. Box 90, Case 625.
pay $1087.61 to the plaintiff for the outstanding debt. In a similar case begun June 9, 1881, James Benny, Thomas Peck and James H. Peck sued the trustees for the insolvent estate of former Jarvis Street deacon and hardware merchant, William Hewitt Senior, for default of payment on a number of mortgages in Toronto. Again, the plaintiffs won judgement for payment of $18,902.73 and delivery of the mortgaged premises.

These actions evidence a change in Baptist moral standards within the business context. Careful attention to the payment of debts was a basic Baptist tenet. As we have already seen, the failure of some Baptists to fulfil their financial obligations in business was carried over into the church. Thus, by the early 1890s running the church's affairs on a deficit had become an established practice at Jarvis Street.

Baptist business ethics declined markedly in the period between 1880 and 1921. Defaulting on debts, disregarding the safety and welfare of others, exploiting workers for personal gain and adopting dishonest business practices were the most apparent signs that many Baptist businessmen succumbed to the temptation to compromise

115. Ibid., In this case a "Fie Fa" was issued on 28 March 1888. This document gave the Sheriff the right to seize property equal to the value of the debt.

116. Ibid., Benny v. Hewitt, "Bill of Complaint," Filed 9 June 1881, Box 94, Case 306. The judgement in this case was given 6 December 1881.
their ethical standards for the sake of business success. With the rise of industrial capitalism in the late nineteenth century, the pressures for socio-cultural compromise exerted on individual Baptist businessmen were intense. While some Baptists resisted such pressures others accepted them as part of the price of "progress."

"The Danger of the Age": "Conspicuous Consumption" and the Acceptance of Avarice

In its opening issue for 1888, The Canadian Baptist ran an article from the British Congregational Magazine entitled, "The Danger of the Age." At one point in his analysis the author observed:

In material things our people are moving, as if in an hour out of the limitations and moderation of the past, into all the resources and wealth of the most luxurious nations. The temptation to get money and to spend it, to view it as the means to all good and the end of all desire, is becoming stronger and seemingly more irresistible, continually. 117

If materialism and avarice now dominated English culture, could their influence on Canadian culture be far behind?

There was ample evidence in the actions of Toronto's Baptist businessmen between 1848 and 1921 to suggest that some Canadian Baptists were quick to follow the English example. For Baptists, the process of rationalizing avarice spanned two generations. It began in the mid-

117. CB, "The Danger of the Age," January 5, 1888.
nineteenth century with the acceptance of new cultural realities, such as industrial capitalism, and the gradual abandonment of Christian business ethics. Later Baptist businessmen sought to sanctify greed through generosity. With the support of church leadership, philanthropy became a rationalization for the uncontrolled pursuit of wealth and worldly goods. By the late nineteenth century the earlier injunction to "Get that you may Give" had become, for many, a quaint anachronism. By 1921, many Baptist businessmen had followed the 1907 "homily" of A.R. Doble of the Bank of Montreal, to "Make Unto Yourselves Friends of the Mammon of Unrighteousness."

Perhaps the most outstanding example of the move from moderation to excess is found in the activities of dry goods merchant William McMaster. (See Plate 7)

118. This injunction was the headline for an article taken from the Congregationalist. See CR, "Get That You May Give," October 26, 1876.


Shrewd, aggressive and with a keen business acumen, McMaster possessed an acquisitive drive that few of his co-religionists could match. Although few personal or business financial records remain, the records of R.G. Dun and Company show how quickly McMaster's fortune grew. In 1850, McMaster and Company earned $10,000.\textsuperscript{121} By 1858, the most conservative estimates of Dun's agents put the value of the business at "$200,000 upwards" per annum.\textsuperscript{122} In 1862, one agent estimated the value to be in the $500,000 to $750,000 per annum range and declared McMaster and Company "the best business in the Upper Province."\textsuperscript{123}

In 1866, William McMaster turned his dry goods business over to his nephews, Arthur Robinson and James Short McMaster, to pursue banking and other commercial interests that brought him a second fortune. At the probate of his will in 1887, McMaster's estate was valued at $1,154,178.03.\textsuperscript{124}


122. \textit{Ibid}.


124. AO, RG 22, Surrogate Court Records, County of York, Will of William McMaster, Filed for Probate, October 25, 1887. No. 6586.
As Charles M. Johnston has noted, for "Baptist and non-Baptist alike, McMaster was regarded as an inspiration to all those seeking material success on a grand scale." 125 Doctor B.D. Thomas, pastor of Jarvis Street, said in his memorial address that McMaster displayed a puritanical character and drive that served him well in a fiercely competitive business world. "Starting at the lowest rung of the ladder," Thomas observed, "he pressed upward until he was numbered among the princes of a mighty city." His secret to success lay in the "sometimes rugged and precipitous highway of painstaking, persistent, honest industry." Yet despite McMaster's material success, Thomas noted that "he was not without defects in the general nature of his character... In the heated contests of business and politics he struck against weaker natures with a force which hurt them and antagonized them." Still, Thomas excused McMaster's shortcomings: "William McMaster was not only great but good. He had a large and generous nature. Beneath what often appeared a rigorous exterior there throbbéd a generous heart."

Although Thomas claimed that, "McMaster graduated late as a philanthropist" he also rationalized away any suggestion of avarice by noting that, "he came out with honours which God permitted him to carry down to ripe old age." At the

125. Johnston, McMaster University: The Toronto Years, p.21.
conclusion of his message, Thomas addressed the large
number of businessmen present in the congregation about
trying to serve God and mammon:

Ye men of business who stood by the departed in the
battle and the strife, who walked with him in the
high places of honour and affluence, who have
gathered, as he did, the fruitage of an industrious
and energetic life, have you 'laid up for yourselves
treasures in Heaven?' I fear that some of you are
going the world losing your souls.¹²⁶

Thomas' words called attention to the spiritual dangers
inherent in business life. The acceptance and promotion
of material success that McMaster typified exposed Baptist
businessmen to even greater temptations for religious
compromise.

As Johnston has suggested, McMaster's influence was
not confined to Baptist circles. The Methodist blacksmith
T.S. Limscott in his book The Path of Wealth or Light From
My Forge, used McMaster as an example of one who embodied
the Protestant ethic. "A native of Ireland;" stated
Limscott, "he left his own country for Canada, a poor
young man, and by earnest attention to business became a
millionaire."¹²⁷ This success was justified by the fact
that McMaster "was a princely giver to Christian and

¹²⁶ This quotation and the five preceeding it in this
paragraph are taken from CB, "Funeral Address of B.D.
Thomas Given In Jarvis Street Baptist Church," October 6,
1887.

¹²⁷ T.S. Limscott, The Path of Wealth or Light From My
Forge (Brantford and St. John, New Brunswick: Bradley,
benevolent institutions." 128 Although the praise heaped on McMaster often bordered on hagiography, his undeniable success ensured his enduring reputation as a model Canadian entrepreneur.

Other Baptist businessmen emulated McMaster. Businessmen like clothing retailer and wholesaler Thomas Lailey, whom one of Dun's agents called "a protege of W[illia]m McMaster," implemented the dry goods merchant's business philosophy and methodology and depended on McMaster to "stand at his back." 129 The same was true of chemical manufacturer and wholesaler William Elliot. Like McMaster and Lailey, Elliot moved from retailing to wholesaling. He also diversified his business interests and joined a group of capitalists that included McMaster in establishing the Canadian Bank of Commerce and the Confederation Life Association (known today as the Confederation Life Insurance Company). Elliot shared McMaster's commitment to amassing a large personal fortune, guaranteeing future wealth by passing on the business to family members and rationalizing material gain by giving both time and resources to church and

128. Ibid.

denomination.\textsuperscript{130}

Gaining large personal fortunes was not enough; some Baptist businessmen revealed an unquenchable desire for material goods. In the words of philosopher-economist Thorstein Veblen in his pioneering theoretical analysis of "the leisure class," Jarvis Street's businessmen increasingly adopted the practice of "conspicuous consumption."\textsuperscript{131} Luxuries became necessities as Baptist businessmen moved from meeting their needs to satisfying their wants.

The most outstanding examples of this change in attitude are reflected in their houses. From humble lodgings, that included living with his employer, Robert Cathcart, William McMaster steadily improved his living situation as his wealth increased. By the mid 1840s he occupied a small residence on Church Street and in the

\begin{itemize}

\end{itemize}
early 1850s purchased a townhouse on Grenville Street.\textsuperscript{132} By the late 1850s, William McMaster was engaged in building a mansion. As one of Dun's agents noted on March 26, 1859, "William McMaster is wealthy. He is building a large house at a cost of $25,000. Owns valuable Real Estate."\textsuperscript{133} The extravagant amount spent by McMaster to build his palatial Italianate Villa, (See Plate 8) on thirty acres of land on Avenue Road Hill set a new standard.

The message that McMaster had achieved both wealth and respectability was clearly evident in the residence itself and in the surrounding grounds. "Rathnally,"\textsuperscript{134} as the McMaster estate was called, became the venue for many important and lavish social gatherings. A banquet held in honour of George Brown upon his retirement from political life, left an indelible impression:

The McMasters made an awful splurge last night. They had invited a very large party of leading Reformers for 7 1/2 o'clock but whether for dinner or what no one knew. The Mowats, Blakes, John Wilsons, Adam Wi'sons, McMurrich, Dallases, Mackenzies + a lot of others were to be there-but only gentlemen came + several of them were amissing. It turned out to be Tea + supper we were invited to. The supper was a magnificent affair-a grand sit-in-to-the-table affair


\textsuperscript{134} Some sources spell the name "Rathnely".
in Mrs Webb's grandest style. The folding doors between the two large rooms had been thrown open + the table run down the whole length. Of course it had been set out all ready, and it was not easy to shorten it—so there were two hundred feet of table + one hundred feet of people to fill it! The gaps were fearful + there were fine men servants to wait on us! The house is a magnificent one + it is really a pity the old fellow does not know better how to use it.135

While the McMasters' entertainments sometimes failed, what Veblen called their "wasteful" consumption continued unabated.136 In addition to holding celebrations in his home, McMaster also entertained elite businessmen elsewhere. As George Brown noted, "McMaster gives a grand spread at the [National] Club tomorrow night to some of the English Directors of the GRRW [Grand Trunk Railway], who are here now."137 On December 23, 1869, Egerton Ryerson, the renowned Methodist leader and Chief Superintendent of Education in Ontario, wrote to his daughter, "I go today to Luncheon at one to the Hon. Mr. McMaster's, to meet Mr. Alderman Dakin & other gentlemen."138 In June of 1872, Ryerson again recounted

135. George Brown to Anne Brown, 23 February 1868, George Brown Papers [hereafter cited as GBP], MG 24, B 40, Volume 8, p.1670. A microfilm copy is in AO.

136. For a definition of this term and its application to the religious context see Veblen, The Theory of the Leisure Class, pp.115-121.

137. George Brown to Anne Brown, 15 June 1871, GBP, MG 24, B 40, Volume 8, p.1839.

to his daughter, "I was at McMaster's yesterday at Luncheon to meet Sir Thomas Dakin etc. It was a very splendid affair in all respects. The principal gentlemen of the city were there." 139 These gatherings of prominent people provides ample evidence of McMaster's integration with Toronto's social elite.

Further evidence that McMaster was embracing the values of the wealthy is found in his construction of a second mansion on north side of Bloor Street just east of Yonge in 1877. (See Plate 9) This Victorian style city mansion afforded McMaster better access to Toronto's commercial and cultural centre. The grounds included a low ornamental fence with gates that closed off the drive which meandered through landscaped lawns to the porte-cochere. The house featured a wide sweeping staircase that focused attention on a stained glass window containing a tree, deer crest and motto "Per Ardua." 140 Thus, guests were immediately struck by the symbols of McMaster's success. Once inside the mansion, guests were shown to the library on the left or the elegant French drawing-room on the right. Exquisite marble fireplaces, frosted glass panelled doors embossed with the McMaster monogram and inlaid walnut table and bookcases were only a few of the many interior features that caught the eye of

139. Ibid., p. 226.

140. "Through Adversity."
visitors. A well appointed dining room was the scene of many social gatherings. In short, the splendour of this second residence stood as a monument to the wealth and power of Toronto's leading late nineteenth century Baptist merchant prince.\textsuperscript{141}

Following his uncle's example, in 1868 Arthur Robinson McMaster purchased a portion of William McMaster's real estate holdings on the northeast corner of Jarvis and Wellesley Streets.\textsuperscript{142} In keeping with other grand estates along Jarvis Street at this time, Arthur Robinson McMaster erected a splendid twenty-five room mansion on the four-acre property.\textsuperscript{143} (See Plate 10) By 1870, the estate contained six brick outbuildings and was assessed at $22,600.\textsuperscript{144} After Arthur McMaster's premature death in 1881, the house was sold to Eliza Massey, wife of Hart Massey, President of the Massey Manufacturing Company, for the considerable sum of $32,500.\textsuperscript{145}

\textsuperscript{141} For a greater appreciation of the architectural features described in this paragraph see, AO, J.C.B. and E.C. Horwood Collection [hereafter HC], C11-(623)-1-14, Langley, Langley & Burke. One should also consult, Hall, \textit{Per Ardua}, pp.10,19-21.

\textsuperscript{142} Thompson, \textit{Jarvis Street}, p.146.

\textsuperscript{143} \textit{Ibid.}, p.150-153.

\textsuperscript{144} City of Toronto Assessment Rolls, 1870, Ward of St David's, No. 1194, CTA.

\textsuperscript{145} Thompson, \textit{Jarvis Street}, p.151-152.
The building projects of William and Arthur Robinson McMaster reveal a growing appetite for material goods and a desire to display their newly acquired wealth in a conspicuous manner befitting their status. The abandonment of moderation and the acceptance of excess set a precedent that the succeeding generation of Baptist businessmen would seek to emulate and surpass. The McMaster mansions also symbolized the integration of some Baptist businessmen and their departure from the simple and separated lifestyle of the past. By the late nineteenth century, devotion to mammon had brought the most prominent among Jarvis Street's businessmen great wealth and while their religious commitment remained strong, self-actualization through service to mammon had become the priority for many. For McMaster's generation, the combination of service to God and mammon through philanthropic endeavours doubtless eased fears that mammon might displace God as the central focus of life and provided a convenient rationalization for the unfettered pursuit of wealth and the acceptance of consumerism. The growing commitment to mammon and its attendant materialism served as a primary stimulus in the secularization process.

This process that began in the late nineteenth century with the growing acceptance of materialism only expanded in the next generation of Baptist businessmen.
While some Baptist businessmen, like John Northway, steadfastly resisted the temptation to build luxurious houses, others, like the Ryrie brothers, succumbed. Commenting on the partnership deal he struck with the Ryries in 1905, William Massey Birks of Henry Birks and Sons observed that, it "gave them large personal income, resulting in their launching out in fine country and city homes."146 James Ryrie (See Plate 11) took his share of the proceeds and promptly fulfilled his desire for more opulent living quarters. In 1905, he hired his good friend, fellow church member and noted architect, Edmund Burke, to build an understatedly elegant ten-room house in Rosedale at 56 South Drive.147 A year later Burke supervised the construction of James Ryrie's "gammoth eighteen-room country estate home near Fair Lake Park in Oakville. Amenities on the estate included orchards and a tennis court."148 (See Plates 12 and 13)

By 1913, James Ryrie had again called on Burke's services for the construction of his wife's estate at 1 Chestnut Park Road.149 (See Plates 14-16) This stunning


147. For architectural details of this residence see, AO, HC, C11-(908), Burke and Horwood.

148. Ibid., C11-(964a), Burke and Horwood.

149. Ibid., C11-(1133), Burke, Horwood & White.
three-storey mansion contained twenty-nine rooms including servants' quarters and six bathrooms. A year after construction of this residence James decided to indulge his love of music. He commissioned Burke to convert one of the third-storey storage rooms into an organ chamber for an automatic player Aeolian Organ. The American musicologist Orpha Ochse has explained the social significance of the organ James Ryrie purchased:

For some twenty years, until about 1930, the installation of residence organs furnished the elegant music rooms of the wealthy with status symbols and helped to line the pockets of the organ builders. The Aeolian Company specialized in this field, but one could also choose from a wide selection of other builders, among them Skinner, Möller, Austin, and Kimball. Aeolian had been making automatic player mechanisms for both reed organs and pianos, and the adaption of a similar device to the organ was largely responsible for the popularity of residence organs. Few who were blessed with the money to buy such organs were able to play them.\(^{150}\)

It is not clear whether James Ryrie could play the organ. What is certain is that his indulgence in this act of "conspicuous consumption" was costly. The roof line of the mansion had to be altered to accommodate the organ pipes located at the top of the main staircase.\(^{151}\) (See Plate 17)

Like his brother, Harry Ryrie had a desire to display


\(^{151}\) The organ was installed in April 1914. Details of the renovations necessary for its installation are in AO, HC, C11-(1133), Burke, Horwood & White.
his wealth in the building of elegant houses. In 1899, he upgraded his home located at 164 Isabella Street. The renovations included the addition of an "Oriel Window" (See Plate 18) to the exterior and a remodelling of the dining room, bathroom and kitchen.\footnote{152} Between 1903 and 1906 his cottage on Toronto Island was built. It had twelve rooms including six bedrooms and two baths.\footnote{153} In 1911, Harry used some of his profits from the deal with Birks to build a lavish residence on his newly acquired farm in Clarkson, Ontario.\footnote{154} An article that appeared in the \textit{Star Weekly} shortly after his death in September 1917, captured the essence of Harry Ryrie's approach to building and furnishing his residences:

\begin{quote}
Probably no house in Toronto was furnished with more exquisite taste, combined with less ostentation, than Mr. Ryrie's. When he had made up his mind to build a new house, he and his wife made it their hobby, literally for years, to collect rugs, tapestries and the like. There was for them no putting the matter into the hands of some upholsterer with carte blanche to furnish the house throughout. Everything bore the impress of their own individuality and personality.\footnote{155}
\end{quote}

This statement reveals Harry Ryrie's desire to exercise direct control over all matters pertaining to his personal residences. The understated exterior appearance of his

\begin{itemize}
\item \textit{Ibid.}, C11-(822)-2, Burke and Horwood.
\item \textit{Ibid.}, C11-(871), Burke and Horwood.
\item \textit{Ibid.}, C11-(1079), Burke, Horwood & White.
\end{itemize}
residence on Isabella Street helped to hide a passion for real estate, fine homes and furnishings. The residences owned and built by Harry Ryrie conveyed in both subtle and direct ways a commitment to materialistic values and an adoption of consumerism.

The building exploits of the Ryries were representative of wealthy Baptist businessmen. Their establishment of residences in neighbourhoods such as Rosedale shows that Jarvis Street's businessmen followed the move north and west by Toronto's business elite in the late nineteenth century. The construction of cottages and extravagant summer homes also became common practice for many Jarvis Street businessmen.

In the early twentieth century the practice of hosting and attending parties continued but other activities indicative of a desire for a life of leisure and adventure became increasingly evident in the lifestyles of Jarvis Street's wealthiest businessmen. In addition to retreating to their country homes or cottages, the Ryrie brothers sought to satisfy their desire for travel and their love of sport. James Ryrie took numerous excursions to exotic destinations. Combining his interest in missions with his desire to see the world he made a trip to visit Baptist missionaries in India in 1902. In June 1910, The Canadian Baptist reported: "Mr. and Mrs. Jas. Ryrie and Mr. and Mrs. John Firstbrook have returned
home after an extended visit to many of the mission fields in the far East, including stations in Ceylon, India, China, Japan, Manchuria and the Hawaiian Islands.\textsuperscript{156} Pleasure trips also became a common facet in James Ryrie's lifestyle. On March 7, 1912 the social columns of the \textit{Globe} included the following notice: "Mr. James Ryrie and family and Mr. S.J. Moore and family have sailed for Naples, where they intend motoring through the continent and England. They will be away about three months."\textsuperscript{157} By contrast, Harry Ryrie preferred sport to travel. Playing golf at the Lambton Golf and Country Club became one of his favourite leisure activities.\textsuperscript{158}

Another prominent Baptist businessman that showed an unrivalled passion for sport was William Kirkpatrick McNaught. McNaught became a nationally renown lacrosse figure. His contributions to the sport included writing a book entitled, \textit{Lacrosse And How To Play It}.\textsuperscript{159} McNaught also served as secretary and president of the National

\begin{enumerate}
\item[156.] \textit{CB}, "Welcome Home," June 30, 1910.
\item[157.] \textit{Globe}, "Woman At Work And At Play," March 7, 1912.
\item[158.] On the day of his death Harry Ryrie played golf at this club. \textit{Globe}, "Harry Ryrie Dies Suddenly," September 17, 1917.
\item[159.] Copies of \textit{Lacrosse And How To Play It} (Toronto: Rose-Belford Publishing Company, 1880) are available at the University of Western Ontario, Special Collections and the National Archives.
\end{enumerate}
Amateur Lacrosse Association. These activities signify a growing appetite for leisure on the part of some wealthy businessmen from Jarvis Street.

In addition to participating in conspicuous consumption and leisure, the leading businessmen from Jarvis Street were among the most active promoters of the new consumer culture. Stuart Ewen in his study of the impact of advertising's role in the development of American consumer culture in the early twentieth century has argued that through advertising "consumption took on a clearly cultural tone." According to Ewen, American businessmen in the early twentieth century tried to change the notion of "class" into "mass" thereby creating "an individual who could locate his needs and frustrations in terms of the consumption of goods rather than the quality and content of his life (work)."

In Toronto, Baptist businessmen appear to have supported a similar transformation. Those businessmen from Jarvis Street engaged in the jewellery trade, for example, worked hard to convince the public that certain luxuries had become necessities. Following the example


162. Ibid., p.43.
set by Timothy Eaton the Ryries published their first
catalogue early in 1886. With his usual enthusiasm W.K.
McNaught lauded the event in the columns of The Trader:

We have just been presented with a new and valuable
work by James Ryrie, of Toronto, otherwise known as
"Ryrie, the Jeweler," entitled "Ryrie's Christmas
Annual." The work is divided into seven chapters, and
is of absorbing interest to anyone wishing to get
full value for their money. Chapter I, Tells what to
buy for a Gentleman; Chapter II, How to make a Lady
happy; Chapter III, Shows how to give a child
pleasure; Chapter IV, Don't forget the baby; Chapter
V, How to Add to the Comfort and Elegance of Home;
Chapter VI, Treats of Things in General. As brevity
is the soul of wit, as also the measure of literary
talent, this little work must rank high in the
Canadian Literary world. It is almost needless to
add that although the author disinterestedly points
out that Ryrie's is the best place to buy jewelry of
all kinds, his advice is none the less to the
point.\textsuperscript{163}

This early effort to promote Ryrie jewellery contained
something for everyone and was designed to appeal to the
masses. As the Ryries' business became more sophisticated
and specialized, catalogues targeted at the wealthy mail
order customer emphasized certain products and employed a
marketing strategy that promoted goods on the basis of
superior quality, price, and service.\textsuperscript{164} The opening
letter in the 1913 catalogue offered a typical Ryrie sales
pitch:

\begin{quote}

\textbf{163. The Trader, "A Rising Canadian Author," January 1886.}

\textbf{164. In his history of Henry Birks and Sons, A. Robert
George estimated that in the 1890s both Birks and Ryries
were spending $50,000 a year on catalogues. See A. Robert
George, The House of Birks (n.p.: Privately Printed,
1946), p.27.}
While we give the most careful attention to the smallest order entrusted to us, we have this year given most prominence in our catalogue to fine Jewelry, especially Diamonds and Sterling Silverware.

No house in the world is in a better position than ours to sell fine goods at prices closest to the actual cost of production.

Our Diamonds are of the highest quality; are bought direct from the cutters for "prompt cash," and enter Canada "duty free."

With the exception of special novel mountings, from the art centres of Europe, we design and mount all our precious stones.

Almost all the Sterling Silver is from our own factory also.

With these advantages and a thoroughly organized Mail Order Department, we can assure you prompt and satisfactory service, always with the understanding that if, for any reason, or no reason, you wish to return your purchase, your money will immediately and cheerfully be refunded. 165

This letter was carefully crafted to attract buyers. The guarantee of satisfaction and the promise of a refund "for any reason," were refinements of Timothy Eaton's highly successful marketing slogan that promised "money refunded if goods are not satisfactory." 166 The Ryries also advertised in Baptist publications and the Globe. 167

165. This letter was written by Harry Ryrie, Secretary-Treasurer of Ryrie Brothers Limited. NA, Henry Birks and Sons Limited Company Records, MG 28 III 55, Volume 7A, Catalogue for the Ryrie Brothers Limited, Toronto, 1913 (Toronto: Southam Press, 1913). This catalogue contained one hundred and twenty three pages. Much of the catalogue was in colour. Other catalogues for 1915 and 1929 are extant in the Birks Records.

166. Santink, Timothy Eaton, p.121-138. See also the picture of the 1897-98 Fall and Winter Catalogue following page 148.

167. See, for example, The Baptist Year Book, 1883 (Toronto: Dudley & Burns, 1883), Back Cover; Globe, "The Story of the Diamond, Chapter 25," February 19, 1919. This was the last in a series of advertisements that ran
Perhaps the greatest testimony to the success of the Ryries as promoters of consumerism came at a 1919 Canadian Jewellers Convention when the president remarked: "Thank God for the Birks and the Ryries. They put the jewellery business on the map!" (See Plate 19)

While the Ryries certainly did their best to encourage consumerism, the efforts of William Kirkpatrick McNaught surpassed all others. In the pages of The Trader, McNaught promoted his own products and provided advice for other businessmen on how to better market their goods. In the March 1886 issue of The Trader, for example, McNaught sought his potential buyers, the jewellery retailers, when he declared "The 'Perfection' Watch Case, put upon the market last month by the American Watch Case Co., has proved to be the biggest success of any Case the Company ever made. The demand is unprecedented, and everybody pronounces it the best cheap watch case they ever handled for the money." In addition to pushing his own product lines McNaught offered advice to those in the jewellery business on how to advertise effectively. In an article entitled "Does it Pay to Advertise?" McNaught offered his readers practical, conservative advice:

168. This quote is taken from George, The House of Birks, p.27.

169. The Trader, March 1886.
1st Advertising to pay at all, requires to be truthful . . . 2nd Don't advertise anything you are not prepared to carry out . . . 3rd If advertising is worth doing at all, it is worth doing well . . . (a) His matter shou ld be original and attractive . . . (b) He should take plenty of space . . . (c) Be careful as to the kind of type that is used in your advertisements. Advertisers should always get a proof copy of their advertisements, so as to make certain that theirs will show up as different from any others in the paper. (d) Change your matter with every issue of the paper . . . (e) Last, but not least, advertise in a good live paper that has a good circulation amongst the very people you want to reach.170

Here was a prominent Baptist businessman from Jarvis Street offering advice to others on how to use the media tools available for the promotion of consumerism. By the late nineteenth century the businessmen of Jarvis Street could clearly be counted among the most active and innovative supporters of the new consumer culture.

A growing love of leisure and the practice and promotion of conspicuous consumption were key elements in the secularization process. Many of Jarvis Street's businessmen accepted the new materialistic social ethic as part of their socio-cultural integration with mainstream Canadian culture. By the late nineteenth century, Baptist businessmen exhibited a love for wealth, success and consumption that rivalled anything found elsewhere in Canada. While many Baptists continued to profess the rejection of mammon the increasingly extravagant lifestyles of Jarvis Street's businessmen challenged those

170. Ibid., "Does it Pay to Advertise?" July 1883.
assertions. For some Baptists this growing gulf between belief and practice indicated a spiritual crisis of unprecedented proportions. Still, many remained convinced that material gain and spiritual growth could be harmonized. Determined to realize material success they embraced a consumer culture that promoted enjoyment and excess, undermining religious commitment.

The push for socio-cultural integration that characterized the attitudes and actions of culturally liberal Baptist businessmen from Jarvis Street in the late nineteenth century had a profound impact on the Baptist faith. As moral authority shifted from institutions to individuals, many Baptist businessmen became lax in their commitment to stewardship and Christian business ethics. Declining morality and rising materialism constituted an assault on religious beliefs and values that few Baptist businessmen could resist. When faced with the choice of serving God or mammon, Baptist businessmen tried initially to serve both, but eventually made material concerns their first priority. Religion was increasingly marginalized and secularized.

Though these businessmen from Jarvis Street would continue to profess belief in separation from the world, it was becoming evident that their lifestyles showed little difference from the secular world. The distance between myth and reality widened as they pursued socio-
cultural integration at the expense of their separatist religious values. Instead of having a lifestyle informed by the Christian values of modesty and moderation, Baptist businessmen accepted the materialistic values associated with a new consumer-oriented business-dominated culture. The challenge of trying to maintain separation in the face of growing worldliness and secularism would become the ultimate testing-ground for the Baptist businessman's faith.

PLATE 5 - John Northway, 1915, was perhaps the most theologically liberal of Jarvis Street's businessmen. Alan Wilson, John Northway: A Blue Serge Canadian (Toronto: Burns and MacEachern, 1965).
PLATE 6 -- This somewhat exaggerated rendering of Firstbrook Brothers Box Factory, illustrates that Baptists left their mark on Toronto's industrial landscape. G.W. Englehardt, Toronto Canada: The Book of Its Board of Trade (Toronto: R.G. McLean, 1897). AO, L 2057

PLATE 7 -- William McMaster provided a model of success and respectability that other Baptist businessmen emulated. AO, S 197
PLATE 8 - "Rathnally." William McMaster's Country Estate as it appeared in 1897. This Italianate mansion, built in the late 1850s, set a new standard for opulence among Baptists. MTRL, T 33394

PLATE 9 - William McMaster's Bloor Street Mansion, 1957. Built in 1875 to provide McMaster with quarters closer to his business concerns. MTRL, T 34148
PLATE 10 - Arthur Robinson McMaster's Jarvis Street Mansion. This mansion constructed in the late 1860s showed that William McMaster's model was not lost on his nephew. Austin Seton Thompson, *Jarvis Street: A Story of Triumph and Tragedy* (Toronto: Personal Library, 1980).

PLATE 12 - James Ryrie's Fair Lake Park Estate, Oakville, 1915. This "summer home" built in 1906, represented an acceptance of "conspicuous consumption." AO 1629

PLATE 13 - Block Plan of James Ryrie's Fair Lake Park Estate, Oakville. Amenities included a tennis court and orchards. AO 2667
PLATE 14 - James Ryrie’s Mansion, Chestnut Park, 1915. Erected in 1913, according to his wife’s specifications, this mansion was the “crowning jewel” in James Ryrie’s building spree. AO 1630

PLATE 15 - Front Hall, James Ryrie’s Chestnut Park Mansion, 1915. This picture shows the understated elegance that characterized the Ryries’ decorating style. AO 1632
PLATE 16 - Library, James Ryrie's Chestnut Park Mansion, 1915. AO 1631

PLATE 17 - Organ Case, James Ryrie's Chestnut Park Mansion, 1914. Located at the top of the third floor staircase, the roofline had to be altered to accommodate these pipes. Undoubtedly, sound filled the mansion when the Aeolian Organ was played. AO 2682
PLATE 18 - Oriel Window, Harry Ryrie Residence, Isabella Street, 1899. This window represents an elaborate addition to a modest home. AO 2678

PLATE 19 - A postcard showing Ryrie Bros., Yonge and Adelaide, c.1910.
CHAPTER 5

MAINTAINING SEPARATION: THE MYTH AND THE REALITY

The Church and the World walked far apart
On the changing shores of time;
The World was singing a giddy song,
And the Church a hymn sublime.
"Come give me your hand," cried the merry
World, "And walk with me this way;"
But the good Church hid her snowy hand,
And solemnly answered "Nay, I will not give
you my hand at all,
And I will not walk with you;
Your way is the way of endless death,
Your words are all untrue."
"Nay walk with me but a little space,"
Said the World, with a kindly air;
"The road I walk is a pleasant road,
And the sun is always there;
Your path is thorny and rough and rude,
And mine is broad and plain;
My road is paved with flowers and gems,
And yours with tears and pain . . .
Half shyly the Church approached the World,
And gave him her hand of snow;
The old world grasped and walked along,
Saying in accents low:
"Your dress is too simple to suit my taste;
I will give you pearls to wear,
Rich velvet and silk for your graceful form,
And diamonds to deck your hair."
The Church looked down on her plain white
robes,
And then at the dazzling World,
And blushed as she saw his handsome lips,
With a smile contemptuous curled.
"I will change my dress for a costlier one"
Said the Church with a smile of grace;
Then her pure white garments duffed away,
And the World gave in their place
Beautiful satins and shining silks,
And roses and gems and pearls . . .
"Your house is too plain," said the proud old
World,
"I'll build you one like mine;
Carpets of Brussels and curtains of lace,
And furniture ever so fine."
So he built her a costly and beautiful house
Splendid it was to behold;
Her son and her beautiful daughters dwelt
there,
Gleaming in purple and gold;
And fairs and shows in the halls were held,
And the World and his children were there,
And laughter and music and feasts were heard
In the place that was meant for prayer.
She had cushioned pews for the rich and great
To sit in their pomp and pride,
While the poor folks, clad in their shabby suits,
Sat meekly down outside. . . .
The Church looked back with a sigh and longed
To gather her children in.
But some were off in the midnight ball,
And some were off at play,
And some were drinking in gay saloons;
So she quietly went her way. . . .
The sons of the World and the sons of the Church
Walked closely hands and heart,
And only the master that knoweth all
Could tell the two apart.¹

This poem by Matilda C. Edwards expresses the dismay of one Canadian Baptist over the loss of separation between the church and the world. By the late nineteenth century many Baptists were coming to see what historian John Webster Grant later observed, that the "church and the world were virtually identical in composition."² This reality disturbed fundamentalists. By the early decades of the twentieth century their prevailing sense of an emerging cultural crisis put them on alert.³


Restoration of the moral and theological certitude associated with a fading "evangelical consensus" became their objectives.¹

After 1880, Canadian Baptists became increasingly fragmented in how they related to the materialistic culture that increasingly surrounded them. While many liberals and conservatives pursued and encouraged socio-cultural integration, fundamentalists resisted all attempts to place Baptists within the cultural mainstream. Disagreements over both the definition and application of "separation from the world" grew steadily as liberals and conservatives struggled with its counter-cultural implications. While many Canadian Baptists continued to profess separation, its practice declined markedly especially after the turn of the century. Among the denomination's most prominent businessmen acceptance of materialism and more liberal moral values effectively move from a positive to a negative view of the culture see, Parent, "The Christology of T.T. Shields," pp.232-272.

4. Canadian religious historians generally agree that an evangelical consensus on certain core doctrines and values was forged by Protestants from many denominations in mid-nineteenth century Ontario. This consensus dominated the province's Protestant culture until the doctrinal controversies and social changes of the late nineteenth century brought about its decline. For examples of how the term "evangelical consensus" is used see Airhart, Serving The Present Age, pp.3-11. For specific information on the contents of this consensus see Van Die, Nathanael Burwash, pp.9-10; Marshall, Secularizing The Faith, pp.25-48; Grant, A Profusion of Spireg, pp.104-117.
eliminated actions that marked them out as Baptists.

Secularization compelled some to redefine the church, emphasizing its social and cultural functions at the expense of its traditional moral and spiritual roles. At Jarvis Street Baptist Church redefinition met resistance in the person of T.T. Shields. As the theological battle lines were drawn between 1910 and 1920, Shields grew more sensitive to opposition at Jarvis Street. He particularly resented efforts by some of his leading businessmen parishioners to compromise with theological liberals and accommodate worldly morality. By 1919 antithetical cultural perspectives had compromised the moral consensus that had unified the church in the late nineteenth century.

This chapter examines the move away from separation toward integration by Jarvis Street's businessmen in the late nineteenth century. Bankruptcy, the nature of amusement and the role of church music show how businessmen rejected the norms that characterized separation in business, in their personal lives and at church.

"Owe No Man Anything": Bankruptcy And Baptists

Perhaps no issue troubled Canadian Baptists more in the last half of the nineteenth century than insolvency.
Concern about declining moral standards and an accompanying softening of church discipline for bankruptcy disturbed many conservative Baptists. For them, any action that absolved the debtor from his financial obligations was thought to encourage dishonesty and violate the Pauline command "Owe no man anything." In contrast, more liberal Baptists supported insolvency laws that were, in their view, fair to both debtor and creditor.

Canadian Baptists inherited a long tradition of strict discipline for bankruptcy. As Michael Watts noted in his study of early English dissenters, "bankrupts were usually excommunicated from the gathered churches." While "in some cases . . . the rule against bankruptcy was exercised with compassion," generally the treatment of bankrupts was "particularly harsh." The underlying assumption was that bankruptcy was usually the result of sinful acts. By the early nineteenth century, British Baptists had only slightly moderated their views. In an 1821 article for the Baptist Magazine pastor Micah Thomas stated the typical Baptist position:

Be it premised and understood, that all failures in trade and commerce are not intended to be associated with the iniquity in question. Many exceptions in

7. Ibid., pp.335-336.
the enormous aggregate will be readily conceded; and every feeling heart is prepared to shed the tear of compassion and sympathy over the disasters of the really unfortunate. But when surveyed in their huge amount, it is highly probable that not one instance out of ten, or perhaps twenty, in cases of bankruptcy, can be entirely exonerated from blame and criminality. In a great many instances, they are a complete mass of nefarious transactions, and embody all the guilt and atrocity of absolute swindling.  

While admitting that uncontrollable events could cause business failure, Thomas and other Baptists believed that sin, not circumstance, caused the vast majority of bankruptcies.

Many British Baptists brought this uncompromising view with them to Canada. Writing about his own experience in 1859, the provision dealer William Davies complained, "The Law is alter'd now, a man cannot be imprison'd for debt now. I wish he could, I believe it would fetch the money then." Davies' attitude reflected the hardline legalistic approach favoured by conservative Baptists. In their denominational paper, Baptists were taught that "the law of love makes the path of duty not so hard to find, if we are only willing seekers of it. It requires that every kind of obligation be fulfilled, fully met without any evasion."  


9. William Davies to James Davies, 18 June 1859. WDP, Box 4044, File 2, UWORC.

10. CB, "Owe No Man Anything," October 1, 1868.
matter plainly:

Men may sophisticate as they please. They can never make it right, and all the bankrupt laws in the universe cannot make it right for them not to pay their debts. There is a sin in this neglect as clear and as deserving of church discipline as in stealing or false swearing. He who violates his promise to pay, or withholds his payment of a debt, when it is within his power to meet his engagement, ought to be made to feel that in the sight of all honest men he is a swindler. Religion may be a very comfortable cloak, under which to hide; but if religion does not make a man deal justly, it is not worth having.11

In the mid-nineteenth century, Canadian Baptists stood opposed to any measure that excused bankruptcy and absolved a debtor from his debts.

Changes to Canada's insolvency laws in part put pressure on Baptists to secularize their belief and practice. Legislation passed by the Legislative Assembly in the early 1840s sought "to soften the rigor of the Laws, in that part of this Province called Upper Canada, affecting the relation between Debtor and Creditor, as far as a due regard to the interests of commerce will permit."12 Among important changes that favoured the debtor were an end to arrests for actions not subject to bail or arrest in a foreign country, for "any suit where the cause of action shall not amount to ten pounds" and


execution "for any sum." In August 1858, "An Act for Abolishing Arrest in Civil Actions in Certain Cases and for the Better Prevention and More Effectual Punishment of Fraud," abolished arrest for ordinary debts and made preferential assignments illegal in Canada West. The end to preferences eliminated the immoral practice of favouring one creditor over another.

With Confederation came renewed efforts to formulate federal bankruptcy legislation. An Insolvency Act was passed in 1869. This legislation was the first attempt by the federal government to address the issue of bankruptcy. The Act emphasized the rights of the creditor in any bankruptcy proceeding. On April 8, 1875, a revised version of the Act of 1869 received Royal Assent. It defined terms and specified obligations of creditor and debtor, protecting the rights and interests of both. In addition, the expedition of bankruptcy was quickened by specific rules governing procedure.

13. Ibid.


the Insolvency Act of 1875 was repealed.\textsuperscript{17} This left only legislation dealing with winding-up operations in force. Successive federal governments were either unsuccessful or unwilling to confront the bankruptcy issue.\textsuperscript{18} The resulting legislative vacuum left both creditor and debtor open to abuse. The situation was finally resolved in 1919 with the passage of bankruptcy legislation that met many of the longstanding demands of the business community.\textsuperscript{19}

Through the Toronto Board of Trade, Baptist businessmen from Jarvis Street expressed their opinions on bankruptcy and advocated stronger legislation. Before 1880 their sympathy lay with creditors. At an April 12, 1869 meeting of the Toronto Board of Trade, dry goods merchant Arthur Robinson McMaster, who chaired the Insolvency Committee, presented a report that recommended that no insolvent estate be assigned without permission of the creditors, that creditors be given the power to

\footnotesize{\textsuperscript{17} Ibid., 1880, "An Act to repeal the Acts respecting Insolvency now in force in Canada," 43 Vic. c. 1.}

\footnotesize{\textsuperscript{18} For an analysis of government reluctance to pass adequate bankruptcy legislation and the response of the Toronto business community to the situation see, G.H. Stanford, \textit{To Serve the Community: The Story of Toronto's Board of Trade} (Toronto: University of Toronto Press, 1974), pp.26,43,62,150.}

\footnotesize{\textsuperscript{19} Statutes of Canada, 1919, "An Act respecting Bankruptcy," 9-10 Geo. 5, c. 36. One should also see the subsequent amendment, 1920, "An Act to amend the Bankruptcy Act," 10-11 Geo. 5, c. 34.}
appoint a custodian to take possession of the insolvent's estate, and that an inspector be appointed to manage the estate along with the official assignee.\textsuperscript{20} Subsequently, "An Act respecting Insolvency," included these proposals.\textsuperscript{21} At a council meeting held May 7, 1872, chemical wholesaler and manufacturer William Elliot seconded the motion to send a memorial to parliament which stated that "this Board view with alarm the repeal of the Insolvent Act of 1869 without some provision whereby all creditors will have equal rights and claims in & to an estate taken possession of by the Sheriffs."\textsuperscript{22} The protection of a creditor's interests was the primary concern of Baptist businessmen.

After the repeal of bankruptcy legislation in 1880, Jarvis Street businessmen pressed for new legislation and began to consider effects on debtors as well as creditors. A January 1884 petition of the House of Commons, signed by "A.R. McMaster and Bro.," stated, "That justice alike to creditors and debtors requires that means be provided for

\begin{itemize}
\item \textsuperscript{20} NA, MG 28 III 56, Volume 2, \textit{Toronto Board of Trade Council Minute Book 30 April 1850-24 January 1871}, 12 April 1869, p.414. The report of the Insolvency Committee is also reprinted in the \textit{Globe}, "Board of Trade. The Insolvency Act," April 13, 1869.
\item \textsuperscript{21} \textit{Statutes of Canada}, 1869, "An Act respecting Insolvency," 32-33 Vic. c. 16.
\item \textsuperscript{22} NA, MG 28 III 56, Volume 3, \textit{Toronto Board of Trade Minute Book, 27 January 1871-21 January 1887}, 7 May 1872, p.33.
\end{itemize}
the equitable distribution of the assets of debtors."23 Concern for the just treatment of interests outside of the business community also received attention. At a November 6, 1893 meeting of the Board Council dry goods merchant James Short McMaster expressed concern that the proposed Insolvency Act ignored farmers.24 Publicly, Baptist businessmen from Jarvis Street shared in the outrage of Toronto's business community over the "iniquitous condition of affairs" that government reluctance to pass bankruptcy legislation had created.25 Privately, their attitudes and actions differed.

By the late nineteenth century, many Baptists had altered their view of the causes, obligations and consequences of bankruptcy. For Canadian Baptists generally, the practice of automatically censuring an

23. Ibid., January 1884, p.357. There is no record in the Journals of the House of Commons that this petition was submitted. It is clear that consideration of a debtor's rights and interests came slowly for the Toronto Board of Trade. Early in 1884 the Board changed its position and pushed for legislation that subjected a debtor to the undue hardship of ongoing liability. In its January 3, 1884, issue the Globe, in an article entitled "Bankruptcy Legislation," criticized the new proposal for its harshness. In its conclusion the article stated, "Punish with utmost rigor fraud, collusion and trickery. But when an honest debtor has honestly given up everything to his creditors, let him in justice as well as mercy be relieved from liabilities and obligations which if they still burden him must render his future utterly hopeless."


25. Ibid.
insolvent debtor grew increasingly unacceptable. In an article written for the April 29, 1886 issue of The Canadian Baptist, Joshua Denovan, pastor of Immanuel Street Baptist Church, articulated the changing trend:

Few acquainted with business will dispute that, within the last thirty years, Bankruptcy from being a rare and exceptional event has become common and frequent; few will dispute that its prevalence has lowered the once high British standard of social and commercial morality; no thoughtful religious man will question that it has dishonoured and weakened the Christian church in herself, and banefully affected her influence upon the unconverted world. It is but a few years since [that] the bankruptcy of the member of a Christian church was regarded as a matter sufficiently serious to demand a committee of enquiry, while now nothing short of a very strong public condemnation (if even that) will secure the appointment of such a committee. In this direction our morals are certainly loosening, our ecclesiastical standard of righteousness lowering more rapidly than some of us like to admit. "There's something rotten in the state of Denmark." 26

Denovan's analysis expressed concerns shared by many of his brethren. The sense of moral decline and the resulting loss of spiritual separateness often evoked a strong response. One Baptist's response made the editorial columns of The Canadian Baptist in the summer of 1901: "An ardent, impulsive brother complains that the church has become so thoroughly secularized that, for the sake of his own peace and comfort, he must repudiate and withdraw from it." 27 The editor retorted:

Stand by your church brother. Judge not before the

26. CB, "Credit and Bankruptcy," April 29, 1886.
27. Ibid., "Editorial," July 4, 1901.
time. Better, a thousand times better, to help resuscitate the church than to hasten its enfeeblement by an unheroic withdrawal from its greatest need.28

Despite such encouragement, desertions by disillusioned Baptists did occur. As Convention President Albert Azro Ayer, a Montreal dairy and produce merchant, noted at the Baptist Convention of Ontario and Quebec in 1913,

Records show that Baptists in these two Provinces have increased threefold in the past forty years. What does this prove? These figures really show that we have not held our own families and that our losses have only been made up by our gains from outside. The inference is that the world and its attractions, have drawn many of our children and Sunday School scholars away.29

While some Baptists embarked on a search for ways to counteract the secularizing effects of worldliness and hold their own, others decided to keep Baptists in the cultural mainstream by accepting the "ways of the world."

Within Jarvis Street Baptist Church prominent businessmen spearheaded the drive to modify the church's stand on bankruptcy. Although discipline for failure to pay debts continued into the 1880s, the church grew lax in its treatment of bankruptcy. Leniency first became apparent in the 1850s. In 1858, the bankruptcy of produce merchant Francis T. Parson disrupted the church as supporters of William Davies, who had invested hard cash

28. Ibid.

29. Ibid., "President’s Address. The Church and the World," October 16, 1913.
in Parson's business and upon assignment received nothing, opposed a faction led by William McMaster, who backed preferential assignments. Parson went undisciplined; Davies and his supporters left the church. By contrast, in 1855, John Tovell, a men's clothier, had been excluded after his bankruptcy in circumstances strikingly similar to those of Parson. Yet John McIntosh, an ironmonger bankrupted in the early 1850s, was allowed to retain his membership in Bond Street Church.\(^{30}\) The inconsistent treatment of those involved in bankruptcy by a deacon's board dominated by wealthy and powerful businessmen points to both personal rivalry and increasingly permissive attitudes as causes for the church's alteration of traditional Baptist practice. The fear of personal financial failure may also have prompted some businessmen to encourage this relaxation. Whatever the primary cause was for their change in attitude, many businessmen at Jarvis Street abandoned the notion that bankruptcy always deserved church discipline.

By the late nineteenth century, the church no longer disciplined bankrupts even when negligence or greed were the suspected causes of a businessman's failure. When deacon and hardware merchant William Hewitt overextended

\(^{30}\) For details of the Parson and Tovell cases see, Langley, \textit{A Correct Statement of the Proceedings in Bond Street Baptist Church}, pp.4-23; William Davies to James Davies, 18 June 1859. WDP, Box 4044, File 2, UWORC.
himself through the purchase of real estate, declared bankruptcy in 1879, and then defaulted on the third payment to his creditors, the church did nothing.31 Purposeful ignorance and "looking the other way" had replaced stern discipline. The traditional Baptist practice of holding a brother accountable for his actions was clearly waning.

Even more startling were the extraordinary actions taken by the church to remove the earlier sinful stigma of bankruptcy from those businessmen caught in circumstances beyond their control. On January 22, 1896, the church took the unprecedented step of issuing a letter of sympathy to insolvent hatter and furrier, deacon Joseph Lugsdin:

Resolved. That the church has been grieved to hear that deacon Joseph Lugsdin has been compelled through embarrassment caused by the severe business competition which now prevails to make an assignment for the benefit of his creditors. We sympathize deeply with him in this trouble and desire to express our continued confidence in his integrity and Christian character. . . . Our recognition of the truth of the view which he expresses as to the danger to which a person in his position is exposed of having aspersions thrown upon his character which however groundless may injuriously affect the church in which he holds an important official position constrains us to accept his resignation, but we do so with the hope that when this danger has passed away he will again feel at liberty to give us the benefit of his services as a deacon.32

The tenderness of these words stood in marked contrast to

31. The Trader, July 1880.
the terse language used to expel those involved in bankruptcy in earlier years. Like Lugsdin, James Short McMaster received a letter of support after his dry goods business, McMaster and Company, went bankrupt in January, 1897. (See Plate 20) Again, the church membership expressed "their deep sympathy with deacon McMaster in his business reverse" and declared publicly "their entire confidence in his integrity as a businessman." 33

In this case there is cause to question the church's support. According to James Short McMaster's grandson, Wardley McMaster, mismanagement and greed accounted for the failure of the family business: "Grandfather refused to return to look after matters [in Canada] liking the life in England." 34 In addition, in the late 1880s he bought "heavily," collected commissions on his purchases and then left England. 35 By the time James Short McMaster arrived in Toronto in 1889, the business was in trouble. "The business did not survive;" recalled Wardley McMaster, "since the purchase costs and commissions could not be recovered in the panic. Grandfather escaped with the Lorne Park Estate and $125,000." 36 If Wardley

33. Ibid.


35. Ibid.

36. Ibid.
McMaster's account is accurate, the church's confidence in James Short McMaster's business integrity was misplaced. He was guilty of greed, carelessness and neglect but, instead of investigating the matter thoroughly and disciplining one of its most prominent businessmen, the church opted to blame circumstances.

The Lugsdin and McMaster cases show how dramatically the treatment of bankruptcy had changed. In a generation, Jarvis Street had moved from an automatic presumption of guilt to expressing support for businessmen who experienced (often through no fault of their own) severe financial difficulties. "Circumstances" gradually replaced sin as the accepted explanation for bankruptcy. At the same time, the strict discipline for bankruptcy that had once marked Baptist separation from the secular world was relaxed as church practice was brought into conformity with the cultural reality of socio-cultural integration. This change allowed Baptist businessmen to feel more secure and comfortable as they took their place within the Canadian cultural mainstream.

Music in the Church: Making Jarvis Street Culturally Respectable

Music was a thorny issue for Baptists. Debates over whether music compromised or complemented worship were common in Canada. Conservative views ranged from
favouring unaccompanied Psalms in services to limited
tolerance of instrumentation and contemporary hymns.
Cultural liberals, including many businessmen, not only
encouraged music in services but also sought to alter its
status to that of worldly performance. Under the guiding
hands of its leading businessmen, Jarvis Street had, by
the early twentieth century, become a centre for musical
performances; the quality of its choral and instrumental
music rivalled that heard in Massey Hall.

Disagreements among English Baptists over the purpose
and power of music had a long history. In the late
seventeenth century both General and Particular Baptists
engaged in these disputes. In the 1690s an eight-year
pamphlet war between Benjamin Keach and Isaac Marlow
brought the issue to a head among Particular Baptists. In
1691, in a pamphlet entitled, The Breach Repaired in God's
Worship, Keach argued that congregational singing was "a
holy ordinance of Jesus Christ" carried on for the
edification of God's people and the shame of the Devil.
"The Devil" Keach noted, "is a great enemy to singing; he
does not love Such Hosannas and Praises should be sung to
Jesus Christ." 37 In 1692, Marlow countered with The
Truth Soberly Defended, in which he contended that
congregational singing was "dangerous and destructive to

37. Benjamin Keach, The Breach Repaired In God's Worship;
Or, Singing of Psalms, Hymns, and Spiritual Songs, Proved
the peace and well-being of our churches, and to the pure
worship of God therein."

Baptists like Marlow believed
that innovations such as the congregational singing of
original hymns introduced by Keach destroyed the solemnity
of the service and sanctioned a "false worship" that could
lead to impropriety and formalism."

The belief that music promoted worldliness was also a
staple in Baptist criticism. In 1678, in a tract
entitled, *Primitive Christianity*, the General Baptist
Thomas Grantham condemned "plain song, prick-song,
descant, or other poetical strains," as "men's devices,"
that are "very much unlike the gravity of Christian
worship." Such arguments laid the foundation for a
continuing controversy.

In the eighteenth century, complaints about the use
of music persisted even after the acceptance of
congregational singing. In 1733, for example, the General
Assembly of the General Baptists received word from
Northamptonshire, "that some churches . . . had fallen
into the way of singing the Psalms of David, or other
men's composes, with tunable notes, and a mixed
multitude; which way of singing, appears to us wholly

1692), pp.140-141.


40. Thomas Grantham, *Christianismus Primitivus* (London:
Francis Smith, 1678), p.112.
unwarranted from the Word of God."  Despite such objections, General and Particular Baptists gradually made music an integral part of the worship service.

For nineteenth century Canadian Baptists, church music continued to be a divisive issue. Fiddling at one of the tea meetings held on January 1, 1851 at First Baptist Church, Brantford, for example, brought the swift censure of deacon William Moyle. T.S. Shenston recalled the event:

Notwithstanding the great height of the pulpit, a temporary gallery had been erected above it for the accommodation of the choir. This gallery was well filled with singers, led by Mr. John W., who entertained the waiting congregation by fiddling some popular songs and dancing tunes. This 'vexed the righteous soul' of the late deacon Wm. Moyle, and he rose to his feet, and, in a mild and dignified manner, objected to such fiddling in the house of God.

This stopped the fiddling with 'awful' suddenness, but it did not stop the fiddler, and 'you had better believe it' the fiddle box came down with a whop!; the fiddle was placed therein with a whack!; the lid brought down with a bang!, and the fiddler solemnly declared his intention to do a lot of naughty things and to leave undone some very amiable ones.

Elder D. took in 'the situation' in a moment, and saw that 'the fat was in the fire.' Oh, how he did plead! but all in vain. The fiddle was boxed, the cloak was on the enraged fiddler's back, and he partly down the steps, when he was taken in hand by that champion peace-maker, Wm. Buck. His oil was superior to that of Elder D. He used it lavishly on the troubled waters, and there was a calm, and the fiddling and singing went off 'O.K.' for the remainder of the evening, to the relief of all.

This incident is but one of many. Similar objections

41. This report is quoted in Goadby, Bye-Paths in Baptist History, p.348.

persisted among Canadian Baptists well into the late nineteenth century.

The September 2, 1897 issue of *The Canadian Baptist* carried an ultra-conservative article by Joshua Denovan entitled "Christian Work and Worship." In the article, Denovan offered the strict Baptist definition of church music. "Praise," argued Denovan, "ought to be the united and audible adoration and thanksgiving of all the children of God present, without any pretence whatever to musical performance." He then went on to condemn the many abuses present in Canadian Baptist worship services:

> Such a thing as musical vibrations, ground out of an unconscious machine, are mere atmospheric mockery. Such a thing as a soloist (whether voluntary or hired) is a gross outrage. Such a thing as a soloist or a choir, singing to please or attract the public-singing to the people assembled or for the people, is a monstrous perversion of Church praise for which primitive Christianity furnishes no precedent or sanction. Instrumental music belonged to the Hebrew temple, and so did animal sacrifices, and so did holy water and holy lamp-light; but they never had a place in the spiritual worship of the Christian Church as it was constituted by Christ and his apostles."

This stern rebuke brought an equally sharp response from one that favoured musical innovation. In a letter to *The Canadian Baptist*, G.B. Davis suggested that "Father Denovan struck a discordant note in his communication against instrumental music and choir-anthems in Christian

---


worship, in last week's *Baptist*." Davis contended that "the opinion of Father Denovan is certainly out of harmony with the inspired conviction of such men as Fathers Elisha, David and Samuel." Sacred music, "both instrumental and vocal," were clearly sanctioned in the scriptures." To Denovan's argument that instrumental and choral music belonged exclusively to the Old Testament economy, Davis retorted that, "As in our schools, some things are taught in God's First Books that do not require teaching in His Fifth." For Davis it was ludicrous for Denovan to suggest that because the "brief history of the planting and progress of New Testament churches" given in Scripture, "has in it no record of instrumental music and church choirs, therefore, there is to be none for all time.""

Despite pockets of strong opposition to certain musical forms new resources for worship emerged to satisfy the craving for musical innovation within individual churches. Within Ontario a number of significant initiatives were undertaken. Although not "officially"

46. *Ibid*.
47. *Ibid*.
49. *Ibid*.
sponsored by the entire denomination, *The Canadian Baptist Church Hymn Book* first published in 1873 by Copp, Clark & Co., provided a basic source for musical worship. The increasing interest and acceptance of music prompted H.E. Buchan, a medical doctor from Jarvis Street, to publish *Our Service of Song* in 1877.\(^5\) In 1900, the publication of a denominational hymnal further promoted music by raising its visibility and providing a standard repertoire for Canadian Baptist churches.\(^6\) The inclusion of a "Canadian Supplement" in editions of *The Canadian Baptist Church Hymnal* after 1902 added a nationalist dimension to its contents and brought about a "very satisfactory" number of sales.\(^7\) The resources needed to support a growing acceptance of musical innovation were clearly present.

Debate over church music brought the issue of worldliness to the surface. The spirituality of those Baptists who accepted musical innovation was questioned by other counter-cultural Baptists who condemned new forms of

---


51. A brief history and superficial analysis of the development of this hymnal is provided in Renfree, *Heritage and Horizon*, pp. 241,251-252,293.

52. This assessment of sales was offered by Edward D. Freeland, Secretary of the Hymnal Committee, in *CB*, "The New Hymn Book," May 19, 1904.
musical expression as worldly "attractions." Still, cultural liberals, who desired social integration and respectability, remained convinced that musical innovation brought spiritual and temporal rewards that Canadian Baptists could ill-afford to miss.

Within Jarvis Street, musical innovation brought both criticism and praise. In 1857, the introduction of an organ to Bond Street Baptist Church offended certain members. Recalling the events in a letter to his brother, William Davies noted,

"I think that matters are mending some in our church. We have weeded out several disaffected ones. I don’t know if I told you a few months ago some of the folks wanted an organ & it was carried. 5 or 6 of the minority were so incensed about it that they left and enlisted under the Banner of the City Missionary, one of their number, & met in a bdg for worship every Sunday & wrote to the Bond Street Baptist Church for letters of dismissal. This of course could not be granted & as they still kept away & when visited by a committee declared themselves well satisfied with the position & said they would on no account return, their names by a unanimous vote were dropped from the Church Books. Be it understood there was a Melodeon before (a kind of halfbred thing between an organ and

---

53. In his letter of resignation from the pastorate of Alexander Street Baptist Church, A.H. Munro argued that "the attractions of a large and elegant place of worship of the same denomination in our immediate vicinity, have had the effect of diminishing in a very observable degree our Sunday evening congregation." Jarvis Street's "attractions" included an organ and a paid soloist. Munro’s letter is found at The Canadian Baptist Archives, Alexander St./Immanuel St. Records, A.H. Munro to the Congregation, 29 January 1877, Box 1 1866-1904, "General Correspondence File, 1867-1904." For a late nineteenth century condemnation of the worldliness associated with such musical innovations see the article by Joshua Denovan in CR, "Churchianity versus Genuine Christianity," October 12, 1899.
piano), but when an organ was substituted they could not conscientiously remain."

Here the attempt to introduce modern music to the church provoked a strong negative reaction. For the offended Baptists such change was indicative of worldliness.

While the motives behind the introduction of an organ to Bond Street remain obscure, later musical innovations at Jarvis Street were heavily criticized for their ostentation. Commenting on the changes that accompanied the move to Jarvis Street in 1875, William Davies, now a member of Alexander Street Baptist Church, complained: "This congregation were in a part of the city which was thickly populated but they had an old fashioned building. One of the members, a M.L.C., says a Senator, very wealthy, married an American, natural result they soon had an American minister, then this new building also American, then the lady & the minister lay their heads together & get a professional singer a sort of prima donna & she is paid $300.00 per year and many are very much hurt about it." Davies objected to the Americanization and professionalization of music in the church attributing the innovations to dry goods merchant turned financier,

54. William Davies to James Davies, 31 May 1857. WDP, Box 4044, File 2, UWORC.

55. Member of the Legislative Council.

56. William Davies to a Friend, 15 June 1876. WDP, Box 4044, File 3, UWORC.
William McMaster (a Senator) and his second wife Susan Moulton McMaster. Davies blamed their "hateful" spirit of "aggrandizement" for the move to a more respectable secular music ministry. 57 He also criticized the new building and Susan McMaster's gift of an organ as self-serving, charging that they had been "built regardless of the needs of the city." 58 Here then was a case of a wealthy Jarvis Street businessman and his wife displaying their commitment to effect change that would make their church socially respectable.

The new secular values pursued by William and Susan McMaster were quickly adopted by others at Jarvis Street. In 1888, the church hired Augustus Stephen Vogt to be its first paid organist and choir master. Vogt, a native of Washington, Ontario, had previously served as organist of the St. James Lutheran Church of Elmira and the First Methodist Church in St. Thomas, Ontario. He received his musical training at the New England Conservatory of Music in Boston and the Royal Conservatory of Music at Leipzig, Germany. Vogt specialized in a cappella performances of the classics. Under his leadership, the Jarvis Street Baptist Church Choir gained the reputation as the finest church choir in Toronto. In 1894, Vogt selected the best choristers from Jarvis Street to form the Mendelssohn

57. Ibid.
58. Ibid.
Choir, enhancing the reputation of Jarvis Street as a thriving musical centre.\(^5\) (See Plate 21)

When Vogt retired from Jarvis Street in 1906, Dr. Edward Broome was hired to replace him. With the encouragement of pastor H. Francis Perry and prominent businessmen like jeweller James Ryrie and investment broker Albert Matthews on the church Music Committee, Broome made music the focal point of the Sunday worship services.\(^6\) By 1910, when T.T. Shields became pastor, music dominated the services. Shields later complained, "that what was designed to be an 'opening sentence' sometimes turned out to be an anthem that required ten minutes to complete. The result was, that do as one would, the Jarvis Street preacher would begin to preach about the time other congregations were hearing the .


\[\text{60. On the occasion of Broome's hiring as choir director an editorial note in the May 10, 1906 issue of \textit{The Canadian Baptist} noted that "Jarvis St. is fortunate in having in Dr. Perry a pastor who is keenly in sympathy with this department of the church's work." Unfortunately the minutes of the music committee are not extant. James Ryrie, who served as chairman of the committee, and Albert Matthews who was a longtime committee member steadfastly supported Broome and came to his aid when Shields sought reforms that would severely limit the amount of music in the worship services.}\]
benediction."  

In 1920, Shields took action and asked the deacons to restrict music in the services. The deacons passed a resolution calling for "the anthem to be sung in the morning service while the offering is being taken, and to not have more than two anthems at the evening service, one of which shall be sung while the offering is being taken." When informed of the deacon's decision, Dr. Broome objected to the changes and when he next met with the choir he stated, "Wait till our friend Mr. Ryrie comes home and we will fight this out." According to Shields, "from that moment the choir became a hostile organization." Upon his return, James Ryrie sided with Dr. Broome and no action was taken on the resolution passed by the deacons. In The Plot That Failed, Shields offers his analysis of the controversy:

"The gentleman [James Ryrie] who had moved the amendment to my resolution at the Ottawa Convention [of 1919] was Chairman of the Music Committee. He was a very excellent man, but was not biblically informed. I never observed any evidence that he was a student of the Bible. From the kind of book he occasionally quoted in prayer-meeting, and what I


62. Ibid., p.187. For reference to the resolution in the church minutes see, Jarvis Street Baptist Church Minute Book, 1918-1928, May 5, 1920. (MS), JSBCA.


64. Ibid.
learned from himself of his religious views, I know that he had never been 'rooted and grounded' in the principles of Evangelical Christianity as historically held by Baptists. His idea of a religious service, it seemed to me, was that the sermon should occupy a subordinate place, and that the music, as represented by the choir, was the most important element in the service."

For Shields, the distinctive Baptist service in which preaching predominated had been compromised by the efforts of James Ryrie. On March 14, 1918, Ryrie had written a letter to Shields expressing dismay that his children took visitors to other churches because "'they feel uncomfortable lest you will be hitting people.'" The abandonment, by James Ryrie, of a form of worship that separated Baptists from other denominations could not, in Shields view, be tolerated. Ryrie's desire that Jarvis Street maintain its respectability impinged on Shields' definition of proper worship.

Convinced that both his personal credibility and the righteousness of the church were at stake, Shields called a meeting of thedeacons after the Sunday morning service on May 2, 1920. He informed them of his intent to bring the matter of lengthy choir anthems before the entire church for a vote. Ryrie objected, noting that while the pastor might well be supported on the question of the


66. The original letter does not appear to be in the T.T. Shields Papers housed in the church archives. It is reprinted in Shields, The Inside of the Cup, p.9.
amount of time taken by the choir, there were 'other issues involved in the present situation.'" Shields responded by saying that at the church meeting to be held on Wednesday May 5, he would submit his resignation and allow the congregation to render its verdict on his future as pastor of Jarvis Street. If the congregation voted that he resign, he would do so; if they supported him, he would remain pastor. At the congregational meeting Shields was reaffirmed as the pastor by an almost unanimous standing vote. A second resolution, presented and moved by Shields, passed "almost unanimously" at the meeting."

It stated,

That the church hereby resolves that in the services for public worship, Sunday mornings and evenings, precedence shall be given to the ministry of the Word; and that each service shall be so ordered that all of the elements of the service may be of such character and in such proportion as to contribute to the exaltation of Christ through the exposition of the Word of God. And in order that these principles may be given effect, the church hereby places the conduct of the public services of the Lord's Day entirely in the hands of the pastor of the church . . . it being understood, as a matter of course, that the deacons are the pastor's proper advisers in all matters relating to the conduct of the public worship of the church; and that, therefore, henceforth the Music Committee shall be considered a sub-committee of the deacons' Board, of which the pastor shall be, ex-officio, a member."

67. These words attributed to James Ryrie are quoted in Shields, The Plot That Failed, p.188.

68. These words and the account in the paragraph preceding it are taken from Ibid., pp.188-191.

69. Ibid., p.191.
Thus, control over music was taken from the Music Committee and given to the pastor. This action put businessmen like James Ryrie on notice that the respectable church they had worked so hard to create and maintain was threatened.

The skirmish over music at Jarvis Street was a test case for separation. While Baptist businessmen continued to profess their belief in separation from the world, they transformed their church music ministry so that it might better reflect the values and beliefs of the secular world. The installation of an organ, the hiring of a paid soloist, organist and choir master, the establishment of a link between the Mendelssohn and Jarvis Street choirs and the dominance of music in public worship services were all efforts designed and promoted by businessmen to make Jarvis Street socially respectable. The professionalization of music at Jarvis Street was one avenue by which prominent businessmen introduced secular cultural values to the church.

The Acceptance of Amusements

For Canadian Baptists the avoidance of worldly activities constituted a hallmark of spiritual separation. As moral values were secularized, many Baptist businessmen grew more tolerant. Their willingness to participate
openly in "popular amusements" represented a departure from strict Baptist morality that more conservative Baptists felt compelled to preserve. By the early twentieth century, many of Jarvis Street's most prominent and wealthy businessmen had rejected legalistic biblical interpretations that emphasized moral conformity to a single moral code. Fundamentalists, like T.T. Shields, believed that such rejection flowed from the moral laxity associated with modernism. Specifically, fundamentalists charged that those Baptists who accepted amusements were worldly, unspiritual and wayward.

Like bankruptcy and music, amusements were a longstanding issue among Baptists. In the seventeenth century English Baptists demanded adherence to a strict moral code that prohibited improper dress, card-playing, dancing and participation in sports if it conflicted with church meetings. In 1645, the Broadmead Baptist Church, Bristol, disciplined its pastor, Nathanael Ingello, who "troubled and offended" many members "with his flaunting apparel... together with his being given so much to music, not only at his own house, but at houses of entertainment out of town." 70 Similarly, the records of the Fenstanton Baptist Church show that George Michell of Eltisley, a parish in Cambridgeshire, was reproved and

then "excommunicated" for "Running frequently upon the first day of the week, as well as at other times, to the vicious assemblies of the world, joining with them in their sports, and pastimes, and excess of riot." 71

The tradition of keeping a close watch over behaviour continued among English Baptists in the eighteenth century. In 1711 the General Assembly of the General Baptists declared that card-playing was "unlawful for such as profess the Gospel of Christ, and unfit for communion." 72 In addition, the Assembly confronted the question of "Whether a pastor who contends for dancing and cockfighting, with any other vices, although being moderately used, be a sufficient cause for the church to deprive him of communion?" 73 The answer was decisive: "That for a minister of Christ to countenance, encourage, or contend for such vices, do disqualify him for the ministerial office and church communion, until he shall appear of another mind, and give satisfaction to the church of which he is pastor." 74 In January, 1745, the Broadmead church declared "playing at cards to be sinful,

73. Ibid.
74. Ibid.
and not allowed in any member of this church without censure." 75 Thus, by the end of the eighteenth century, English Baptists had a long history of regulating the behaviour of their members with regards to amusements.

Throughout the nineteenth and early twentieth centuries, Canadian Baptists were also exercised about popular amusements. Disturbed by the growing popularity of amusements and their debilitating moral impact, E.W. Dadson called in 1888 for a return to living circumspectly:

No Christian wisely circumspect would dream of giving his countenance to worldly amusements, or his presence to questionable places. He would not frequent taverns, patronize horse-racing or theatricals, simply because he would not see anything in these amusements profitable to the carrying out of his purpose, and the fact that they are questionable, so advertised, would be sufficient reason against them in any case.

But do not Christians countenance the theatre? Do they not dance? and play cards? and occasionally are they not seen in bar-rooms and on the race-course? Oh, yes! but foolishly circumspect are such Christians. They look around them, it is true, but not for the purpose of hastening the kingdom, or of warding off that which may make toward poverty of soul. Purpose for God is their great lack.

We unhesitatingly advocate a return to the Puritanical idea of circumspection. Dancing, betting, drinking, and theatre going Christians are a sad damage to the cause whose name they bear. 76

Dadson’s call for a return to puritanical asceticism that characterized early English Baptist practice represented a conservative legalistic response to amusements. Other

75. Ibid.

Baptists contended that the responsibility for decisions concerning amusements rested with the individual. In a classic application of the Baptist belief in liberty of conscience, these more moderate and liberal Baptists rejected legalistic arguments. The response of Canadian Baptist editor, James Edward Wells in an 1892 article on "The Question of Amusements" typified the view of those who favoured liberty:

We are often asked for an editorial opinion as to whether this, or that, or the other amusement, recreation, or practice is consistent with a Christian profession. It is, of course, out of the question that a Baptist Editor, or any other Baptist or body of Baptists, should be able to draw up a Baptist Index Expurgatorious of books which may not be read, or a catalogue of amusements which may or may not be indulged in. Even were we wise enough, as we are sure we are not, to do so with an approximation of infallibility, we are quite sure that the possession of such a set of arbitrary rules would be highly injurious, rather than beneficial, to the individual Christian, young or old, who should make it his guide. The effect would be, so far as it went, to lift from his or her shoulders a responsibility which they alone should bear, and in doing so to take away a most valuable means of Christian exercise and growth. There is no moral and certainly no spiritual development in following fixed rules of conduct, prescribed by any external authority. The mind which is truly spiritual judgeth all things and becomes, under the guidance of the Divine Word and Spirit, a law unto itself. It is endowed with a spiritual instinct which, if conscientiously followed, becomes a safer guide than any hard and fast lines which could be laid down, since the latter can but guide the outward act and are devoid of spirit and life."

For Wells a return to legalistic puritanical asceticism violated the principle of liberty of conscience and robbed

77. CB, "The Question of Amusements," March 17, 1892.
the individual of an important opportunity for spiritual growth. The conflicting messages concerning amusements articulated in *The Canadian Baptist* in the late nineteenth century undoubtedly created confusion. The lack of consensus on amusements left the door open for Baptists to adjust their practice to suit themselves. The potential for licentiousness that such freedom created loomed large in the minds of many Baptists by the end of the nineteenth century.

Within Jarvis Street disagreements over amusements took on new significance after the fundamentalist-modernist controversy at the October 1919 Ottawa convention.78 In the months before the convention the pages of *The Canadian Baptist* carried the opening salvos in a debate over the inspiration and authority of scripture that would eventually make their way to the Convention floor. Participants in the debate included T.T. Shields and C.J. Holman, a lawyer from Jarvis Street, who upheld the traditional Baptist position, and D.E. Thomson, a prominent lawyer from Jarvis Street, who defended the liberal position but above all desired

78. For details of the events at the 1919 convention from a pro-Shields perspective see Tarr, *Shields of Canada*, pp.63-71. For Shields' account one should see Shields, *The Plot That Failed*, pp.121-147.
compromise and peace." By the time of the Convention, the stage was set for confrontation. Shields put forward a resolution which called for the Convention to declare its "disapproval" of a liberal editorial entitled "The Inspiration and Authority of Scripture" the first part of which had appeared in The Canadian Baptist of October 2, 1919.\(^8\) He also called for a return to the orthodox view of the scriptures "to which the Convention [had] declared its adherence in 1910."\(^9\) In response, James Ryrie, a wealthy jeweller from Jarvis Street and one of its most well-known deacons, put forward an amendment to the Shields resolution which declared that "the Bible is the inspired word of God" but also called for peace when it declared, "the Convention strongly deprecates controversy at this time as to the interpretation in detail of our distinctive beliefs . . . when we ought to be presenting a united front in grasping the opportunity of the hour."\(^10\) After a lengthy and heated debate the amendment was defeated while the original motion was sustained.

79. For the contributions of these participants in the debate see CR, "Inspiration and Authority of Scripture: A Protest," "Destructive Critics," "Those 'Settled Questions' in the Old Land," October 16, 1919.

80. For Shields resolution see Baptist Year Book 1919, pp.24-26. For the entire article entitled "The Inspiration and Authority of Scripture," see CR, October 2, 9, 16.


82. Ibid.
This public confrontation between James Ryrie, his ally, Daniel Edmund Thomson, and T.T. Shields over the infallibility of scripture deepened suspicion and distrust of both sides upon their return home. At a subsequent meeting of the Toronto Baptist Ministerial Association, Shields was informed, ironically by prominent businessman Samuel J. Moore, (See Plate 22) that amusements were undermining separation. Shields later summarized Moore's address:

I recall how clearly Mr. Moore stated his own attitude, that it [amusements] had never presented to him a personal problem, because he had long seen the necessity for being entirely separated from these things; and as I now recall the address, he urged the ministers to seek to lead their people to a similar separation. It was a fine presentation of the subject; and in moving a vote of thanks to Mr. Moore, I personally expressed a wish that it might be possible for Mr. Moore to give the same address to a company of laymen.

In replying to the vote of thanks, Mr. Moore said that while we had been discussing the matter, he had been going over in his mind the names of those who were sometimes described as the "leading laymen" of the Denomination; and he said he could not think of as many as twenty who would stand with him in this matter."

Moore's alarming analysis prompted Shields to act. He became convinced that it was his "duty to preach on the subject of worldly amusements." 84 According to Shields own account, "I had not the slightest idea that what I

---

83. Shields, The Plot That Failed, pp.210-211. For Moore's own statement concerning amusements and what transpired at the meeting see CB, "Take heed lest by any means this liberty of yours become a stumbling block to them that are weak," March 3, 1921.

84. Ibid., p.212.
should have to say would have special application to members of Jarvis Street. So far as I was aware, the church was entirely free from any connection with such matters."85 In hindsight this statement is surprising. Shields had already been put on notice by a visiting deacon from another Ontario Baptist congregation and S.J. Moore that many members of Baptist churches had become "content with a respectable worldliness."86 The visiting deacon informed Shields that many of his fellow Baptists "were fond of card-playing, and had their little dancing parties, and saw no inconsistency in being found frequently at the theatre."87 That Shields saw no possibility of wrongdoing at Jarvis Street is shocking. His naivety in assuming that none of the prominent and successful businessmen that occupied key positions of leadership in his church could succumb to the temptation to alter their stand on amusements shows how out of touch he had become and how little he understood the socio-cultural pressures that the Baptist businessman faced. On February 13, 1921 Shields preached his now famous sermon entitled, "The Christian Attitude Toward Amusements." Arguing that "vast numbers of professed Christians are now being carried away by an ever growing love of pleasure,

85. Ibid., p.213.
86. Ibid., p.204.
87. Ibid.
which, like a mighty tide is sweeping over the world,"""
Shields underscored the inconsistencies and immorality
which, in his view, characterized current Christian
practice:

It cannot be denied that many church members go
oftener to the theatre than to church, and pay more
for their amusements than for their religion; that
there is reason to fear that many such are better
versed in rules "according to Hoyle," than in the
principles of the gospel according to Matthew, and
Mark, and Luke, and John; and are bolder and more
expert in dealing cards than in disseminating the
Word of God. Some, too, there are who are most
punctilious in their observance of religious decorum;
who would be offended by a colloquialism from the
pulpit, or an inartistic performance from the choir;
but who see no impropriety in the presence of
professing Christians at the dance.... It is a
matter of general observation that vast multitudes of
the professed disciples of Christ, by their addiction
to these and other forms of amusement, openly
advertise themselves to be "lovers of pleasure more
than lovers of God."

Following this stinging analysis Shields exhorted his
congregation not to allow their liberty to cause a weaker
brother to stumble. "The principles of the gospel applied
to life and conduct," he noted, "will relate the believer
in self-denying service to both God and his neighbour."
In a concluding "word of exhortation and application"
Shields challenged his listeners to renounce worldly

88. The entire text of the sermon is printed in Shields,
The Plot That Failed, pp.216-229 and in Tarr, Shields of
Canada, pp.208-218. The quote used here appears on page
208 of Tarr’s book.

89. Ibid.

90. Ibid., p.212.
pleasures and "put Christ first.""\textsuperscript{91} In particular he
focused on himself and the deacons:

I say frankly, that if there be any pleasure upon
which my heart is so set that it is more to me than
the interests of a soul for whom Christ died, I am
unworthy of my office, and I ought immediately either
to resign that pleasure or to resign my office. And
I say the same to the office-bearers in this church.
I say it to the deacons: If there be a deacon of this
church who thinks more of an evening at the theatre,
of the diversion of a game of cards, of or the
pleasures of the dance, than of the interests of a
soul for whom Christ died, he is worthy of his
office; and he ought immediately to resign either his
pleasure or his office."\textsuperscript{92}

After issuing this challenge, Shields called for
commitment: "'What if some young man should rise in his
pew before all the congregation and say, 'I have here and
now resolved that henceforth at all costs, I will in all
things put Christ first'-if such a thing should occur, who
knows how many would follow his example, and perhaps the
revival we have longed and prayed for would come
today.'"\textsuperscript{93} This invitation brought a swift response. A
young man stood and said, "Pastor I am resolved to put
Christ first!'"\textsuperscript{94} Shields invited others to respond and
many did.

However, not all of the response to Shields message
was positive. Some businessmen on the deacon's board were

\textsuperscript{91. Ibid., pp.216,218.}
\textsuperscript{92. Ibid.}
\textsuperscript{93. Ibid.}
\textsuperscript{94. Ibid.}
embarrassed and offended. A certain deacon's wife rose in response to Shields' invitation while her husband remained seated. When she later asked her husband why he did not rise, he replied, "How could I when I had tickets for tomorrow night at the theatre in my pocket at the time?" 95 Another deacon told Shields that his sermon might have been "appropriate enough" for other Toronto congregations, "but I am sure that our dear people in Jarvis Street did not need it." 96

Even more revealing was the response of deacon Quartus B. Henderson, president of the Davis & Henderson printing firm. While reading the Globe on Monday February 14, 1921 Shields was doubtless shocked and dismayed to find the names of Henderson and his wife printed in the social column headed, "What Women Are Doing." 97 The column noted that, "The Toronto Dancing Club had another enjoyable dinner at the King Edward on Saturday evening, among those present being . . . Mr. and Mrs. Quartus B. Henderson." 98 The next day Shields received a letter of resignation from Henderson dated February 14, 1921.


96. Ibid.

97. Shields does not directly identify Henderson in his account. The characterization of Shields' emotions is mine based on his impressions expressed in The Plot That Failed, p.233.

"Yesterday the pastor asked for the resignation of every deacon who did certain things which he considered should not be done," Henderson stated, "and I hereby tender my resignation, to take effect immediately."

Beyond his contribution to the emerging schism between pastor and deacons, Henderson's acceptance of amusements and his subsequent resignation from the deacons board indicated his rejection of the traditional Baptist definition of separation. As a cultural liberal, Henderson, and many of his fellow businessmen at Jarvis Street, felt free to participate in activities that fundamentalists like Shields considered worldly. For Baptist businessmen like Henderson separation from the world became an antiquated practice which called for a counter-cultural asceticism that they no longer believed necessary or relevant. Privately, many businessmen from Jarvis Street became more tolerant in attitude and accepted more liberal moral values that allowed them to fit more comfortably into the cultural mould set by the secular business world. (See Appendix 2)

By the early twentieth century, the doctrine of separation had become, for many Baptist businessmen, an outdated nineteenth century religious relic. While many retained their commitment to the essential doctrines of their Baptist faith, doctrines like separation that

required conformity to a strict counter-cultural morality were modified to facilitate socio-cultural integration. As long as the theory and practice of separation remained a collective, unified, and strict moral code, the social and material aspirations of many Baptist businessmen could not be realized. Thus, they gradually modified their beliefs, attitudes, and actions to allow them the freedom to pursue their individual goals. When fundamentalists pushed for return to the beliefs and behavioural norms of the past many businessmen resisted.

By 1920, the Jarvis Street platform was set for a clash between conflicting cultural perspectives. The Baptist concern about moral compromise and worldliness had become a crisis for fundamentalists and it would soon be the source of church conflict. Neither side could anticipate the ferocity of the battle to come.
PLATE 20 - McMaster, Darling and Company, c.1886. A splendid example of the second empire style, this warehouse was erected in 1871. MTRL T 12326

PLATE 21 - Jarvis Street Baptist Church Choir c.1920. The music performed by this choir figured prominently in the troubles of 1920-21. JSBCA
PLATE 22 - Samuel John Moore, founded the Moore Corporation which produced business forms. For many years he was Sunday School Superintendent at Dovercourt Road Baptist Church. He told T.T. Shields that Baptist businessmen no longer avoided popular amusements. B.M. Greene, ed., Who's Who and Why 1919-20 (Toronto: International Press, 1920).
CHAPTER 6

SECULARIZATION AND SCHISM: THE FIGHT FOR CONTROL OF JARVIS STREET

Following the debate over biblical infallibility at the 1919 Ottawa Convention, the battle lines between pastor T.T. Shields (See Plate 23) and some of his congregation's leading businessmen were fully drawn. Convinced that Shields' fundamentalism would destroy the church that they had worked so hard to create, these businessmen waged public and private campaigns to remove him. In his characteristic confrontational style, Shields fought back. The battle for the hearts and minds of the people in Jarvis Street's pews lasted two years.

Although both sides blamed the church's troubles on theological differences and opponents' character deficiencies, it is clear with hindsight that differing cultural perspectives precipitated the crisis that ultimately split the congregation. For fundamentalists like Shields, the tolerant attitude and accommodating spirit of businessmen like James Ryrie and Albert Matthews (See Plate 24) threatened the very essence of the Baptist church. Cultural liberals like Ryrie and Matthews found Shields' reactionary response to their acceptance of secular norms and values offensive. Ryrie, Matthews, and likeminded peers became convinced that, left unchecked, Shields' narrowmindedness would destroy their church.

This chapter examines the fight for control of Jarvis Street, the schism of 1921, and its aftermath.
Essentially, it is argued that the schism of 1921 resulted as much from the collision of contrasting cultural views as from any other factor.

"Children of Disobedience," "Ecclesiastical Mosquitoes," "Jungle Beasts," and the "Self-Appointed Bishop of the Baptist Church in Ontario and Quebec": The Struggle for Control of Jarvis Street

1920 marked a turning point in the history of Jarvis Street Baptist Church. Skirmishes over doctrine and practice engaged Shields and the businessmen who opposed him. Which view of the church would prevail? On the one hand, leading businessmen maintained that by curtailing certain established practices, such as, long classical Choral selections in services, the single communion cup, and managing church affairs with antiquated nineteenth century business methods, Shields was destroying "dear old Jarvis Street." On the other, Shields and his supporters argued that these same marks of respectability and tradition were "worldly" or outdated and should be eliminated.

After their defeat on the music question in the spring of 1920, certain liberal businessmen became convinced of the necessity to get rid of Shields. Tension turned to outright hostility. Shields later accused his opponents of plotting to gain control of church finances:

Throughout the year 1920 I lived as a man in normal
health suffering from a toothache which made existence little less than a prolonged torture. The bad tooth was the McMaster representative who had wormed his way into the Finance Committee, and whose operations were designed to keep the financial nerve of the church open and under constant irritation, with the evident intention of giving as much pain as possible.

Jarvis Street had no financial problem. Its financial resources were adequate to meet every need of the church. The B.D. Thomas Hall, a name which, without suggestion, I had given it, had remained unfinished for nearly seven years. Nearly thirty thousand dollars of unpaid subscriptions were on the books of the Building Fund Secretary. These young men who, judged by any standard of Christian usefulness, could be likened to nothing better than ecclesiastical mosquitoes, suddenly developed a concern for the completion of this building, for the sake of the memory of the man whose name it bore.

We find minutes too, proposing the increase of the Office Secretary’s salary, a woman who later proved herself to be a not very distant relative of Iscariot. These young men became suddenly concerned over the salary of the caretaker of that time, and proposed an increase; and an increase for the caretaker of the Parliament Street Branch. While publically [sic] complaining of financial straitness, [sic] in committee they were constantly maneuvering to create a deficit and precipitate a financial crisis.¹

This summary of events is accurate but incomplete; the issue of Shields’ own salary is overlooked. A careful reading of the church minutes and Shields statements in The Plot That Failed suggest that he bore a longstanding grudge against those businessmen who refused to recommend a raise in his yearly salary from its initial level in 1910 of $4,000.² Particularly irksome to him were the


² This amount was eventually raised to $6,000 at the stormy meeting of April 6, 1921. For details of the debate over the salary increase see Minute Book, 1918-1928, April 6, 1921. See also the Evening Telegram, "First Increase in 20 Years," April 7, 1921.
actions taken by a group of young men from establishment families. In describing the "humiliating stings" they inflicted on him in 1920, Shields noted, "I would not liken those responsible to jungle beasts-that would necessitate an apology to the whole animal kingdom.")' Clearly, Shields' animosity ran deep.

For their part, most of the prominent businessmen at Jarvis Street campaigned to preserve their church. After the row over church music had begun, Choir Director Edward Broome was offered a good position by First Baptist Church in Brantford "at a considerable increase in salary" but he was asked by Jarvis Street's Music Committee to meet with them first.4 According to Broome, he "was then asked to give up the idea of leaving" and "remain loyal" to Jarvis Street.5 He agreed "on condition that a fixed understanding could be reached with the pastor regarding the time and place of the anthems."6 Although Shields readily "consented to an arrangement" he, according to Broome's account, "promptly broke it the next Sunday."7 Broome "struggled prayerfully to show as little resentment

3. Ibid., p.203.

4. Edward Broome to T.T. Shields, September 22, 1921, Shields Papers, "Correspondence," File "B," (MS), JSBCA.

5. Ibid.

6. Ibid.

7. Ibid.
as possible," towards Shields, but felt betrayed by the pastor's "utter loathing" of him and his work." The issue of salary was clearly secondary for Broome. There is no written record that he was offered an increase at Jarvis. Broome's primary hope was that "by some concession on both sides we could arrive at some peaceful conclusion." In the continuing turmoil, the Music Committee consisting of deacon James Ryrie, deacon Gideon Grant, and deacon Albert Matthews, held the music program together.

On the issue of the pastor's salary many of the leading businessmen in the church opposed any increase. G.D. Martin, a clerk at Lowndes Company Limited, a wholesale clothing company, L.H. Whittemore of Thomas S. Minton and Company, Insurance Agents, and J.B. McArthur, an officer of the securities firm of D.J. McDougald Company, articulated the problem at a church meeting held on May 26, 1920. According to the church minutes, Whittemore favoured finishing B.D. Thomas Hall "before any other heavy expenditure [meaning the salary increase] was undertaken." 10 McArthur "emphasized the necessity for watching expenses" and noted that "Unforeseen expenses were

8. Ibid.
9. Ibid.
constantly occurring." 11  G.D. Martin underscored the "inadequacy of the Associate pastor's salary, and thought it should have first consideration." "If we knew where the money was coming from," he noted, "it would be all right to increase the pastor's salary too, but in the meantime $4,000 a year was a comfortable salary, even though it had depreciated in value from ten years ago." 12 After a protracted debate, the issue of the pastors' salaries was referred back to the Finance Committee "with instructions to secure permanent written pledges to cover the total amount of the proposed extra expenditures." 13 Before the meeting adjourned, the church passed motions put forward by leading businessmen to pay C.M. Carew, the former assistant pastor, his full salary for December 1919, to increase the church secretary's salary by $1200 per year, and to have the Finance Committee "consider the matter of an increase in the caretaker's salary." 14 Each of these actions infuriated Shields. 15

The growing tension at Jarvis Street increased with B.W. Merrill's decision to resign as associate pastor and

11. Ibid.
12. Ibid.
13. Ibid.
14. Ibid.
15. For Shields' feelings see, The Plot That Failed, pp. 202-203.
Director of Religious Education effective November 30, 1920. According to Shields, Merrill had failed to stand with him "in the crisis" over music.16 Shields promptly had informed Merrill "that a dissolution of [their] partnership was inevitable."17 The falling-out between these two pastors exacerbated the dissatisfaction growing among Jarvis Street's most distinguished families. Merrill's supporters, including members of prominent business families, wrote letters asking the deacons "to do all in their power to retain Mr. Merrill in Jarvis Street."18 Convinced that he no longer had Shields' confidence, Merrill resigned.

Throughout the winter of 1921 an intense, often reactive, atmosphere persisted at Jarvis Street. At a church meeting held April 6, for example, a stormy debate broke out over whether the time was right to raise the pastor's salary. Deacon Albert Matthews, senior partner in the investment firm of Matthews and Company and later Ontario's Lieutenant Governor, put forward a motion calling for a 50% increase in the pastor's salary "to date from April 1st, 1921."19

In many ways, Matthews typified the new breed of

17. Ibid.
19. Ibid., April 6, 1921.
"money men" that Jarvis Street had begun to attract in the late nineteenth century. Following William McMaster's change of business focus from merchandising to banking in 1866, the next generation of Baptist businessmen often made the shift to specialized financial services like life insurance, securities or brokerage firms. For these businessmen, paper related to monetary speculation replaced, dominated or was partnered with their interest in manufacturing and merchandising. The ability to manage a diverse portfolio of business interests replaced an earlier emphasis on entrepreneurship.

Matthews was the quintessential expression of what had become a well established pattern for Jarvis Street's businessmen. Born in Lindsay, Ontario on May 17, 1873, Matthews was raised in a Baptist family. His father, George Matthews, founded and built up a large pork packing business, the George Matthews Company, with establishments in Ottawa, Hull, Peterboro and Brantford. In 1892, after graduating from Lindsay Collegiate Institute, Albert Matthews became a representative of his father's company first in London, England and later in Ottawa, Montreal and Toronto. Desirous of moving into financial services, Matthews founded a brokerage firm in Toronto in 1909.

20. This is Michael Bliss' term. For his analysis of the growth of financial services in Canada see, Bliss, Northern Enterprise, pp.255-282. For the Ontario context see, Drummond, Progress Without Planning, pp.309-339.
After the affairs of the pork-packing business, Matthews-Blackwell were wound up in 1919, Matthews devoted his entire energies to his career in finance. At the time of his death on August 13, 1949, he was a senior partner in the investment house of Matthews and Company, President of the Excelsior Life Insurance Company and a Director of Toronto General Trusts Corporation. 21

At Jarvis Street, some middle-aged businessmen like Matthews, along with younger businessmen like J.B. McArthur, F.G. Lawson and R.S. Stockwell, desired to maintain Jarvis Street’s social respectability by keeping those programs and activities that former businessmen had considered essential for developing a congregation that would attract those of superior social standing. At the same time these businessmen wanted to expand Jarvis

Street's reputation through the expansion of its facilities and programs. The actions taken by businessmen in this period reflected their desire to maintain the church's respectability and enhance its reputation. Matthew's motion to raise the pastor's salary had these goals in mind. It was intended to preserve peace within the congregation and protect Jarvis Street's reputation in the community. Events in the congregational meeting, however, took an unexpected turn. In response to Matthews' motion J.B. Lawrason, a partner of Lawrason-Doughty carton manufacturers, moved an amendment that "a vote by ballot now be taken to ascertain as to whether the pastor enjoys the confidence of the Church, and that the result be announced." This motion was seconded by L.H. Whittemore. This amendment prompted supporters of Shields to put forward an amendment to the amendment "that this Church would take the opportunity of expressing its high appreciation of his remarkably strong power in the pulpit, his clear, fearless exposition of the great Christian verities and of his unfa]tering faith in the Bible ... and the Church rejoices in the outstanding position on Biblical questions which our pastor, Dr. T.T. Shields, occupies in the denomination at large." Citing "the lateness of the hour," J.B. McArthur requested that the

22. Minute Book, 1918-1928, April 6, 1921.

23. Ibid.
amendment, along with the amendment to the amendment be withdrawn. Lawrason and Whittemore consented to withdraw their amendment provided that a vote by ballot be taken on the original motion. This condition was voted on by the congregation and accepted. A subsequent vote on the original motion carried by a slim majority of five votes.25

The next day the Evening Telegram carried news of the church meeting. Shields declared that "it was a case of the spiritually-minded and worldly-minded people taking side[s]." When he was asked "Who favoured the salary increase?" Shields responded, "The spiritually-minded people who have more interest in their church than in worldly things."27 Chairman Gideon Grant was quick to point out that "only a small fraction of the 1,200 members" had voted.28 The actual number was 221.

Both the length and tenor of the debate over Shields' salary revealed an acrimonious atmosphere. Clearly, the salary debate exposed feelings of anger and resentment against Shields and a deep-seated division in the

24. Ibid.
25. Ibid.
26. Evening Telegram, "First Increase in 20 Years," April 7, 1921.
27. Ibid.
28. Ibid.
congregation that had its roots in the Ottawa Convention of 1919 and the fight over music in 1920. The vote in favour of the pay raise amounted to a vote of confidence. With the pastor's opponents growing more restive, and Shields becoming increasingly defensive, the prospect of more open hostility between the two sides loomed large in the early days of April, 1921.

By mid-April, dissatisfaction with Shields' ministry had become open revolt. A Young Men's Committee held a meeting on April 14th at which they chose a few delegates to forward a request to the deacons' board "with a view to obtaining the pastor's resignation." 29 Composed primarily of disgruntled and disaffected younger members of business families, this committee represented only the most vocal of Shields' opponents.

Faced with this direct challenge to his leadership, Shields called a meeting of the deacons on April 21st. At this meeting it was decided that Shields should send a letter to every member of the congregation informing him/her of a church meeting to be held on April 29th for the purpose of considering the question: "Do you desire the present pastor to continue in the pastorate of this church?" 30 Deacon James Ryrie, a Shields opponent,

29. This are the words used by Shields to describe their objective. Shields, The Plot That Failed, p.239.

insisted that the letter also state that "The pastor hereby informs every member of the church, that unless he is supported by two thirds of the votes cast, he will tender his resignation."31 Although Shields and his supporters on the deacon’s board disliked this clause, they consented to its inclusion. Shields’ allies insisted that two other caveats be added to the letter. These conditions were that "in the event that the pastor being supported by a two thirds vote (1) every deacon who shall then feel that he cannot accept the church’s decision shall immediately resign . . . and (2) . . . that a resolution be passed requesting all to accept the decision of the church, and enter heartily into the church’s activities."32

Following the circulation of the letter, an article under the headline "Jarvis Street Committee ‘Knock’ Rev. Shields" appeared in the April 27th issue of the *Toronto Daily Star*. It carried a statement by the Men’s Committee in which its objections to Shields’ leadership and its desire to remove him were clearly set out. The statement claimed that "For years there has been a growing feeling of dissatisfaction with Dr. Shields. Many members have

31. Shields attributes the inclusion of this clause to James Ryrie. For Shields’ account of the April 21st deacon’s meeting and another copy of his letter of April 22, 1921 see *The Plot That Failed*, p.240-242.

taken their letters to other churches, dozens of families have retained their membership, but will not come to the church as long as Dr. Shields is pastor." The dissidents also accused Shields of "trying to make a religious controversy out of what concerns principally the 1,100 members of Jarvis St. church." From a cultural standpoint the concluding statement in the article was particularly revealing: "If Dr. Shields wants to carry on a religious controversy we insist that he must do it in some other capacity than as pastor of Jarvis Street Baptist church. The men’s committee trust there will be no more newspaper publicity to what is largely a local affair." Here Shields’ dogmatic fundamentalism with its emphasis on separation from the world was severely criticized. Because of their commitment to cultural integration, the young businessmen on the Men’s Committee found Shields’ crusades against amusements, music and theological liberalism offensive. For them, tolerance had replaced separation as the hallmark of genuine

33. It was customary for Jarvis Street to grant a member in good standing a "letter of dismissal." This letter testified to the member’s status and served as one’s introduction and transfer document. The letter would be given to the Church Clerk of the congregation that the former member of Jarvis Street desired to join.


35. Ibid.

36. Ibid.
Christianity.

For example, Shields' practice of constantly "knocking" his adversaries had already been a source of discomfort for James Ryrie, who in his letter to the pastor in March, 1918, noted that many Jarvis Street young people felt "uncomfortable lest you will be hitting people" and thus, were "disposed to take visitors elsewhere." 37 Despite this criticism, Shields had persisted in his attacks on liberal lifestyle, Roman Catholicism, and modernism.

At the crucial church meeting held on April 29, 1921 the question of Shields continuing as pastor was considered. After non-members and the press were dismissed, a motion by James Ryrie that the vote concerning the pastor be taken by ballot was carried. 38

Deacon S.T. Hall moved that clause three of the pastor's letter of April 22nd be withdrawn. The clause stated "it is proposed that a fraction over one third may deprive a majority of the ministry in which they have found profit, and which would thereby establish the precedent, that a condition already existing, and approved by the majority of the members of the church, may, at any time, be overturned by a minority, which principle would

37. The original of this letter is not in the Shields Papers. For the entire text of the letter see Shields, The Inside of the Cup, p.9.

38. Minute Book, 1918-1928, April 29, 1921.
give no reasonable security of tenure to any officer of the church." A heated discussion ensued. Shields stated that the clause "had been inserted . . . because the deacons insisted on it." Deacon J.G. Scott, a longtime member of Jarvis Street and a distinguished lawyer and provincial civil servant who had retired in 1920, said that he "had understood that the pastor concurred with the opinion of the deacons in their meeting [of April 21st] that no pastor could lead a church successfully unless he were supported by a large majority of the members."

Deacons Albert W. Record, Reverend E.A. Brownlee and George Greenway "separately disclaimed approval . . . of the clause" and claimed that "It had been inserted because the majority of the deacons would not approve the sending out of the letter without it." T.B. Hughes asked "why it was that objection should be raised now to insisting on a 2/3 vote when, less than a year before, the pastor had resigned and had emphatically declared that he could not reconsider his resignation unless he were supported by an "overwhelming majority."" When put to a vote, the motion carried. Shields withdrew clause three and added that he could not continue in the pastorate unless he was supported by "a substantial majority."

Shields was then given the opportunity to address the congregation for twenty minutes. In his address he

39. Ibid.
claimed that in 1910 some members were "strongly opposed" to his coming to Jarvis Street "because of the truths he preached." Furthermore, Shields claimed that "The leader of that opposition had criticised his preaching from the first." Although this man had moved on to another church, opposition continued through "lieutenants" left behind to carry on the criticism. Shields also stated that, "he was sure that of those opposed to him now not all were opposed on theological grounds, but the opposition that had begun in a small circle had spread." Beginning with the 1919 Ottawa Convention, Shields recounted the history of events leading to the unrest. Although he was criticized within Jarvis Street for "failing to entertain young people in his sermons, and for lack of pastoral visiting," Shields contended that "underneath it all there was a movement in the Convention to destroy the man upon whom Higher Criticism had spit." 40

Recent events within the church only served to confirm Shields' fears of a wider conspiracy against him. As proof he cited the response of certain members to his sermon on amusements. Shields noted that this attempt to "apply the principles of His Master" [meaning Christ] had taught him a painful but valuable lesson that "if he must preach the principles of His Master, there were some

40. Ibid.
members on whom he could not count."

In his closing remarks Shields attempted to win back his opponents. He expressed the desire to "love the members all back to Jesus Christ" and stated that there was not one member whom he did not "love in the Lord." Shields ended with a charge: "Consciously or unconsciously," he declared, "you vote tonight for or against the great body of evangelical truth for which this denomination stands. In due course it will be proved to you." Following Shields' statement, the resignation of deacons Q.B. Henderson, W.J. Lugsdin, H.R. Wellington and Ephriam Sale, were read. Although a motion was put forward to accept the resignations, Shields suggested, in an amendment, that consideration of the resignations be delayed until after the results of the vote were known. This amendment was adopted.

The congregation then proceeded to cast their votes. After counting the scrutineers reported, Yes, 284; No, 199; Blank, 6. Shields had obtained a majority of 85 votes. Following the announcement, the leader of the Shields supporters, Dr. C.J. Holman, put forward a motion intended to lay the matter of the pastorate to rest:

That the members of Jarvis St. Baptist Church in

41. Ibid.
42. Ibid.
43. Ibid.
annual meeting assembled desire to voice their love and attachment for their pastor, Dr. T.T. Shields, and their gratitude for the ministry of one who speaks not merely in the words of man's wisdom but in the power of the Holy Spirit and would take this opportunity of expressing their high appreciation of his remarkably strong power as a preacher and our admiration of his fearless exposition of the great Christian verities with his unaltering faith in the Bible, in its inspiration, its integrity, and its Divine authority and the Church rejoices in the outstanding position on Biblical questions which Dr. Shields occupies in the denomination on this continent and this Church hopes that it may long have the privilege of his faithful ministry, and that the Baptist Convention of Ontario and Quebec may long reap the benefit of his leadership. 44

Seconded by Reverend E.A. Brownlee, the motion carried.

As Charles Johnston has noted, Dr. Charles J. Holman, K.C. was certainly not one of the "'sub-normal and untaught folk'" as a later Shields critic characterized those who supported Jarvis Street's pastor. 45 Holman was a close friend of William McMaster, the author of the McMaster University charter, and a longtime member of the McMaster board of governors. He had steadfastly supported Elmore Harris and T.T. Shields in their opposition to liberal theology at McMaster. Holman was well educated. In 1872, he received a Bachelor of Arts degree from Victoria College, then located in Cobourg, Ontario. After studying law at Osgoode Hall, he was granted an LL.B. in 1876. He was called to the bar in the same year. In 1878 he received a Masters of Arts degree from Victoria.

44. Ibid.

45. Johnston, McMaster University, Volume 1, p.234.
College, and in 1909 he was given an honorary LL.D. by McMaster University. Holman also enjoyed a long and distinguished law career. He began his career under Edward Blake in the legal firm of Blake, Lash & Cassels. In 1899 he was made a Queen's Counsel. He began his own law firm known as Holman, Elliot & Patullo. Later he entered into a partnership with Sir Henry Drayton and, in 1910, when Sir Henry became Corporation Counsel for the City of Toronto, Holman became the senior partner in the firm of Holman, Bisset & Peine. In 1913, Holman retired from active practice, but continued to act as a legal consultant for friends and longtime clients. Holman died on Christmas Day 1928."

Holman provided strong lay leadership for the fundamentalist element at Jarvis Street in 1921. Without his outspoken support one wonders if Shields would have won on April 29th. Long after the events of this important congregational meeting, Shields acknowledged his debt to Holman: "In all this battle, I had no truer friends, and no more faithful and ardent supporters than

46. For the biographical information in this paragraph see *Evening Telegram*, "C.J. Holman, K.C., is Dead," December 24, 1928; "C.J. Holman, K.C., Buried," December 27, 1928; *CB*, "Dr. C.J. Holman Called Home," December 27, 1928; "Dr. Chas. J. Holman Passed Away," January 3, 1929; *Globe*, "Zealous and Able Lawyer Borne to His Rest," December 27, 1928; Morgan, ed., *The Canadian Men and Women of the Time*, p.542-543; C.J. Holman, "Correspondence File," Shields Papers, (MS), JSBCA.
Dr. and Mrs. C.J. Holman. Indeed, a good case can be made for the argument that the support and leadership of the Holmans proved decisive.

Soon after the April 29 vote was taken, critics charged that the result was indecisive; a majority of 85 was less than the "substantial majority" Shields had said he needed. An undated, unsigned statement recently discovered in the Jarvis Street Baptist Church Archives responded to this criticism:

On Friday April 29, the church by a large majority expressed its desire for the pastor to continue in this church. This is really the third time that the church has expressed its unwillingness to allow the present pastor to retire its pastorate. It is now a matter of public knowledge that there has arisen a serious difference of view in the church, so that the pastor now feels free to openly refer to it. The vote at the last meeting must surely be regarded, by all fair-minded persons, as decisive. The opponents of the pastor's ministry pressed into their service every agency which could possibly serve their purpose. Some openly set their names to announcements in the press which dragged the affairs of the church into public view. A canvass of a part of the church was made, personally, or by telephone, wherever it was thought votes adverse to the pastor could be obtained; and a fleet of motor cars was employed as in election days, to bring out the vote. On the other hand prayer meetings were held, and the issue was committed to the hand of God. The result is now known to all.

In view of these considerations the pastor feels there is but one thing for him to do, and that is to accept the decision of the church as an expression of the will of God.

More and more clearly it will be seen that the difference has arisen over the pastor's message. He has only affection in his heart for every member of the church, and hopes that many who have hitherto been opposed will accept the decision of the church, and heartily cooperate in its activity. But the church has

47. Shields, The Plot That Failed, p.249.
the right to expect that the opposition will now cease; and if there are those who feel that they cannot be comfortable in Jarvis St. Church, they will surely be able to find some way of finding spiritual help for themselves if they prayerfully seek it. Our main task at the moment is, that we should prayerfully set ourselves to seek the Lord. We have proved that prayer is no vain thing. We may make more real progress on our knees than on our feet. Let us seek to make Jarvis Street a church whose affairs shall be administered by the Holy Spirit. Wherefore, let us pray more earnestly than ever. The revival we have sought is surely coming."

Instead of ending criticism and controversy, statements of this kind stiffened the resolve of Shields' opposition. Shields later argued in hindsight, that the vote represented far more than a personal victory. In his mind the decision of the church was a rejection of "minority rule." 49 For Shields, the vote served to strike at the heart of the notion held by a "few families" who were "under the delusion that they were Jarvis Street." 50 Although "hundreds of others might come to the church, find a place in its membership, attend its services, and even contribute to its support; . . . so far as these few families were concerned . . . they quietly assumed that . . . [they] were the church, to which others were permitted to belong by their sufferance." 51 Although Shields

48. This typewritten letter may have been prepared by C.J. Holman. It is undated, unsigned and kept in JSBCA.
50. Ibid., p.253.
51. Ibid.
admitted that these "few families" had not "clearly defined their attitude even to themselves," he remained convinced that they operated on the assumption that it was their right to control church affairs. 52

The response of James Ryrie, and many other businessmen, bears out Shields' analysis. Throughout the spring and summer of 1921 the war for the hearts and minds of the membership continued. In early May, Shields contracted scarlet fever. Forced to spend six weeks in quarantine, the pastor did his best to manage the church from his sickbed. 53

Meanwhile, fallout from the April 29th meeting continued. Some prominent members withdrew their membership. On May 25th, for example, Daniel Edmund Thomson, his wife and son, received letters of dismissal so that they might unite with Walmer Road Baptist Church. 54 Thomson was the senior partner in the law firm of Thomson, Tilley and Johnson. He had been a member of Jarvis Street since 1876, a trustee since 1882 and had served as deacon from 1896-1920. 55 Ironically, he was

52. Ibid.

53. For Shields' account of this period see, Ibid., pp.254-264.


instrumental in the effort to secure Shields as pastor in 1910. "Now, he was the first major church figure to leave. Even some of Shields’ recent supporters were altering their view and taking their membership elsewhere. At the same church meeting Violet Elliot, the matriarch of Elliot and Company Chemical Manufacturers, registered her protest as part of her request for a letter of dismissal:

On account of Mr. Shields’ orthodox preaching and his wonderful knowledge of the Bible, I was one of many who voted last year to ask him to withdraw his resignation tendered for the expressed purpose of finding out the wishes of the special meeting. Since then by his own actions and disregard of his spoken and written promises he has made it impossible to remain in Jarvis St. Church without a protest, and thus become a party to the destructive policy now in force.

If the increase to the pastor’s salary were granted on a business basis no doubt a majority of the members would be glad to show appreciation in this way, but the vote of the special meeting held April 6th made it practically certain that missionary contributions would be depleted to meet the call for a $2,000 increase. A suggestion to that effect was made in open meeting last year without any word of disapproval by the pastor. If missionary gifts are not transferred and no steps are taken to increase the revenue for general expenses it is evident that debt will result.

It is regrettable that Mr. Shields’ serious illness makes delay seem expedient but the only way in which I can record my disagreement with the action of the recent business meetings is to request that a Letter of Dismissal from Jarvis St. Church be granted, or a Certificate that I have been a member up to May 25th. If the meeting will not grant this I hereby ask that my name be erased from the Jarvis St. Church roll. I do not wish to use another Church as a convenience, and

Volume 5, pp.228-229. A few of Thomson’s legal papers are housed in AO, Thomson, Henderson and Bell Papers, MU 7453-7464.

56. For an account of this effort see Shields, The Plot That Failed, pp.15-20.
still hope that a spirit may in accord with our Lord's Missionary commission prevail in the Church which has been an inspiration to so many in times past.

Violet Elliot.

May 21, 1921,
The Alexandra, 184 University Avenue. 57

Although such defections amounted to a trickle in May, 1921, the fact that they included longtime church members was cause for concern. Elliot's objection to the way in which the pastor's salary was granted was indicative of the worldview held by Shields' opponents. For them it was essential that business methods be utilized in every church decision. Doing things on a "business basis" was not simply, as Shields claimed, a euphemism for "the principle of minority rule," but an expression of a deep-seated commitment to secular business values. 58 In the case of Violet Elliot, a Certificate of Membership was granted "with the expression of the hope that the certificate would soon come back to the Church." 59

Other signs of continuing unrest at Jarvis Street included the withdrawal of financial support. Some businessmen cut back considerably in their giving. One millionaire, who unfortunately cannot be identified, reduced his weekly offering to the general expense fund

57. Minute Book, 1918-1928, May 25, 1921.

58. For this quotation see Shields, The Plot That Failed, p.253.

from $6.00 to .25. He also stopped giving $24.00 a week to missions. By the time he left the church his weekly pledge to the missions' fund was over $1600 in arrears." Others followed a similar course.

According to Shields in The Plot That Failed, his opponents were involved in "a concerted effort to paralyse the general fund." For evidence Shields cited the actions of the Finance Committee. It printed a letter in the church calendar that appealed to "supporters of the church to increase their gifts for current expenses." The letter claimed that "The plate and weekly offering collections show a sharp falling off when compared with the previous year." If the present trend continued there would be by the end of June "a shortage on current account of $2,085.44." Consequently, "nothing will be available for the purchase of coal, or for July

60. Unfortunately the records of offerings for this period do not exist. The information here is taken from Shields, The Plot That Failed, p.266. For an earlier record of offerings given by Jarvis Street’s businessmen see the Tithing Ledger, 1906-1911.

61. Shields, The Plot That Failed, p.266.

62. This letter appears in Ibid., pp.266-267. For the discussions of the Finance Committee see Jarvis Street Baptist Church Finance Committee Minute Book, 1907-1921 (MS), JSBCA.

63. Shields, The Plot That Failed, p.266.

64. Ibid., p.267.
expenses. ""Coinciding with the announcement of a potential financial crisis the Finance Committee, at a meeting hosted by Albert Matthews at the National Club, passed a motion "that the treasurer be instructed not to pay general expenses of any kind from the funds donated to missions, forward movement, war memorial, women's auxiliary or building fund.""

To Shields, these actions constituted "open warfare."" He charged that every "effort was being made to paint the picture as black as possible."" The supposed need of money for coal in May or June when "it was never put into the bins until October" was ludicrous."" The "utter hypocrisy" of an appeal by members of the Finance Committee for an increase in subscriptions while they had stopped their givings to the church "and were doing their utmost to persuade others to do so" also outraged Shields.""

While the hyperbole and hypocrisy of the Finance Committee were undeniable, Shields' confrontational

65. Ibid.

66. Finance Committee Minute Book 1907-1921, May 31, 1921.


68. Ibid., p.267.

69. Ibid.

70. Ibid., pp.267-268.
response only further antagonised his opponents. When confronted with specific actions or attacks, Shields consistently failed to act on his belief in "majority rule." Knowing that the letter of the Finance Committee was merely one manifestation of the larger desire of the business element to protect and preserve "dear old Jarvis Street," Shields could have sought a church vote on its actions. Instead, after reading the letter, Shields called its chairman, Albert Matthews, "and reminded him that even in open warfare honourable combatants show respect for the Red Cross, but that the Finance Committee's letter was an example of the deliberate bombing of a hospital." 71 This response prolonged the conflict and hardened attitudes that might have been open to reconciliation had the situation been handled more delicately.

There is a strong case for the argument that the efforts of the Finance Committee were based more on consensus than conspiracy. In his anger, Shields sometimes lost sight of the larger cultural questions involved in the turmoil of 1921. While many businessmen, by May 1921, had openly declared their opposition to the pastor, that opposition was based primarily on the shared belief that their culturally respectable view of the church must be preserved. Their opposition was not, as

71. Ibid., p.268.
Shields claimed, "a concerted effort to paralyse the general fund."\textsuperscript{72} The motion of the Finance Committee directing the treasurer not to pay general expenses from funds that the business element had largely established and now cherished, must be seen within the wider context of the general desire to ensure that the agenda and interests of the church's businessmen would continue to receive financial support. Shields' tendency to lash out at specific people and actions alienated undecided members, angered his opponents, and obscured the debate on the central practical and theological questions of what constituted proper faith and practice.

By late June, many of the church's prominent deacons and leaders had joined the Men's Committee in open revolt. On June 23rd they mailed a circular letter to church members. The letter noted that since voting "No" in April, these dissidents had "been asked to state their reasons."\textsuperscript{73} They noted that on April 29th "the opportunity to state their case was not given" because "no further discussion" following Shields' statement "was allowed." Put on the defensive and faced with the destruction of their church, the rebels blamed Jarvis

\textsuperscript{72} Ibid., p.266.

\textsuperscript{73} The letter is in Minute Book, 1918-1928, June 23, 1921. It is also reprinted in Shields, The Plot That Failed, pp.280-283. There are minor differences in the two letters. I have used the Minute Book version.
Street's troubles on the attitudes and actions of T.T. Shields: "We believe that the inharmonious, unsatisfactory and deplorable condition that exists in Jarvis Street Church today," they declared, "is not to be accounted for from any lack of spirituality, as the pastor has publicly stated. We are firmly convinced that this condition is the inevitable result of the pastor's administration of the church affairs." Near the end of their letter, the dissidents listed specific "conditions" that had prompted their public break with Shields:

Briefly stated, these are some of the conditions existing in Jarvis Street today which we believe are due to Dr. Shields [sic] administration:—Rev. Mr. Merrill, our beloved associate pastor, was driven from us; at least thirteen of our eighteen deacons are out of sympathy with the pastor, two of them, our revered deacons D.E. Thomson and J.G. Scott, have already transferred their membership; the Finance Committee is at variance with him; our organist, Dr. Broome, and his faithful choir have been disrupted; a great many of the Sunday School workers and young people have been estranged from him; the House Committee are opposed to him; our Church Treasurer and our Church Clerk, who have rendered faithful service, have already tendered their resignations.

Even more disturbing was Shields' attack on the faith and character of his opponents. This merited capital letters:

THE PASTOR HAS MADE THE STATEMENT THAT THOSE WHO ONCE SUPPORTED HIM AND WHO ARE NOW AT VARIANCE WITH HIM HAVE NO DESIRE FOR A NEW TESTAMENT MINISTRY. WE TAKE CLEAR AND DEFINITE ISSUE WITH HIM ON THIS POINT AND DECLARE THAT JARVIS STREET ALWAYS HAS AND DOES NOW STAND FOR A CHRISTLIKE PRESENTATION OF THE VERITIES OF THE CHRISTIAN FAITH.

Clearly, many church leaders were deeply offended: "some of those who stand highest in the esteem and love of the
Church members are forced to resign owing to the uncongenial spirit and unchristianlike attitude of the pastor." The letter concluded with a challenge: "it is essential that there should be a full expression of the opinion of the entire membership . . . on Wednesday, the 29th instant, at 8 P.M." Forty one signatures, including those of Albert Matthews and James Ryrie, were attached to this letter. 74

Meanwhile, also on June 23rd, Shields sent his own letter to the congregation, imploring them to attend the June 29th meeting. In his letter Shields noted that "It is known to all members of the church that several of the deacons have resigned. I am sure everyone will appreciate the necessity of electing officers and committees who are in agreement with the expressed will of the church, that the pastor continue his work in Jarvis St." 75 Shields pleaded: "I therefore appeal to every "Yes" voter to be present at all costs, and to be sure to be on time, eight o'clock." 76 The urgent tone suggests that Shields was far from certain the outcome of the vote to be taken on June 29th would be favourable.

74. Ibid. All of the quotations in this paragraph are taken from the same source.

75. This letter appears in Shields, The Plot That Failed, pp.277-278. A copy is also found in Minute Book, 1918-1928, June 23, 1921. I have used the copy in The Plot That Failed. The quotation appears on p.277.

76. Ibid., p.278.
On June 29th the members gathered once again to consider their future. The meeting was bitter from the outset. Instead of proceeding with the first order of business, the election of officers, chairman deacon Grant allowed a resolution to be read reviving the debate over whether Shields needed to obtain a two-thirds vote to remain as pastor. 77 After a lengthy and acrimonious exchange of charges and counter-charges it was decided to put the original motion concerning Shields' tenure to another vote. This time Shields was defeated. Of the 385 ballots cast, 204 supported the motion while 176 opposed it; 5 ballots were blank. 78 Shields declared that "he had yet to choose whether he should yield to the majority of 28 when he had been supported in the former larger meeting by a majority of 85, and announced that he had no intention of resigning." 79 Shields accepted the majority decision on April 29th; he disregarded it on June 29th! Majority rule, it seemed, was involved only when the vote suited T.T. Shields. The meeting was adjourned until September 21st.

A lull occurred over the summer of 1921. Many of Shields' opponents protested by staying away from church services and others ceased to give their time and talent.

77. Minute Book, 1918-1928, June 29, 1921.
78. Ibid.
79. Ibid.
When Shields arrived for the July 4th service he found the entire choir absent.80 Shields took advantage of the summer season and his opponents' withdrawal to re-assert his authority. At a church meeting on July 27th, at which only a few of his adversaries were present, Shields chaired the proceedings and allowed two new members to be admitted to membership without consideration by the deacons.81 F.G. Lawson "asked whether these applications for membership had come before the deacons and whether it was not the practice of the Church that all such applications should first be considered by the deacons before coming before the Church. The chairman replied emphatically that the Church is not managed by the deacons and that the motion just passed [to receive the two new members] was quite in order."82

Shields also announced his invitation to a leading American fundamentalist, John Roach Straton, pastor of Calvary Baptist Church, New York City, to hold an evangelistic crusade on the second, third and fourth Sundays in August and asked the church to approve this

80. Ibid., p.292.

81. Press coverage of Jarvis Street's affairs diminished in the summer of 1921. Occasionally, however, the Toronto papers kept their readers informed of the latest developments. When the tent evangel of New York City passed a resolution of support for Shields the Telegram reported the event. Evening Telegram, "Resolution of Support," July 27, 1921.

plan. The church minutes record that when "J.B. Lawrason [a partner in the carton manufacturing firm of Lawrason-Doughty Company and a member of the men's committee opposed to Shields] asked whether the deacons had been consulted and whether the expense involved would be handled through the regular channels," Shields responded sternly: "The pastor declared that this meeting was quite in order in deciding this question without consulting the deacons." Shields explained that the "usual remuneration for summer pulpit supply would be paid" to Straton and "there would be an offering taken at each of the special services" which the pastor assumed would "be sufficient to meet all expenses involved in the meetings."[1]

Finally, Shields turned his attention to the issue of finances, challenging the practice of the Weekly Offering Treasurers, all of whom opposed him. The treasurers locked the plate collections in the safe after the services on Sunday, counting and recording the offerings on Monday night. Shields then said that "it had been suggested that someone be appointed to count plate collections after the morning and evening services until the adjourned Annual Meeting in September." Mrs. C.J. Holman moved "that two brethren be appointed to count the collections after every service and to enter the amounts in a book, the entries to be initialed [sic] by both of

83. Ibid.
them, and suggested the names of Mr. E. Bonesteel and Mr. D.M. Young. Mr. [E.C.] Green seconded the motion."

F.W. Merrill, owner of the drug manufacturing firm of F.W. Merrill Company, Limited, member of the men's committee and a staunch opponent of the pastor, "asked what the idea was in suggesting this plan and pointed out that it looked like a reflection on someone." Merrill's comments prompted Mrs. C.J. Holman to respond immediately to the insinuation that her motion was a personal attack, retorting "that the money was perfectly safe and that there was no reflection on anyone, but objection was taken to the undignified way in which the collection was handled." F.G. Lawson, a manager with W.L. McKinnon, a firm specializing in the sale of government and municipal debentures, countered that "the Church had six Weekly Offering Treasurers holding office until the adjourned Annual Meeting in September and no one could be legally appointed to supercede [sic] them." J.B. Lawrason then moved an amendment "that the Weekly offering Treasurers be asked to count the collections after each service."

Immediately, "Mrs. Holman objected that the Treasurer, Weekly Offering Treasurers, and members of the Finance Committee were absenting themselves from services, but finally agreed to Mr. Lawrason's alteration of the

84. Ibid.
motion."\(^5\)

Finally, a motion to have the Weekly Offering Treasurers count the collection after each service was passed.\(^6\) Despite their small number, Shields' opponents succeeded in maintaining direct control over the church's finances. The battle for control was not over.

The meeting concluded with the passage of a resolution in support of T.T. Shields. Moved by Mrs. C.J. Holman and seconded by Mr. E.C. Green the resolution reflected its sponsors strong loyalty to the pastor:

That this Monthly Meeting of the Jarvis Street Baptist Church desire to place on record its great gratitude to its pastor, Dr. T.T. Shields, and its appreciation of his giving up his vacation to remain at home and to conduct evangelistic services; and it would declare itself in hearty accord with the action of the Church on the 29th of April, 1921, when at a meeting specially called to consider the matter, the membership by a large majority voiced its wish that Dr. Shields should continue as pastor of this church; and this meeting again express their deep desire that we may long enjoy the blessing of his ministry, and we pray God's abundant blessings on his labors [sic] and messages among us.\(^7\)

Despite this affirmation and the successes of the July 27th meeting, Shields still faced powerful and determined opposition.

By the fall of 1921 the stage was set for definitive schism. Deeply divided over questions of church polity

\(^{85}\) Ibid.

\(^{86}\) Ibid.

\(^{87}\) Ibid.
and lifestyle, the two sides dug in for a final confrontation. Both had used tactics unbecoming to their Christian faith. Shields' tendency publicly to attack his enemies instead of privately confronting them increased feelings of distrust. His abandonment of the principle of majority rule at the June 29th meeting hurt his credibility. The dissidents were also guilty of wrongdoing. The publicity-seeking of the Men's Committee violated the longstanding practice of handling congregational matters internally. The hypocrisy of the Finance Committee members who withdrew their financial support and then pleaded for an increase in subscriptions was reprehensible.

Although theological, personal and institutional issues played important roles in the struggle for control of Jarvis Street, the battle between divergent cultural perspectives was at the centre of the controversy. Each fight over church polity and practice, whether Jarvis Street would be ruled by the pastor, the deacons or the people, whether it would have paid soloists and a choir of professional rank leading the worship services, or whether it would allow its members to engage in amusements, provided new evidence of a split over the doctrine and practice of separation from the world. Ultimately, this issue would tear the church apart.

By 1919, the leading businessmen at Jarvis Street,
which with family members who held church membership numbered some 350 persons out of a congregation of 1200 members, had largely abandoned their belief in separation and embraced social integration. Their more tolerant approach to religious practice allowed for more latitude when it came to questions of individual behaviour. This accommodationist spirit was challenged by fundamentalists like Shields, who crusaded for the purification of Baptist theology and practice and went on the offensive against all forms of compromise with the world. In their study of worldwide fundamentalism, Martin Marty and Scott Appleby have observed that, "fundamentalists seek to replace existing structures with a comprehensive system emanating from religious principles and embracing law, polity, society, economy, and culture." Furthermore, they "do not simply reaffirm the old doctrines; they subtly lift them from their original context, embellish and institutionalize them, and employ them as ideological weapons against a hostile world." Both of these strategies were used effectively by Shields. Although he sometimes lost sight of the larger agenda, his personal attacks were motivated by a desire to see spiritual


89. Ibid., p.826.
"revival" through the implementation of a puritanical fundamentalist ideology. In contrast to his opponents, Shields remained committed, at least in principle, to separation from the world.

Schism Accomplished: "Waterloo!" The Final Showdown Between Fundamentalists and Secularists

The period of open warfare at Jarvis Street had lasted five months. Everyone was eager to see the struggle ended decisively. Both sides came to the Annual Meeting on September 21st determined to achieve victory. Early in September some of the disaffected deacons asked Shields to meet with them privately in order to seek an amicable arrangement.90 Shields refused. Anticipating that his opponents would question the legitimacy of those fifty to sixty members who had recently joined the church as a result of the August evangelistic crusade, Shields and his personal secretary, William Fraser, went on a covert mission to secure from the church minute books material to fend off any challenge.91

The meeting of September 21st followed a predictable pattern. As the opening scripture reading concluded, the acrimony began. The first squabble was over who should

90. For Shields' account of this encounter see The Plot That Failed, pp.307-308.
91. Ibid., pp.308-310.
chair the meeting. Dr. C.J. Holman, a Shields supporter, moved that deacon Brownlee, another Shields ally, be appointed chairman. J.B. McArthur, a staunch Shields opponent, objected, noting that deacon Grant, also a member of the dissenting group, had been previously appointed chairman of the 93rd Annual Meeting. L.H. Whittemore then nominated deacon Grant as chairman. After some debate, Shields called for a vote of the members present. At the request of J.B. McArthur, all non-members were dismissed. Next, by a slim margin of six votes ten scrutineers were elected and deacon Grant was confirmed as meeting chairman. The scrutineers chosen included five Shields supporters and five opponents."

With the first two items of business completed, the meeting moved on to consider the central question of the evening, namely the pastorate. J. Francis Brown presented and moved a resolution the preface of which stated, in part, that "Jarvis Street Baptist Church, notwithstanding the insinuations to the contrary, stands squarely today, as it has always stood, for the distinctive principles of Baptists including . . . the inspiration of the Scriptures and the supreme authority thereof in all matters of faith and practice." The resolution went on to propose that three actions be taken: first, that the pulpit be

92. The information in this paragraph is taken from Minute Book, 1918-1928, September 21, 1921.
"declared vacant as from this date, September 21st, 1921;" secondly, that the pastorate of T.T. Shields cease immediately but that his salary be paid for six months; and finally, that the deacons, trustees, Finance Committee and House Committee be given the authority to "take any and all such steps as shall be necessary to see that the above expressed will of the Church is carried out and the regular services of the Church maintained." H.R. Wellington, a member of the Men's Committee and vice-president of ladies wear manufacturer H.C. Boulter Company Limited, seconded the motion and moved that "the question be now put and that the vote be by ballot." Wellington's probable intent was to prohibit any amendments to Brown's motion and force an immediate vote on the main question. After a standing vote on Wellington's motion, chairman Grant declared the motion carried. Those opposed to the motion protested loudly. Shields then suggested that those opposed to Brown's motion should "consent to the vote being taken by ballot and without debate." Wellington's motion was again declared carried."

Chairman Grant now launched the assault on new members that Shields had anticipated. Grant "read the names of ten persons who had been received in an irregular way, and whose vote should not be counted." Shields responded that "in the reception of these members the same

93. Ibid.
rule had been followed as throughout his pastorate." Grant then asked "whether their names had come before the deacons." Shields answered that "in the past six years 36 members had been received on experience without being previously reported to the deacons." Grant ruled that "they, too, were irregularly received, but agreed to allow the new members to vote." 94

Following the debate over new members, chairman Grant tried to move the meeting forward to consideration of the main issue. Again he was interrupted. This time church member and usher A.F. Gay brought a request from the press for access to the meeting. Access was denied but the meeting agreed to furnish a statement to the press at its conclusion. The vote on Brown's motion was finally taken. Of the 666 ballots cast, five were spoilt and one No vote was rejected. Of the remaining 661, 351 voted No, while 310 voted Yes. Shield's supporters on hearing the result spontaneously rose and sang "Praise God From Whom All Blessings Flow." 95

Confident that they now had complete victory within their grasp, Shields' supporters moved to seize complete control over the church. Dr. C.J. Holman moved a resolution, seconded by R.S. Hudson, Joint General Manager, Vice-President and Director of the Canada

---

94. Ibid.

95. Ibid.
Permanent Mortgage Corporation, affirming the resolution passed on April 29th. As well as declaring of support for Shields, this resolution struck a series of blows at the pastor's opponents. It stated the church stood for "the inspiration, integrity and Divine authority of the Bible . . . a pure and separated Church life . . . an active continuing evangelism" and for "the time honoured spiritual principles, held by the Baptist body of our Convention." The resolution further noted that "this Church should be preserved in its purity and effectiveness as a New Testament Church, and that its officers and deacons should take office on the understanding that they are the servants, not the masters of the Church." The final statement in the resolution declared "this Church desires to see in the department of music a spiritual choir, spiritually conducted." These attacks on Shields' opponents precipitated yet another heated exchange. Ralph Paget, a manager at the wool manufacturing firm of Crimmins & Pierce Company, asked C.J. Holman "whether the last clause of the resolution was an insinuation that the choir was not spiritual?" He went on to note that 75 percent of the choir held church membership. Holman responded by repeating what he knew of a conversation of one of the soloists. When put to a standing vote the resolution passed."

96. Ibid.
Next, Shields’ supporters addressed the issues of loyalty to the pastor and who should rule the church. Deacon George Greenway, a staunch Shields supporter and superintendent of the Pegan Boys Home, read and moved a resolution that dealt with both issues:

_That inasmuch as it is necessary in the interests of the work in this Church that those holding office should be in entire sympathy with the pastor, giving him their loyal support, it is resolved that the offices of those deacons, deaconesses, and officers of the Church and Auxiliary Societies and Committees who signed the statement dated June 23rd, 1921, opposing the continuance of Dr. Shields as pastor be hereby declared vacant._

This attempt to oust the dissidents provoked an instant counter-attack. L.H. Whittemore moved that "all after the word 'that,' be struck out and the words substituted to make the resolution read, "Resolved that this Church regrets exceedingly the spirit shown by Dr. Holman and deacon Greenway." Shields stated that he expected those deacons who opposed him "to vacate their office anyway, but to avoid further delay" the Holman motion was presented. He further indicated that "he would regret very much any manifestation of an unkindly spirit."

After a motion to adjourn was defeated, C.J. Holman protested the amendment. In his opinion, "it had no relevancy to the motion and was, therefore, out of order." Chairman Grant ruled in favour of the amendment. Again, Holman protested. The chairman called for a standing vote.

97. Ibid.
on whether his ruling should stand. The vote sustained
the chairman's ruling, but L.H. Whittemore then withdrew
his amendment.\footnote{99}

Chairman Grant declared his doubts as to whether the
meeting could elect new deacons by the required two-thirds
majority. Shields replied that if the Greenway resolution
passed, another would be presented to deal with the
vacancies. The Greenway motion was put to a standing vote
and carried.\footnote{99}

Shields then put forward a motion, surprisingly
seconded by L.H. Whittemore, which effectively
reconstituted the entire structure of church
government.\footnote{100} Under the terms of the motion all of the
duties previously performed by the deacons' board and
Finance Committee passed into the hands of a new body
called the Prudential and Finance Committee. In his
resolution, Shields named ten of his supporters as members
and himself as chairman. The resolution was carried by a
standing vote.\footnote{101}

After L.H. Whittemore failed to get a seconder to his

98. Ibid.
99. Ibid.
100. Ibid. Whittemore's support for this motion may have
been motivated by a desire to end the proceedings quickly.
Following the acceptance of this motion he moved that the
meeting be adjourned.
101. Ibid.
motion to adjourn, Shields moved that the Prudential and Finance Committee be given the power to appoint standing committees as they saw fit for the rest of the church year. This was followed closely by another Shields motion that deacon A.W. Record be made General Treasurer of the Church. Both motions were carried. C.J. Holman then moved that deacon Greenway be re-elected as Treasurer of the Communion Fund. This motion carried. Again a motion to adjourn was not seconded. 102

With his opponents clearly on the defensive, Shields and his supporters sought retribution. Shields read a resolution that he had not written but wished to move. The resolution demanded that the "15 young men who had organized themselves in opposition to the pastor, be suspended until they apologise, and if their apology was not forthcoming within six months, their names should be dropped from the church roll." 103 Chaos ensued. The Toronto Daily Star later reported that complete "pandemonium broke loose." 104 The chairman and many others yelled, "Shame!" and called on Shields to name the author of the resolution. 105 Shields refused. When the

102. Ibid.
103. Ibid.
105. Minute Book, 1918-1928, September 21, 1921.
howls of protest had subsided, Shields put forward a motion calling for "members who have hitherto opposed the ministry of the pastor . . . to accept the Church's decision, and cease from further opposition." Instead of quieting the meeting, Shields' resolution added fuel to the fire.

J.B. Lawrason stated "that there had always been liberty of the pulpit in Jarvis St. Church and that the need was for liberty of the pew." J.B. McArthur accused Shields of trying to secure "his choice of a chairman" for the Finance Committee. Shields countered that some members of the Finance Committee had tried to do the same and noted that Albert Matthews had spoken of those opposed to the pastor at that time as "the wreckers." Shields claimed that Matthews referred directly to J.B. McArthur. Albert Matthews asked "to go on record as having no recollection of mentioning any name in the conversation recalled by the pastor." Q.B. Henderson then accused Shields of lying about a deacon who resigned over a political manipulation of the Finance Committee at the June 29th meeting. G.W. Holmes objected to the anonymous resolution read by Shields, "the aim of which seemed to be to silence the opposition." James Ryrie stated "that if he had previously had any doubts, the fact that the pastor could get up and read such a resolution as he had with

106. Ibid.
reference to the 15 young men, was sufficient to convince him that he had taken the right course in opposing the pastor." Shields responded by reading the resolution without reference to the 15 young men. There were howls of protest that this was not the original resolution.\textsuperscript{107}

In another attempt to quiet the meeting, deacon E.A. Brownlee stated that the intent of the resolution was not "to deprive members of their right to a voice in the affairs of the Church, but to constrain all members to work together in harmony."\textsuperscript{108} The meeting finally passed an abbreviated version of the resolution:

That the members who have hitherto opposed the ministry of the pastor of this Church, in view of the Church's decision recorded at this meeting, be requested to accept the Church's decision, and cease from further opposition, that an end may be put to contention in the church.\textsuperscript{109}

With this statement, the meeting that the \textit{Toronto Daily Star} was to call "the stormiest ever," was brought to an end.\textsuperscript{110} Schism, a permanent division of the congregation, with all of its attendant ugliness, had arrived at Jarvis Street.

The question of what caused the schism at Jarvis Street in 1921 has received scant attention from

\textsuperscript{107} Ibid.
\textsuperscript{108} Ibid.
\textsuperscript{109} Ibid.
\textsuperscript{110} \textit{Toronto Daily Star}, "Shields Sustained, Opponents Ousted," September 22, 1921.
historians. Those who have examined it have argued that doctrinal differences, such as evolutionary theory and biblical inerrancy, or class antagonism, between the working class and the business/professional classes, split the congregation. Although it is clear that some businessmen at Jarvis Street, like John Northway, had embraced liberal theology, they were comparatively few. Throughout the controversy, many businessmen who opposed Shields made motions reiterating their belief in the inspiration of Scripture and their devotion to "Baptist distinctives." A more credible case exists for the argument that class played an important role in the schism. Yet, the presence of Dr. C.J. Holman and Rufus S. Hudson among Shields' supporters suggests that the congregation did not divide uniformly along class lines. Where Shields' opponents were liberal was on the question of their relation to the general secular culture of Toronto. Historian J.M.S. Careless has described the assumptions, values and social evolution of Toronto's elite in the years preceding the First World War:

By now the prestigious families that dated back to Compact days at Little York had largely departed social leadership. Aside from surviving Jarvises, Ridouts and Denisons, such lineages as Gooderhams, Cawthias and Howlands had grown sufficiently well-aged to fill their place. But newer wealth was fully

111. For a source that argues that both class antagonism and doctrinal issues contributed, see Ellis, "Social and Religious Factors." For an examination of class conflict see Hill, "From Sect to Denomination."
reputable when held by financial masters such as Osler, Walker or Pellatt, especially if knighthood gave a confirming accolade. Masseys and Eatons yet faced some doubts, being closer to shirt-sleeved shop work, but were plainly beyond rejection. Generally speaking, however, the Toronto elite was becoming still more North American-plutocratic in nature, in spite of its imperialist devotions and infusions of counting-house knights. Against this should nevertheless be put traits inherited from earlier times. Colonial gentry survivals (though the reign of The Grange ended when Goldwin Smith [who attended Beverley Street Baptist Church] died in 1910), concern for obligations of rank, and enduring British customs or assumptions, continued to mark this urban upper crust. It did not cease to disdain brash dollar vulgarity, preferring more dignified display. Its considerably materialist members duly sought approved culture, at least in music, suitable art and "good" theatre—the last still not accepted by firm Methodists [or Baptists]. The rich also made substantial contributions to major public philanthropies as well as to churches. But equally they purchased expensive motor cars in the opening automobile age, kept elegant sailing craft at the Royal Canadian Yacht Club, supported golf and tennis clubs or thoroughbred stables, toured abroad, and held shining formal balls and dinners. In short, they had a high time, breathlessly reported in the social columns of the city press.112

It was to these assumptions and values that the businessmen of Jarvis Street had come to subscribe.

Like the Masseys and Eatons the prominent merchants and manufacturers at Jarvis Street had, in part, realized their goal of social acceptance and respectability among

112. J.M.S. Careless, Toronto to 1918: An Illustrated History (Toronto: James Lorimer & Company and National Museum of Man, 1984), p.163. For further evidence that Baptists shared in these activities see, for example, the list of those involved in a tea for Mrs. John McLaren in the Globe, "What Women Are Doing," February 23, 1920. For a listing of the clubs to which Baptist businessmen belonged see The Torontonian Society Blue Book and Club List 1921 (Toronto: William Cobington, 1920).
the city's elite. Like Henry Pellatt, Jarvis Street's financiers were on their way to reaping fortunes from the stock market and experiencing high life within high society. The willingness of these businessmen to compromise the separated lifestyle traditionally advocated by Canadian Baptists left them open to the charges of spiritual complacency and moral laxity. While they attempted to deny any wrongdoing, the dissidents failed to convince a majority of their fellow church members that they were free of worldliness. In addition, their lengthy tenures in key leadership positions gave credibility to the charge of minority rule that Shields and his supporters consistently made. Even the most substantive complaints against Shields, that he was constantly "hitting people" in his sermons and that he attacked his church enemies publicly, were motivated by the belief that the church practised its Christianity best by adopting a more conciliatory tone towards those with whom it disagreed. This stance allowed liberal Baptist businessmen to become part of the socio-cultural mainstream.

Shields and his supporters valued righteousness not respectability. Their goals were to make pure doctrine and pure living Baptist hallmarks. These ideals could only be realized through separation from a secular culture. Thus, they developed tests whereby the purity of
faith and practice of any individual could be measured. When the tests for purity were applied to the dissidents at Jarvis Street they failed. Both their doctrine and practice were found to have been contaminated by the secular world.

In the final analysis, the schism of 1921 at Jarvis Street had its roots more in divergent cultural perspectives than in disagreements over doctrine, personality or polity. Fundamentalists who saw the world as their foe could, by 1919, no longer tolerate the growing band of culturally liberal businessmen who had come to call the world their friend. Businessmen, who had grown accustomed to accommodating their religion to the cultural mainstream, refused to give up the respectability for which they, and a generation of their predecessors had laboured so diligently.

The Aftermath of Schism

CROSSING AT THE FLOOD

I am not climbing hills today,  
I’m making brain and brawn;  
In every obstacle I see  
A challenge to go on!  
A host of foes encamp around;  
And clouds return again-  
It is not raining rain to me:  
It’s raining mighty men.

I am not bearing burdens now,  
But multiplying wealth;  
Investing treasure for the Lord
To keep my soul in health.
Though compromise is everywhere
Nor principles bestir,-
It isn't raining rain to me:
It's raining character.

I am not fighting hard today
The foe's God's errand boy
To bring me packages of peace
And packages of joy!
Though circumstances press and cramp,
And winds are contrary,
His clouds are full of blessing yet,
It's raining victory.

The river swollen to a flood,
The rushing, raging tide,
Conquered by simple faith in God,
I cross it at His side!
The blood He shed, His Spirit's power,
His promise of a crown,-
All tell me that His every cloud
Is raining glory down. 113

This poem by T.T. Shields reveals his view of the schism. A sovereign God was in control. No challenge would alter God's plans for Jarvis Street. The day after the church meeting an elated Shields declared, "I believe that the result of the meeting is a direct answer to much prayer on the part of a host of people in this city and on the entire continent." 114 Frank Merrill, Secretary of the Finance Committee and one of the dissidents, stated in an interview with a Globe reporter that "the finances of the church are in very bad shape, notwithstanding how Dr. Shields may seek to hide the truth from his poor deluded


followers."\textsuperscript{115} Merrill also predicted that without the support of the dissidents the road ahead would be difficult: "Dr Shields has a proposition on his hands, and it remains to be seen what he will make of it."\textsuperscript{116}

Undeterred by such dire predictions, Shields moved to consolidate his victory. On September 23rd the first meeting of the Prudential and Finance Committee was held. At that meeting a new church organist and music director were appointed.\textsuperscript{117} In the same week Shields had the church books audited and "all the business affairs of the retiring regime were concluded by Saturday noon."\textsuperscript{118}

Despite the predictions of financial collapse, the amount of total receipts reported at the Annual Meeting of April 28th, 1922 was $35,361.97.\textsuperscript{119} The church had a credit balance of $1,831.33.\textsuperscript{120} The financial report lamented "We regret that through the withdrawals previously mentioned our offering for Missions this year is considerably less than last; but as our brethren who have withdrawn have been making their own collections for

\textsuperscript{115} Globe, "Many Will Quit Jarvis Church," September 23, 1921.

\textsuperscript{116} Ibid.

\textsuperscript{117} Shields, The Plot That Failed, pp.332-333.

\textsuperscript{118} Ibid., p.331.

\textsuperscript{119} Minute Book, 1918-1928, April 28, 1922.

\textsuperscript{120} Ibid.
missions, we trust the mission treasuries have not suffered." Still, the church was far from collapse.

In every department the withdrawal of the dissidents created a sense of urgency and expectation that spurred pastor and people on to new heights. The list of Shields' accomplishments both inside Jarvis Street and outside in the wider Baptist context are too lengthy to list. It is, however, noteworthy that he founded the Gospel Witness in 1922, reorganized the Sunday School in 1923, making it the largest in the country for many years, established Toronto Baptist Seminary in 1927, led the fight against modernism in the Convention (a fight that led to his expulsion in 1927), commenced a weekly Sunday evening radio broadcast on CKGW on May 25, 1930, and became President of the Bible Baptist Union.122

Meanwhile, the Jarvis Street dissidents pursued a different course. It had become obvious that neither side understood the other. Differing views of what constituted a Baptist church and lifestyle had created a seemingly insurmountable obstacle to reconciliation. On Sunday, September 25th, 1921 the defectors met in the Central

121. Ibid.

122. For biographical information on Shields I have relied primarily on Tarr, Shields of Canada. For the information cited here, see pp.91-122. For a recent article on Shields' contribution to Protestant radio see Russell Johnston, "The Early Trails of Protestant Radio, 1922-38," in The Canadian Historical Review, Volume LXXV, No. 3, (September 1994):376-402.
Y.M.C.A. for worship. The early trickle of defections became a flood after September 21st. A steady flow of resignation letters from Sunday School workers and officers, for example, came to the church office. One letter dated September 24th, 1921, and addressed to W.J. Hutchinson, Assistant Superintendent, stated:

In accordance with the request of Dr. Shields that all those not in favor [sic] with him resign, I would ask the teachers to accept my resignation as "Girls work Superintendent" + also as teacher of the "Win One" Bible Class.

This letter expresses the sentiments of one who was adamantly opposed to Shields. Others found the decision to resign their positions extremely difficult:

13 Rathnally Ave.,
Toronto, Sept. 28th 1921

Dear Mr. Venn,
The following teachers are in the primary-[four names given] and I-felt after the Church Meeting of last Wednesday that our services in the Sunday School would no longer be expected or desired and that consequently our written resignations would be superfluous. Our hearts are very sore at leaving the children but no other course seems possible. I am sorry, indeed, to have missed Lily and her small sister last Sunday. Please give my love to them and to John.

If anything more official than this card is necessary kindly let me know. Thanking you for your kind words on


124. My recent discovery of the actual letters of dismissal in the Jarvis Street Baptist Church Archives supports this assertion. For a list of those who left see Minute Book, 1918-1928, June 7, 1922.

125. Sensibilities concerning these events remain high. Therefore, I have not revealed the identity of the author. For the actual letter see _____ to W.J. Hutchinson, Jarvis Street Baptist Church Sunday School Minute Book, 1917-1922, (MS), JSBCA.
your card. I am

Yours Sincerely
[signed] 126

Some of these women were relatives of protagonists in the controversy. Torn between family loyalty and their love for the children they served in the Sunday School, these young women faced a dreadful dilemma.

Many who had led the opposition to Shields took positions of leadership in the formation of a new church, initially called Central Baptist Church, which met originally in the auditorium of the Y.M.C.A. on College Street. It was officially organized on June 28th, 1922, after 340 former members of Jarvis Street had received letters of dismissal. 127 The new church began with 350 members. 128 The first deacons board included some of the most prominent members and former leaders at Jarvis Street: J. Francis Brown (chairman), J.E. Clark, Gideon Grant, Q.B. Henderson, W.J. Lugsdin, James Ryrie, Ephriam Sale, Rev. H.E. Stillwell, 129 H.R. Wellington and Thomas

126. Ibid., _____ to J. Venn, September 28, 1921.


128. K.E. Martin, "History of Park Road Baptist Church," Unpublished Paper, 1957, p.1. MTRL. The discrepancy in numbers is explained by the failure of some to request a letter of dismissal.

129. Reverend H.E. Stillwell was a retired Baptist minister and missionary. He was a McMaster graduate who was ordained in 1895 and served at the Baptist church in Grimsby, Ontario. He subsequently became a missionary to India. Ill health forced him to retire from foreign
Wilkins.\textsuperscript{130}

By the fall of 1922, the church had made considerable progress. In addition to acquiring the use of Castle Memorial Hall at McMaster University on Bloor Street for its Sunday and mid-week services, the church had hired Reverend Ira Smith as interim pastor. A year later, in November 1923, Reverend Harold W. Lang was ordained and served as pastor of the church until 1938. In 1925 the decision was made to secure property for the construction of a permanent church home. A lot situated at the corner of Park Road and Asquith Avenue was procured. Deacon J. Francis Brown was appointed architect and plans were drawn. The first worship services held in the Gothic building took place on Easter Sunday, April 17, 1927. The church also acquired a new name "Park Road Baptist Church."\textsuperscript{131} (See Plate 25)

It is clear as one reads K.E. Martin's brief history of Park Road that the former members of Jarvis Street made every effort to build a church that reflected their vision

\textsuperscript{130} CB, "Central Baptist Church, Toronto," July 13, 1922.

\textsuperscript{131} The information in this paragraph is found in Martin, "History of Park Road Baptist Church," p.2.
of what a respectable Baptist church should be. Among many notable gifts intended to make that vision a reality was the gift of a Casavant-Freres organ by Christine Ryrie in memory of her late husband, Harry Ryrie. James Ryrie and family donated the furnishings for the pastor’s office. Perhaps the most outstanding feature of the new church building however, was the double rows of stained glass windows along both aisles. It was decided that these should be given as memorials to deceased church members. It was also stipulated that the windows would represent only two themes. The upper row of windows along the south aisle depicted events in the life of Christ while those above the north aisle displayed his teachings. The lower windows along both aisles portrayed famous characters in the Old Testament. Each window contained the inscription "To the Glory of God" and the name of the person commemorated. All of these architectural features were in keeping with the desire of the members to build a church that reflected their commitment to respectable religion.132

This commitment was also apparent in the church program. The choir and an emphasis on music became hallmarks of the church’s weekly ministry. Religious education, the women’s missionary circle and the Dorcas

132. Ibid. The interpretation concerning respectability is mine.
Society each in their own way also became integral parts of church life.133

On March 8, 1961 disaster struck when, in the midst of a terrible winter storm, fire gutted the educational wing and vestry of Park Road Baptist Church.134 Eventually, the decision was made to amalgamate with Yorkminster Baptist Church to form Yorkminster Park Baptist Church on September 10, 1961.135

For the dissidents, the days of confrontation with T.T. Shields did not end with their departure from Jarvis Street. In the Senate meetings of McMaster University and on the Convention floor they continued to enrage their former pastor. In a letter dated January 18, 1924, to his friend and fellow businessman John Northway, James Ryrie rejoiced in a vote by McMaster University’s Senate, of which he was a member, to censure Shields for "his conduct and methods":

I suppose you have seen and read the doings of our friend, T.T. Shields. They certainly gave him the best dressing down he ever received with between 25 or 30 members of the Senate to meet him. He had only one who had a word to say for him. It wasn't for him either, but really for peace. When he said we were

133. Ibid., pp.6-7.


135. For information on this decision see CR, "A New Church For Toronto," October 1, 1961.
to forgive till 70 times 7, someone remarked that we had done better—we had made it 80 times 8. John MacNeill didn’t spare him I can tell you. Of course it will be more fight but it had to come the more’s the pity. 136

Ryrie’s letter reveals how deeply the animosity towards Shields went. Former members of Jarvis Street felt betrayed and cheated out of their heritage. Grudges were sustained for years. As Victor Fry, a longtime member of Jarvis Street recalled in a 1992 interview, “people from the two churches had nothing to do with each other.” 137 Not even Shields’ expulsion from the Convention in 1927 put an end to the feelings of anger and bitterness.

To those unacquainted with Baptist theology and practice the schism of 1921 at Jarvis Street may, on first glance, appear petty, maybe even ludicrous. In fact, it was the logical outcome of secularization. As the church’s businessmen abandoned their belief and practice of separation for greater social integration, they became targets for fundamentalists like T.T. Shields who had as their mission the preservation of a counter-cultural Christianity. Having transformed their church into a respectable institution that reflected their accommodation to the secular business world, the leading businessmen from Jarvis Street fought to maintain the changes that

136. As cited in Wilson, John Northway, p.204.

they and their predecessors had instituted.

Clearly a number of factors thwarted the business

element's attempts to maintain their hold over "dear old
Jarvis Street." First and most importantly, the
dissidents failed to shake the "wealthy, worldly and wise"
image used so skilfully by their fundamentalist opponents
to discredit them. Although they retained their
allegiance to the Baptist church, they failed to recognize
that their beliefs and values had been secularized. To
many of their fellow church members they appeared too at
home with "the world." Their tolerance of behaviour that
Baptists had traditionally abhorred left them vulnerable
to the charge of moral laxity. Their drive for business
success and their conspicuous displays of wealth made them
susceptible to the charge of materialism. Their
longstanding control over the affairs of the church led to
accusations of elitism. Lastly, their commitment to
social respectability undermined their attempts to fend
off the charge that they had become spiritually
complacent. In addition, Jarvis Street's businessmen
underestimated their adversary. Shields proved himself a
formidable opponent. His skill as an orator and his
charismatic personality provided him with advantages that
he used effectively to rally support for his cause. The
church's businessmen did not possess great oratorical
skills. They also had no single charismatic leader who
could rival Shields in the battle for people's affections. Their devotion to respectability initially made them shy away from confrontation with their pastor. This, combined with the lack of strong leadership, put the dissidents on the defensive.

The schism of 1921 was a result of the secularization process. That schism revealed the presence of divergent views of Canadian culture and Baptist belief and practice. Fundamentalism and modernism would both continue. As Shields made Jarvis Street the leading Canadian Baptist bastion against modernism the secessionists eventually moved but a few miles north to become the guardians of more modern versions of the respectable Baptist cathedral.
PLATE 23 - T.T. Shields, (c.1920) as he appeared about the time the troubles began at Jarvis Street. JSBCA

PLATE 25 - An etching of the interior of Park Road Baptist Church by Owen Staples. MTRL T 34482
CONCLUSION

For me to live is-WEALTH? Know thou,
    Who thinkest tis in paltry gold
    All things consist, that thou hast sold
Thy soul, and naught of worth remaineth now.

For me to live is-FAME? Ah then
    May all applaud with loud acclaim,
    And add their honours to thy name,
If thou but seekest praise of mortal men.

For me to live is-PLEASURE? Yes,
    But in thy quest, pray, be not blind
    To values, but the essence find
Of sweetest pleasure without bitterness.

For me to live is-CHRIST! Ah, soul,
    Thou knowest life's secret, for, with him
    Thy life shall ever to the brim
Be filled, while on eternal ages roll.¹

The priority given to the spiritual life in this poem by L.C. Kitchen, a member of McMaster's graduating class in 1920, might lead one to conclude that all was well with the central Canadian Baptist soul. In fact, the schism at Jarvis Street in 1921 was indicative of a secularization process that engendered a deep-seated fragmentation over social and cultural issues which would eventually play an important role in destroying the unity of the Baptist denomination. Chief among the "disturbing elements" that Reverend H. McDiarmid of Walkerville noted in his 1919 report on the state of the denomination's religion in Ontario and Quebec was "the spirit of worldliness."²

"There is no question as to its presence in our midst,"

wrote McDiarmid, "and certainly it is exercising a devitalizing and paralyzing influence upon our life which constitutes a mighty challenge to the effectiveness of our message." While the dissidents from Jarvis Street continued to deny that they were guilty of finding "their chief joy in worldly pleasures" and that among their number there were "few" who could "even be suspected of having a moderate amount of this world's goods," their lavish city mansions and stately summer homes, their trips overseas and south for the winter, and their participation in amusements and desire for respectability serve as evidence of their acceptance of worldliness and hedonism.

The secularization of the businessman at Jarvis Street Baptist Church between 1848 and 1921 suggests that the social and cultural changes that recast Canadian society in this period had a profoundly negative impact on traditional religion. But important questions remain unanswered. Was the experience of Jarvis Street's businessmen an anomaly or the norm among Canadian Baptists? One might argue that the Baptist belief in local church autonomy could act as a barrier to secularization. Indeed, Donald Goertz has shown that when

3. Ibid.

it came to music, for example, Walmer Road Baptist Church which included in its membership the wealthy and socially respectable Harris and Shenstone families "rejected the professional model [adopted by Jarvis Street], realizing that the participation of everyone in church music would be necessary to bridge the gap between rich and poor."5 Here a conscious counter-cultural decision was taken. It discouraged both segregation based on social class and secularization that used professionalization as the means to turn church music into respectable entertainment. Yet, Goertz admits that "paid organists and singers were standard" for Baptist churches when Walmer began in 1889.6 Thus, it would seem that culturally conservative churches, like Walmer and Immanuel [previously Alexander Street], were increasingly the anomalies. However, the differences in attitudes and actions between Walmer Road and Jarvis Street deserve further study. Certainly, both the depth and scope of secularization within Toronto's Baptist churches and beyond, in the wider Canadian context, requires further investigation.

Academics who have examined the recent troubles concerning biblical inerrancy in the Southern Baptist Convention have concluded that the response of fundamentalists, moderates and liberals to modernity today

5. Goertz, A Century for the City, p.21.
6. Ibid., p.20.
is less shaped by social class, social status and regional identity than it was a generation ago. Sociologist Nancy Tatom Ammerman, for example, has argued that even though "there were social sources" in the battle for control of the denomination, "the denomination's loss of its exclusively regional identity" and "differences in the status of the parties contending for domination of the SBC's future" only partially explained the conflict of the late 1980s. Ammerman found that issues of "private morality" played a key role in the tensions within the denomination. In his critical analysis of the so called "Southern Baptist Holy War" between those who support biblical inerrancy and those who doubt or oppose it, Joe Edward Barnhart charges that many Southern Baptists have become "Christian hedonists" and "Christian materialists" who have adopted a "this-worldly outlook." According to Barnhart, one does not have to look far to see these views in action: "There is no question that the First Baptist Church of Dallas, with its 26,000 members and annual budget of $12 million dollars, has wittingly or


8. Ibid., pp.106-110.

unwittingly spearheaded the Christian hedonism movement among Southern Baptists." Based on the evidence offered by Barnhart, there is a strong case for the argument that the Southern Baptist experience has also been transformed by the process of secularization. The mega-church model, as exemplified by First Baptist, Dallas, with its combination of business methodology, respectability and spectacle has won the admiration and become the envy of Southern Baptist pastors throughout the United States.

In a recent study of The American Bible Society, Peter J. Wosh has argued that the evangelical merchants who founded the society in 1816 found it impossible to resist the success and influence of British commerce. Through an analysis of changes in thought and methodology, Wosh documents how ABS managers moved from an emphasis on "spreading the word" to a concentration on selling the word. According to Wosh, profits replaced evangelism as the primary goal of the ABS as its managers accepted the highly rationalized methods of organization, production and distribution utilized by British commerce. The trends apparent in Wosh's microcosmic study run parallel to those found at Jarvis Street. The shift in priority from spiritual to material through the adoption of business ideology and methodology are evident in both cases. The

10. Ibid., p.217.
commercialization of such a large and powerful evangelical organization as the ABS provides another outstanding example of the secularizing effects of business.\footnote{Peter J. Wosh, \textit{Spreading the Word: The Bible Business in Nineteenth-Century America} (Ithica: Cornell University Press, 1995).}

Closer to home, the Coxes, Flavelles, and Fudgers of Sherbourne Street Methodist Church shared common values with the McMasters, McNaughts, and Ryries of Jarvis Street. Their desire to make their churches culturally and socially respectable through the construction of lavish church buildings, the introduction of business methods and more sophisticated and professional musical programs all contributed to the secularization of their churches.

They also believed that material wealth and spiritual health were inextricably linked together. This belief opened the door for acceptance of the "gospel of wealth," the idea that the rich had an obligation to accumulate wealth for the benefit of the general populace, most notably advanced by American steel baron Andrew Carnegie in 1889.\footnote{For a discussion of Carnegie's concept see Harold C. Livesay, \textit{Andrew Carnegie and the Rise of Big Business} (Glenview, Illinois: Scott, Foresman, and Company, 1975), pp.127-128.} As Ramsay Cook has pointed out, social critics like J.W. Bengough "heaped scorn on the idea of the 'gospel of wealth' and took particular pleasure in..."
attacking the Massey family's ostentatious acts of public charity."  Many of Jarvis Street's businessmen took Carnegie's idea to its logical conclusion and not only rationalized their pursuit of riches, but also their abandonment of stewardship. While outstanding examples of philanthropic acts, such as those by John Northway, still existed among Jarvis Street's business circle in the early twentieth century, they were gradually being replaced by a more self-serving perspective that sought to satisfy personal wants and business needs before any consideration was given to the needs of the church.

We have also seen that at Jarvis Street the tensions between Baptist faith and a business-dominated culture led many of Jarvis Street's businessmen to abandon the doctrine of separation for socio-cultural integration. This meant compromise, accommodation and toleration of different lifestyles. Conspicuous consumption replaced modesty as the primary lifestyle characteristic for many businessmen. Service to God and mammon or mammon over God also followed the rise of a business-dominated culture.

While religion continued to play an important role in the lives of businessmen it lost its central place. Giving patterns changed as stewardship of time, money and energy declined in the face of increasing demands of business life. In addition, the pursuit of socio-cultural

integration led some businessmen to reject traditional Baptist teaching concerning "the world." Specifically, the move from suspicion to acceptance of worldly beliefs and values resulted in significant lifestyle changes. The willingness of Baptist businessmen to engage in questionable business practices and in amusements traditionally condemned as evil created a sense of moral decay and decline.

Juxtaposed to Shield's fundamentalism with its reactionary counter-cultural perspective was the cultural liberalism of Jarvis Street's businessmen. Faced with the difficulty of living as cultural liberals in an increasingly hostile puritanical religious setting, the business element fought to preserve their view of the church and its more integrated relationship with Canadian culture. Although they failed to retain control over Jarvis Street, their commitment to a more secularized religious vision enabled them to establish their own Baptist church. Eventually these businessmen found that most of the Baptist Convention of Ontario and Quebec shared their more tolerant view of Baptist faith and practice.

In this thesis it has been argued that business helped to secularize religion. Implicitly doubt has been cast on whether, as Canadian intellectual historians like David Marshall and Michael Gauvreau have claimed,
theological debate was the major change agent in the church. While theology at a theoretical level was important to the clergy and intellectuals, this study has argued that questions of faith were experienced most profoundly at the practical level for businessmen in the pews. For many businessmen the ethical and moral questions related to their everyday business and personal lives mattered far more than theological constructs or debates. This is not to suggest, as Michael Bliss seems to imply, that businessmen were so pragmatic that they seldom, if ever, engaged in reading theology or thinking about its implications. The fact that book merchant James Lesslie analyzed sermons for their Calvinistic content in the 1830s, chemical manufacturer and wholesaler William Elliot wrote about his eschatological views in the Canadian Baptist in the early 1880s, and clothing manufacturer, wholesaler and retailer John Northway read the latest liberal theological scholarship in the early twentieth century suggests that some Baptist businessmen maintained a keen interest in the finer points of theology.  

14 Nevertheless, Bliss is correct in his assertion that there is no evidence to suggest that such behaviour was the norm among businessmen.

There is also no doubt that business acted in conjunction with urbanization and intellectual change to secularize religion. Business helped to shift the focus from the spiritual world to the material world and in the case of the Baptist businessmen studied here this shift had profound effects upon the conduct and content of their religion. While it would be a mistake to argue that the secularization process began with the rise of business-dominated culture, business became a key factor in secularization. The evidence presented in this thesis suggests that business accelerated the process by encouraging accommodation between itself and religion. Businessmen offered the church wealth, new management techniques and an avenue to social integration. In return the culturally liberal version of Baptist religion offered businessmen personal respectability and the moral sanctification of capitalism. Business benefitted far more than religion from this exchange. As Baptist businessmen acquired wealth, they increasingly put their trust in it to realize their dreams of success in this world. Religion’s promise of future reward could not compete with the possibility for present financial and material gain that business offered.

Critics of this thesis will undoubtedly argue that it is elitist and too narrowly focused. It fails to compare Jarvis Street’s businessmen with other Baptist businessmen
or those in other denominations. The aspect of education, admittedly a key element in any social group's realization of respectability, is ignored in this study. Critics will also point out that marriage patterns, family life, and political involvement have not been explored. In addition, this thesis says little if anything about the role of women in business and the church. Finally, with its consistent focus on one social group it ignores the perceptions and actions of professionals, clerical workers and labour who together constituted the vast majority of those occupying church pews. Each of these criticisms has its merits. There is no question that each of these issues are not fully examined here. Some, most notably the involvement of the central Canadian Baptist business elite's involvement in education, has been covered by other historians. Admittedly, these other issues deserve further study. Space limitations and organizational considerations rendered them secondary in importance to those examined. Nevertheless, a beginning has been made here to understand the struggles of an influential social group. The businessmen from Jarvis Street in the selected sample were models for the entire denomination and as such their response to social and cultural change was closely scrutinized and often emulated by other Baptists. This reason alone provides justification for the present study.

Despite recent interest in religious history, our
knowledge of local and individual responses to intellectual, social, economic and cultural change remains in its infancy. Although the major contours and patterns have been well documented and defined, the number of specific studies on social groups, parishes and individuals remains paltry. Without more studies that examine beliefs, attitudes and actions at these levels it will remain impossible to assess accurately the impact of larger social and cultural changes on religion.

Allen Robertson's recent study of Methodist merchants in Halifax and Peter J. Wosh's examination of the American Bible Society have illustrated the usefulness of the microcosmic approach. This thesis has followed the cue of these historians. It makes no pretense about its shortcomings. Its focus has been narrowed to serve the interest of close investigation and the belief that such studies are needed in themselves and to provide substance for a more complete historical analysis that appreciates the nuances of local and individual religious belief and practice.

In part this thesis has also examined the general Baptist response to progress. There is no question that the businessmen from Jarvis Street gradually forged an alliance between religious and material progress. They became convinced that one could not succeed without the other. Thus, they devoted their lives to advancing the
causes of Christ and capitalism.

Implicitly, this thesis has also extended the task of testing the Weber-Tawney thesis. On the surface it would appear that Weber was correct in his assertion that Calvinism promotes capitalism. Yet, the Calvinism held by many Canadian Baptists in the late nineteenth century was markedly different from that of two centuries earlier. The shift of priorities from the spiritual to the material coincided with the modification and muting of Calvinism. Many conservative Baptists would have empathized with Joshua Denovan when he lamented to his friend James Hogg in 1872 that "the world, the flesh and Arminianism are right across my path once more." It appears that for central Canadian Baptists in urban centres by the end of the nineteenth century, that the rise of capitalism had resulted in a corresponding decline of Calvinism. In a recent study of the linkage between Baptist religion and social science in the life of historian Harold Innis, Michael Gauvreau has argued that Innis's rural upbringing with its "reformist temper, which emphasized the traditional Calvinist doctrines" provided the young student with the convictions "to overcome his initial astonishment of encountering McMaster students 'who tend

towards materialism or who believe there is no God.'"\(^16\)
Yet Innis was the product of a version of the Baptist faith that was on the wane. Many of his urbanized and secularized classmates from wealthy business families were the inheritors of a more hedonistic and liberal religion that de-emphasized belief in God's sovereignty and encouraged belief in man's ability.

By 1921 Jarvis Street's businessmen could claim to have gained "the whole world." They were respectable and respected members of Toronto's business community. They enjoyed wealth and the power that flowed from it. Over the past three quarters of a century they had gradually exchanged separation for integration and the ethical restrictions of their faith for personal freedom and tolerance. Material consumption had replaced spiritual commitment as the priority of their lives. In short, by the world's standards, they were a modern Canadian success story. Nevertheless, from their fundamentalist brethren came condemnation and scorn. Even the words of Jesus raised doubts about the course they had taken: "For what is a man profited, if he shall gain the whole world and lose his own soul?"\(^17\)


\(^{17}\) Matthew 16:26.
**APPENDIX 1**

**SELECTED SAMPLE OF BUSINESSMEN FROM JARVIS STREET BAPTIST CHURCH - 1818-1921**

<table>
<thead>
<tr>
<th>NAME AND DATE OF DEATH</th>
<th>CHURCH MEMBERSHIP</th>
<th>OCCUPATION - BUSINESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alexander Stewart</td>
<td>NR</td>
<td>Land Agent, Alexander Stewart, Land Agency</td>
</tr>
<tr>
<td>d. June 21, 1840</td>
<td></td>
<td></td>
</tr>
<tr>
<td>John E. Maxwell</td>
<td>NR</td>
<td>Landlord</td>
</tr>
<tr>
<td>d. Apr. 19, 1885</td>
<td></td>
<td></td>
</tr>
<tr>
<td>James Lesslie</td>
<td>NR</td>
<td>Partner, Lesslie and Sons, Booksellers, Stationers &amp; Druggists Proprietor, Lesslie Brothers, Examiner (1842-55)</td>
</tr>
<tr>
<td>d. Apr. 19, 1885</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Robert Cathcart</td>
<td>(B) Dec. 6, 1840</td>
<td>Wholesaler and Retailer, Robert Cathcart General Dry Goods</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas Lailey</td>
<td>(B) June 2, 1843</td>
<td>Clothing Retailer, Wholesaler, Manufacturer-Thomas Lailey &amp; Company</td>
</tr>
<tr>
<td>d. June 3, 1897</td>
<td></td>
<td></td>
</tr>
<tr>
<td>William Davies</td>
<td>Applies Apr. 6, 1851-NR of membership</td>
<td>Pork Packer, William Davies Company</td>
</tr>
<tr>
<td>d. Mar. 21, 1921</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Francis T. Parson</td>
<td>NR</td>
<td>Partner, Parson Bros., Provision and coal oil Merchants</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William McMaster</td>
<td>(E) May 23, 1843</td>
<td>Founder, William McMaster &amp;</td>
</tr>
<tr>
<td>Name</td>
<td>Birth Date</td>
<td>Death Date</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Arthur R. McMaster</td>
<td>(B) Sept. 4, 1870</td>
<td>d. July 8, 1881</td>
</tr>
<tr>
<td>James S. McMaster</td>
<td>(B) Oct. 5, 1843</td>
<td>(L) Oct. 7, 1890</td>
</tr>
<tr>
<td>William Elliot</td>
<td>(B) June 28, 1865</td>
<td>d. June 3, 1893</td>
</tr>
<tr>
<td>John Firstbrook</td>
<td>(L) Mar. 30, 1892</td>
<td>d. Mar. 22, 1942</td>
</tr>
<tr>
<td>William Firstbrook</td>
<td>(L) June 27, 1906</td>
<td>d. Dec. 30, 1924</td>
</tr>
<tr>
<td>William K. McNaught</td>
<td>(B) Feb. 2, 1868</td>
<td>d. Feb. 2, 1919</td>
</tr>
<tr>
<td>William Hewitt Sr.</td>
<td>(B) May 7, 1843</td>
<td>d. Apr. 9, 1905</td>
</tr>
</tbody>
</table>
Daniel E. Thomson (B) Apr. 26, 1876
 d. Dec. 13, 1923
 Lawyer and
 Businessman,
 Senior Partner,
 Thomson,
 Henderson, &
 Bell; Thomson,
 Tilley, &
 Johnston

James Ryrie Jr. (L) June 27, 1884
 d. June 7, 1933
 Jewellery
 Retailer and
 Manufacturer,
 Ryrie Brothers,
 Limited

Harry Ryrie (L) Sep. 23, 1885
 d. Sep. 16, 1917
 Jewellery
 Retailer and
 Manufacturer,
 Ryrie Brothers,
 Limited

Albert Matthews (L) Nov. 20, 1912
 d. Aug. 13, 1949
 Bond Dealer,
 Partner,
 Matthews-
 Blackwell
 Company, R.C.
 Matthews
 Company, Limited

Edmund Burke (B) Dec. 29, 1867
 d. Jan. 2, 1919
 Architect
 for numerous
 firms
 including,
 Langley &
 Burke,
 Burke, Horwood
 & White

Quartus B. Henderson (B) Feb. 24, 1901
 d. Jan. 21, 1961
 Partner, Davis
 & Henderson,
 Limited,
 Printers

George Lugsdin (B) Apr. 26, 1863
 d. Dec. 3, 1915
 Partner,
 Lugsdin &
 Barnett,
 Saddle,
 Harness and
Trunk Manufacturers

Partner, J&J Lugsdin, Hatters and Furriers

Joseph Lugsdin (B) Dec. 30, 1866
Partner, J&J Lugsdin, Hatters and Furriers

d. May 22, 1919

John Northway NR
Clothing Manufacturer, Wholesaler, Retailer,
John Northway & Son, Limited
d. Nov. 6, 1926

KEY - NR = NO RECORD
E = EXPERIENCE
B = BAPTISM
L = LETTER OF TRANSFER
# APPENDIX 2

## EXAMPLES OF RELIGIOUS AND SOCIAL INTERCONNECTIONS

<table>
<thead>
<tr>
<th>NAME</th>
<th>CHURCH OFFICE(S)</th>
<th>CLUBS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alexander Stewart</td>
<td>Pastor of Baptist&lt;br&gt;Church at York 1818-20,&lt;br&gt;Pastor at Market Lane&lt;br&gt;Hall and March Street 1829-36. Upper Canada Bible Society [UCBS]&lt;br&gt;Vice President, 1840</td>
<td></td>
</tr>
<tr>
<td>John E. Maxwell</td>
<td>Preacher at March Street 1834-36</td>
<td></td>
</tr>
<tr>
<td>James Lesslie</td>
<td>Church Trustee 1832-&lt;br&gt;UCBS Member 1841-&lt;br&gt;Committee Member 1848-1850</td>
<td></td>
</tr>
<tr>
<td>Robert Cathcart</td>
<td>Deacon 1846-53.&lt;br&gt;UCBS Member 1841-&lt;br&gt;Committee Member 1841</td>
<td></td>
</tr>
<tr>
<td>Thomas Lailey</td>
<td>UCBS Member 1853-&lt;br&gt;Director 1857</td>
<td>National Club, York Pioneers</td>
</tr>
<tr>
<td>William Davies</td>
<td>UCBS Member 1868-</td>
<td></td>
</tr>
<tr>
<td>Francis T. Parson</td>
<td>UCBS Member 1869-</td>
<td></td>
</tr>
<tr>
<td>William McMaster</td>
<td>Deacon 1851-55.&lt;br&gt;UCBS Member 1841-&lt;br&gt;Secretary, Treasurer, Vice President</td>
<td>National Club</td>
</tr>
<tr>
<td>Arthur R. McMaster</td>
<td>UCBS Member 1841-</td>
<td>National Club</td>
</tr>
<tr>
<td>James S. McMaster</td>
<td>Deacon 1891-1920</td>
<td>National Club</td>
</tr>
<tr>
<td>William Elliot</td>
<td>Deacon 1869-93.&lt;br&gt;UCBS Member 1855-&lt;br&gt;Director 1869</td>
<td></td>
</tr>
<tr>
<td>John Firstbrook</td>
<td>Deacon 1896-1913</td>
<td>National Club, Rosedale Golf Club,</td>
</tr>
</tbody>
</table>
William Firstbrook
Lambton
Golf and
Country
Club,
National
Club,
Rosedale
Golf Club,
Lambton
Golf and
Country
Club
William K. McNaught
National
Club,
Royal
Canadian
Yacht Club
William Hewitt Sr.
Deacon 1869-76.
UCBS Member 1868-
National
Club, York
Pioneers
Daniel E. Thomson
Deacon 1896-1920
National
Club, Royal
Canadian
Yacht Club
James Ryrie Jr.
Deacon 1889-1920
National
Club, York
Pioneers
Harry Ryrie
Deacon 1911-12
National
Club, York
Pioneers,
Lambton
Golf
and Country
Club, Royal
Canadian
Yacht Club
Albert Matthews
Deacon 1913-20
National
Club, Rose-
Rosedale
gale
Golf
Club,
National
Club
Edmund Burke
Deacon 1885-1918
National

Quartus B. Henderson Deacon 1919-20

George Lugsdin Deacon 1882-1915. UCBS Member, Director 1880

John Lugsdin

Joseph Lugsdin Deacon 1880-1895. UCBS Member, Director 1885

John Northway

National Club, Lambton Golf and Country Club

Club, Rosedale Golf Club

York Pioneers
SELECTED BIBLIOGRAPHY

PRIMARY SOURCES

BUSINESS AND PRIVATE MANUSCRIPTS

Archives of Ontario

Canada Packers Collection
Crooks-Wood Papers
*Dun and Bradstreet Reference Books, 1864-1921*
Eaton’s Company Records
George Brown Papers (Microfilm Copy)
J.C.B. and E.C. Horwood Collection
Lesslie Family Papers
Lindsey-Mackenzie Papers
Michell F. Hepburn Papers
Thomson, Henderson & Bell Papers

Canadian Baptist Archives

Biographical Files
T.F. Caldicott Papers
G.P. Gilmour Papers
*McMaster Estate Minute Books, 1891-1920.*

Dundas Historical Society Museum

Lesslie Diaries

Jarvis Street Baptist Church Archives

T.T. Shields Papers
R.A. Fyfe, *Theological Lectures 1867-1871*

McGill University Archives

Lyman Pharmaceutical Company Records

Metropolitan Toronto Reference Library

Alexander Stewart Papers, E.W. Banting Collection
Thomas S. Shenston Papers
John E. Maxwell Papers

417
National Archives of Canada
Henry Birks & Sons Company Records
R.G. Dun and Company Records
Toronto Board of Trade Records
Upper Canada Bible Society Records

University of Toronto: Thomas Fisher Rare Book Library
Alexander Stewart Papers, Louis Melzack Collection

University of Western Ontario: Regional Collection
Papers of William Davies

CHURCH RECORDS

Canadian Baptist Archives
Alexander/Immanuel Baptist Church Records
Bond/Jarvis Street Baptist Church Records

Jarvis Street Baptist Church Archives

Bond Street Baptist Church Minute Book, 1845-1855.

Finances in Sterling of the March Street Baptist Church, 1840-1846.

Jarvis Street Baptist Church Deacons Minute Book, 1900-1903.

Jarvis Street Baptist Church Finance Committee Minute Book, 1907-1921.

Jarvis Street Baptist Church Minute Book, 1866-1881.

Jarvis Street Baptist Church Minute Book, 1892-1910.

Jarvis Street Baptist Church Minute Book, 1918-1928

Jarvis Street Baptist Church Sunday School Minute Book, 1917-1922.

Jarvis Street Baptist Church Tithing Ledger, 1906-1911.

Jarvis Street Baptist Church Treasurers Book, 1887-1914.
Minutes of the Baptist Church at York, 1829-1832.

Unprocessed Correspondence and Files

GOVERNMENT RECORDS AND DOCUMENTS

Archives of Ontario

County of York. Surrogate Court Records. [RG 22].

County of York. Unprocessed Chancery Court Records, Civil Suits and Country Causes, 1868-1921. [RG 22].

Ontario. Department of the Provincial Secretary and Citizenship. General Correspondence. [RG 8, Series I-1-D]

______. Ministry of Consumer and Commercial Relations. Corporate Files. [RG 53 and RG 55]

City of Toronto Archives

Assessment Rolls for the City of Toronto, 1850-1921.

Metropolitan Toronto Reference Library

City of Toronto, Directories 1836-.

University of Western Ontario


_____. Statutes: 1858. Ottawa: Queen’s Printer, 1858.


_____. Statutes: 1875. Ottawa: Queen’s Printer, 1875.


_____. Report of the Royal Commission on the Relations of
Labour and Capital in Canada: Evidence-Ontario.
Ottawa: Queen's Printer, 1889.


_____. Revised Statutes: 1897. Toronto: Queen's Printer, 1897.


_____. Statutes: 1892. Toronto: Queen's Printer, 1892.

NEWSPAPERS, RELIGIOUS PAPERS, AND TRADE JOURNALS

Baptist Magazine (London, England)
Canadian Baptist (Toronto)
Canadian Manufacturer (Toronto)
Christian Guardian (Toronto)
Christian Messenger (Brantford)
Christian Observer (Toronto)
Colonial Advocate (Toronto)
Daily Star (Toronto)
Evangelical Pioneer (London, Ontario)
Examiner (Toronto)
Forward Movement News (Toronto)
Globe and Mail (Toronto)
McMaster University Monthly (Toronto)
Monetary Times (Toronto)
Montreal Register
Rosedale-Hill Topics (Toronto)
Star Weekly (Toronto)
Telegram (Toronto)
Toiler (Toronto)
Trader and Canadian Jeweller (Toronto)

INTERVIEWS

Bob Shaker (with author)
Victor Fry (with author)

PRINTED SOURCES

A Jubilee Commemoration: Being Exercises at the Fiftieth


Catalogue of the Trustees, Officers, and Students of the Canadian Literary Institute, for the Year 1861. Woodstock, C.W.: n.p. 1861.


Declaration of Faith, Covenant and Rules of Order of the College Street Baptist Church, Toronto. Toronto: Dudley & Burns, 1890.

Directory of the Jarvis Street Baptist Church, Toronto, 1876-1877. Toronto: Dudley & Burns, 1877.

Directory of the Jarvis Street Baptist Church, August, 1897. Toronto: Dudley & Burns, 1897.


Dyke, S.A. Systematic Beneficence. Toronto: Dudley &
Burns, 1879.


Fyfe, R.A. A Forty Years Survey From Bond Street Pulpit. Toronto: Dudley & Burns, 1876.


Henderson, Quartus B. The Dollar In Business and Religion. [Toronto]: n.p. [1919].


Langley, William. A Correct Statement of the Proceedings in Bond Street Baptist Church, Whereby A Member was Tyrannically Expelled for Telling the Truth! Toronto: n.p., 1858.


Metropolitan Toronto Reference Library. Biographical Scrapbooks.


Now Concerning The Collection Form No. 6. Toronto: Baptist Forward Movement, n.d.

Robinson, Christopher. Reports of Cases Decided in the Court of Queen's Bench. Volume XXI. Toronto: Henry Rowseil, 1862.


Shenston, T.S. Jubilee Review of the First Baptist Church, Brantford 1833-1884. Toronto: Bingham & Webber, 1890.

Shields, T.T. The Inside of the Cup. An Address by T.T. Shields delivered October 14, 1921. Toronto: Jarvis Street Baptist Church, 1921.


The Doctrines and Discipline of the Wesleyan Methodist


The Spiritual Aims of the Baptist Forward Movement. Form No. 11. Toronto: Baptist Forward Movement, n.d.


SECONDARY SOURCES

BOOKS


Clark, S.D. Church and Sect in Canada. Toronto: University of Toronto Press, 1948.


Curnow, Tim, Hulse, Errol, Kingdon, David and Thomas, Geoff. A Marvelous Ministry: How the All-Round Ministry of Charles Haddon Spurgeon Speaks to us


Kealey, Gregory S. Toronto Workers Respond to Industrial


Thompson, Austin Seton. *Jarvis Street: A Story of Triumph*


REFERENCE WORKS


Dictionary of Canadian Biography, Volumes I-XII. Toronto: University of Toronto Press, 1966-.


