

# Financing Church Extension: The Case of the Edinburgh Savings Bank and St John's Parish Church, Edinburgh

Citation for published version:

Sawkins, JW 2024, 'Financing Church Extension: The Case of the Edinburgh Savings Bank and St John's Parish Church, Edinburgh', *Scottish Church History*, vol. 53, no. 1, pp. 29-53. https://doi.org/10.3366/sch.2024.0112

#### Digital Object Identifier (DOI):

10.3366/sch.2024.0112

#### Link:

Link to publication record in Heriot-Watt Research Portal

#### **Document Version:**

Peer reviewed version

#### Published In:

Scottish Church History

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Download date: 14. May. 2025

# Financing Church Extension: The Case of the Edinburgh Savings Bank and St John's Parish Church, Edinburgh.

#### **Abstract**

This paper describes the way in which St John's parish church, Edinburgh, was financed; highlighting the part played by the Directors of the Edinburgh Savings Bank. It further analyses the impact of the Disruption on the church's seat rent income; the primary means by which residual debt liquidation was to be accomplished. As a case study, it offers a revealing sidelight on the financial consequences of the Disruption at the congregational level.

# Keywords

Church Finance, Church Extension, Edinburgh, Savings Bank

#### 1. Introduction

On Thursday 19 November 1840 Rev Thomas Guthrie preached to a crowded congregation at the opening of St John's parish church, Edinburgh. Since being appointed collegiate minister of the nearby Old Greyfriars church in September 1837 he had worked tirelessly to realise the vision of establishing a new church, with its own parish area, in one of the most impoverished parts of Scotland's capital. To this end, through his charismatic preaching and untiring round of pastoral visitation, he had built a large and loyal following, successfully navigating the minefield of municipal and ecclesiastical politics, whilst also leading efforts to raise money sufficient to fund a new building containing both a church and a school.

An unusual feature of the fundraising campaign lay in the fact that its most significant single donation came, not from a wealthy individual, but from the Edinburgh Savings Bank; an institution then in the process of being wound up by its directors. The donation had been made contingent on several commercial and non-commercial terms, including arrangements for the liquidation of any debt taken on during the building of a new church. With a rapidly growing congregation, led by a popular minister, the prospects of clearing any remaining liability, in short order, were promising. However, the commercial assumptions on which the church's financial arrangements had been built were badly undermined when, on 18th May 1843, Guthrie quit the established Church of Scotland to join the Free Church, taking with him the vast majority of the St John's congregation.

This paper describes the way in which the building of St John's parish church, Edinburgh, was financed; highlighting the part played by the Directors of the Edinburgh Savings Bank. It further analyses the impact of the Disruption on the church's seat rent income; the primary means by which residual debt liquidation was to be accomplished. As a case study, it offers a revealing sidelight on the financial consequences of the Disruption at the congregational level.

### 2. Church Extension: National and Local Context

The opening of St John's was part of the established Church's national campaign to extend its reach amongst the unchurched population; particularly within Scotland's poorest urban communities. The campaign was initiated at the Church of Scotland's May 1834 General Assembly, which had passed a Chapels Act, enabling the more expeditious creation of new parishes. The Assembly further appointed Thomas Chalmers to convene a new standing

<sup>&</sup>lt;sup>1</sup> Caledonian Mercury, 21 November 1840.

committee of the Assembly – the Church Accommodation Committee - whose purpose was to raise funds for the construction of new parish churches and schools. Chalmers brought to the role both his commitment to the reinvigoration of the traditional parochial system within the urban context, and his experience of its operation gained through his leadership of an experiment in St John's parish, Glasgow.<sup>2</sup> The following year the General Assembly strengthened his position, combining Church Accommodation and Church Endowment Committees into a single Church Extension Committee under his convenership. According to Stewart J Brown,

Chalmers thus became head of the most powerful permanent committee ever formed by the Church...With the formation of the Church Extension Committee, Chalmers emerged to leadership, not only of the Evangelical party, but of the Evangelical-dominated Church of Scotland. He had created a power base in the Church – a vast permanent Committee, with a national hierarchy of sectional, parochial and subparochial societies, and control over a large financial apparatus... After years of struggle for his Christian communal ideal, he now had the backing of the Church for an immense national effort, intended to realize the ideal of the godly commonwealth in Scotland.<sup>3</sup>

In its first year the church extension campaign managed to raise over £65,000 and to complete or begin the building of sixty-four new churches.<sup>4</sup> By the time he stepped down from the convenership in May 1841, a total of 222 new churches had been built, representing an increase of over 20% of the Church's original stock of buildings.<sup>5</sup>

Notwithstanding this impressive record his early attempts to replicate the St John's Glasgow experiment in the context of Edinburgh proved unsuccessful. On 1 March 1834, two months before being appointed convener of the Church Accommodation Committee, he had presented a proposal to Edinburgh's Town Council for the construction of a new church in the impoverished Cowgate area. Having secured private subscriptions sufficient to cover building costs his request was that the Council supply minister and stipend by uncollegiating<sup>6</sup> one of the Old Town charges. The request was rejected by a Dissenter-dominated Town Council grappling with the consequences of the city's 1833 bankruptcy. Undeterred he promoted a plan to establish, without Council assistance, a new Water of Leith society. This prospered, and a new Dean (quoad sacra) parish church opened on 15 May 1836. Chalmers preached the opening sermon. <sup>7</sup>

The rejection of Chalmers's Cowgate scheme by the Town Council in 1834 was, as noted, the product of unsympathetic local politicians and unfavourable financial circumstances. The Council, newly reformed under the 1833 Burgh Reform Act,<sup>8</sup> counted amongst its number members of Edinburgh leading dissenting congregations who were openly hostile to the established Church's extension campaign. These included influential figures, such as Adam Black and Duncan McLaren<sup>9</sup>, who were at the forefront of attempts to delay the building of new parish churches within the city on two main grounds. First that such additions to the

<sup>&</sup>lt;sup>2</sup> Stewart J. Brown, *Thomas Chalmers and the Godly Commonwealth in Scotland* (Oxford, 1982), 91-151.

<sup>&</sup>lt;sup>3</sup> Brown, Godly Commonwealth, 249-250.

<sup>&</sup>lt;sup>4</sup> T. Chalmers, First Report of the Committee of the General Assembly on Church Extension, (Edinburgh 1835), 1-16.

<sup>&</sup>lt;sup>5</sup> Hanna, William. *Memoirs of the Life and Writings of Thomas Chalmers. 4.* (Sutherland and Knox, 1852), 87, cited in Brown, *Godly Commonwealth*, 278.

<sup>&</sup>lt;sup>6</sup> A process by which a minister from a collegiate (or multi-minister) charge (or congregation) was transferred to another charge.

<sup>&</sup>lt;sup>7</sup> Brown, Godly Commonwealth, 239 -241.

<sup>&</sup>lt;sup>8</sup> Parliamentary Burghs (Scotland) Act, 3&4 William 4, c77, 1833.

<sup>&</sup>lt;sup>9</sup> Both members of Dissenting congregations in the city, and both of whom served, over the course of their careers, as city Treasurer, Lord Provost and member of Parliament for Edinburgh.

stock of buildings to house established Church congregations were unaffordable to a city working itself slowly and painfully out of bankruptcy. Second, that the existing parish churches were operating with significant excess capacity as measured by the number of unlet seats. Added to this, an active Voluntary movement was spearheading a campaign of non-payment of the unpopular Annuity Tax, which underpinned the financing of the burgh churches' ministerial stipends. Thus, taken together, the civic context within which Chalmers and the Church Extension Committee sought to advance their work from 1834 onwards was at best unsympathetic, and at worst openly hostile.<sup>11</sup>

### 3. A New Parish

Despite these difficulties supporters of church extension displayed both tenacity and resilience in pursuit of the aim of building a new church with its own parish area in one of the many deprived areas of the city. To this end the minister of Old Greyfriars', Rev John Sym, convened a public meeting on 16 May 1837 at which the proposal to establish a new church in connection with the impoverished parishes of Old and New Greyfriars' was discussed. <sup>12</sup> The meeting resolved, inter alia,

1<sup>st</sup>. That the present condition of by far the greater part of the population of the Parishes of Old and New Greyfriars' is such as loudly to call for the adoption of all practicable measures for their religious and moral improvement.

2<sup>nd</sup>. That the parochial economy, which has proved the blessing and glory of Scotland, affords, if fairly and fully applied, the likeliest means of improving the moral and religious condition of these Parishes.

3<sup>rd</sup>. That in the event of the charge of Old Greyfriars' being uncollegiated, steps should be taken to retain the services of the collegiate minister for this destitute district, and that in order to play him in the most advantageous situation, and to carry out the principles of the parochial system the two Greyfriars' Parishes should be divided into three, and that in the third Parish a new church should be built to which the collegiate minister should be transferred.<sup>13</sup>

A Committee was appointed to advocate for, and implement, the resolutions, and to gather subscriptions for a new church building. Meanwhile the search began for a suitable candidate to fill the second charge of Old Greyfriars' with a view to his appointment as minister in the proposed parish.

The individual chosen was Rev Thomas Guthrie, a young clergyman from Arbirlot in rural Angus. Admitted by the Presbytery of Edinburgh to the second charge of Old Greyfriars' parish on 21 September 1837 his selection to this prestigious burgh church was not only in recognition of his particular gifts as preacher and pastor, but also as a reward for his work in the Arbroath region promoting the cause of church extension. Notable also was his knowledge of, and practical experience in, banking; having worked for a time in the branch of which his father was manager.

<sup>&</sup>lt;sup>10</sup> A penetrating insight into the ecclesiastical and civic currents during this period is given in Stewart J Brown, "Religion and the Rise of Liberalism: The First Disestablishment Campaign in Scotland, 1829-1843", *Journal of Ecclesiastical History*, 48 (4), 1997, 682 – 704.

<sup>&</sup>lt;sup>11</sup> Pickard notes the personal antipathy that existed between McLaren and Chalmers during this period which influenced the actions of both. In relation to ministerial compensation for example he states, "As member of an Edinburgh Dissenting congregation and until 1838 treasurer of the city, he [McLaren] pursued his campaign, almost a vendetta, against the claims of the Church of Scotland ministers." Willis Pickard, *The Member for Scotland. A Life of Duncan McLaren*, (Edinburgh, 2011), 42.

<sup>&</sup>lt;sup>12</sup> Caledonian Mercury, Thursday 18 May 1837.

<sup>&</sup>lt;sup>13</sup> Robert Blair and J Cuthbert Hadden, St John's Church and Parish, (Edinburgh, 1896), 3-4.

<sup>&</sup>lt;sup>14</sup> See Brown, Godly Commonwealth, 264-265.

Eager to gain Chalmers's approval, <sup>15</sup> he took to his task enthusiastically, sharing harmoniously with his colleague, Mr Sym, the burdens of parish ministry. At Old Greyfriars' they divided the preaching duties, <sup>16</sup> growing the congregation and consequently the seat rent income; the latter rising by more than a quarter in Guthrie's first year from £221 in 1836/7 to £284 in 1837/8<sup>17</sup> To this they added new preaching duties, inaugurating a programme of popular public worship in the Magdalen Chapel in the Cowgate. These services attracted a growing number of local parishioners, drawn both by the quality of the preaching and the opportunity to occupy seats for which no rent was charged. Meanwhile Guthrie began a systematic programme of parish visitation, by which he hoped to build the nucleus of a new parish congregation. This work was publicly recognised by Chalmers at a Church Extension meeting in Edinburgh on 14 November 1838 when he said, "I know that my friend Mr Guthrie is a house-going minister, and I also know that this is the patent way to create a church-going people. I have a confident hope that by the blessing of God I shall yet live to see the day when, at the sound of its own parish bell, every house in the Cowgate and its collateral closes shall pour forth their families to attend that place of worship." <sup>18</sup>

As the months passed, Guthrie's eagerness to begin the parochial experiment was sharpened through his "...practical acquaintance with the depth of the physical and spiritual destitution that appalled him on every hand." He was acutely aware of the fact that, in order to conduct the parochial experiment, and thereby realise the vision, a new church building within its own compact parish area was required. He also knew that, without adequate finance, these objectives were unattainable.

# 4. Financing St John's Parish Church and Schoolhouse.

Between the May 1837 public meeting at which the new parish was proposed, and Guthrie's appointment to the second charge of Old Greyfriars' in September of the same year, the Committee established to ingather subscriptions raised around £1,000.<sup>20</sup> As was usual in fundraising efforts of this sort the total included a large number of small donations and pledges from individuals, as well as the receipts from fundraising initiatives such as special church services at which appeals were made.<sup>21</sup> The total, however, represented less than half the amount of money required to construct even the most basic church building in the city centre. It was clear that a substantial amount of additional finance from other sources was required, but, at the time, Guthrie did not foresee the source from which the project's most significant single donation would come: the Edinburgh Savings Bank.

The Edinburgh Savings Bank, more properly the Edinburgh Bank for Savings, had been established by the Edinburgh Society for the Suppression of Beggars in 1814. The founders believed it offered, "by far the best and most effectual mode of assisting the poor in making provision against poverty and want in old age." Its rules were designed to assist those of modest means to build savings, on which the Bank would pay 4% interest. When the total

<sup>&</sup>lt;sup>15</sup> See Brown, Godly Commonwealth, 264-265.

<sup>&</sup>lt;sup>16</sup> Guthrie was to later note, "While I was a colleague to Mr Sym – a period of about three years – I fortunately had only one discourse to prepare in the week, and I also had my Arbirlot sermons to draw upon." Thomas Guthrie, *Autobiography of Thomas Guthrie D.D. and Memoir by his son Rev David K Guthrie and Charles J Guthrie*, (London, 1877), 152.

<sup>&</sup>lt;sup>17</sup> Duncan McLaren, Facts Regarding the Seat-Rents of the City Churches of Edinburgh in Seven Letters to the Creditors of the City with an Appendix of Documents. Second Edition. (Edinburgh, 1840), 41 and 49.

<sup>&</sup>lt;sup>18</sup> Guthrie, *Memoir*, 319.

<sup>&</sup>lt;sup>19</sup> Guthrie, Memoir, 318.

<sup>&</sup>lt;sup>20</sup> The Witness (Edinburgh), Saturday 30 October 1841.

<sup>&</sup>lt;sup>21</sup> The Witness (Edinburgh) reported (30 October 1841), for example, that a number of ministers had preached special sermons in support of the fund.

<sup>&</sup>lt;sup>22</sup> John Hay Forbes, A Short Account of the Edinburgh Savings' Bank, Third Edition, (Edinburgh, 1815), 5.

<sup>&</sup>lt;sup>23</sup> Forbes, *Short Account*, 16.

saved exceeded £10 an account was opened for the depositor at one of the public banks which, at the time, paid a higher rate of interest. During its early years the Bank prospered, attracting many hundreds of new depositors annually. By 1818 it reported that a total of £19,436, 19s.  $6\frac{1}{2}$  d had been deposited and £11,012, 3s.  $4\frac{1}{2}$  d withdrawn. The Bank had itself deposited with a public bank the sum of £2,290 on interest, and had a balance in hand of £5,034, 16s.  $2d.^{24}$ 

Progress was reversed, however, following 1819 legislation "for the protection of Banks for Savings in Scotland." New regulatory arrangements combined with an "unyielding attitude of some of its trustees towards the new Savings Banks legislation" began a period of steady decline. Within a decade the Edinburgh Savings Bank was moribund. Meanwhile, in England and Ireland, new legislation had led to an expansion in savings bank activity, the key provisions of which were extended to Scotland in the 1835 Savings Bank Act. These included greater security for depositors by the banks' investment of money in the Bank of England on account with the Commissioners for the Reduction of the National Debt. Through this, savings bank trustees were to receive £3, 16s 0½ d per cent interest, and were required to pay depositors not more than £3, 8s 5¼ d per cent. No deposit was to exceed £30 in any one year, and the maximum that any depositor could have on balance was set at £200.

In Edinburgh the Town Council<sup>30</sup> resolved to take advantage of the new legislation, establishing a new *National Security Savings Bank of Edinburgh* under the provisions of the 1835 Act. However, as a new entity it began its operations afresh, and did not assume responsibility for the assets and liabilities of the old Edinburgh Savings Bank, whose Directors agreed, in 1836, to wind up its affairs. This process involved the paying out to account holders sums held by the Bank on deposit. However, there were a significant number of accounts where the original depositor could not be traced, for example due to death or removal, and whose deposits, with interest added, now totalled around £1,700. The Directors of the Edinburgh Savings Bank therefore faced the problem of how to conclude the Bank's business and distribute this money in a way that was true to its founding principles. The initiative in this was taken by one of the Bank's leading Directors, John Hay Forbes.

Forbes was the second son of Sir William Forbes, co-founder of the prestigious private bank, Forbes, Hunter and Company.<sup>31</sup> A lawyer by training, he sat as one of the Lords of Session under the judicial title of Lord Medwyn<sup>32</sup> and amongst many other activities was a Director of the Edinburgh Savings Bank.<sup>33</sup> Like his father before him, John Forbes had generously supported the construction of an impressive new episcopal church, St Paul's Chapel in York Place, to which the congregation worshipping at the Cowgate episcopal chapel moved in 1818. Although a staunch episcopalian, he was sympathetic to the established church's

<sup>&</sup>lt;sup>24</sup> Forbes, *Short Account*, 21.

<sup>&</sup>lt;sup>25</sup> Act 59, George III, c 62 (1819).

<sup>&</sup>lt;sup>26</sup> John H McCulloch and Kenneth J Stirling, *The Edinburgh Savings Bank. A Review of its Century of Service* 1836-1936, (Edinburgh, 1936), 23.

<sup>&</sup>lt;sup>27</sup> McCulloch and Stirling, *Edinburgh Savings Bank*, 23.

<sup>&</sup>lt;sup>28</sup> Act 5 and 6 William IV, c57 passed 9<sup>th</sup> September 1835.

<sup>&</sup>lt;sup>29</sup> McCulloch and Stirling, *Edinburgh Savings Bank*, 26.

<sup>&</sup>lt;sup>30</sup> At a meeting of 5 February 1836.

<sup>&</sup>lt;sup>31</sup> Founded in 1773. https://banking-history.org.uk/record/sir-wm-forbes-j-hunter-co-edinburgh/ [ Accessed 14/8/23] Sir William had supported the building and management of a large episcopal chapel in Edinburgh's Cowgate.

<sup>&</sup>lt;sup>32</sup> He was admitted to the Scottish Bar as advocate in 1799, appointed Sheriff Depute of Perthshire in 1807, and made Lord of Session in January 1825. H.C.G. Matthew and Brian Harrison (eds), *Oxford Dictionary of National Biography, Volume 20*, (Oxford, 2004),

<sup>&</sup>lt;sup>33</sup> He was author of, John H Forbes, A Short Account of the Edinburgh Savings' Bank, (Edinburgh, 1815).

extension activities in the city, seeing in them an opportunity to resolve the problem facing the Directors of the Edinburgh Savings Bank.

In a personal account of the founding of St John's, Guthrie credited Forbes with taking the initiative in suggesting that the Edinburgh Savings Bank's residual funds be used to support the building of a new parish church in the Old Greyfriars' parish area. Subsequently, during January and February 1838 communication took place between Forbes, Andrew Tawse - secretary on behalf of the Directors of the Edinburgh Savings Bank - and the Committee established to implement the resolutions of the May 1837 public meeting, in which the terms of the offer were refined. These were presented in the form of a memorial to the Town Council on 27 March 1838, Femitted to the Lord Provost's Committee, and discussed in full on 10 April 1838.

...the Directors of the Edinburgh Savings Bank, which was instituted in January 1814, considering that it was unnecessary for them to continue their operations for the benefit of the working classes after the establishment of the National Security Savings Bank in this City came to the resolution in the year 1836 of closing the establishment, and they have since paid out the sums deposited with them excepting to the extent of a few hundred pounds still uncalled for by the contributors.

That during the time of its operations the Directors added interest annually to each account, and thus paid the contributors compound interest, but as they have always acted gratuitously and the necessary expenses were consequently trifling, a small surplus annually arose on the interest received by the Savings Bank upon the aggregate amount of the sums deposited over the interest payable to the depositors respectively, which sum has been increased by compound interest.

That the sum thus accumulated has, in the course of the twenty three years during which the Bank has continued its operations, now amounted to such a considerable sum (exclusive of the sums still uncalled for) that the Directors feel anxious to dispose of it, for the benefit of that class of society, in whose cause it was accumulated by the gratuitous labours of the memorialists.

That an attempt having been made to raise by subscription a sum sufficient to build an additional place of worship for the Parishes of Old and New Greyfriars', but no sufficient sum having been raised for that purpose the memorialists have resolved with the full consent of the clergymen and session of these parishes, and with the cordial concurrence of the subscribers who are to apply the funds they have collected in building a school to be attached to the church, to employ the sum thus accumulated in erecting a place of worship in the Parish of Old Greyfriars upon the following conditions:

<sup>&</sup>lt;sup>34</sup> "One day when sitting in his [Guthrie's] room, wondering where he could get the money to build the church, in came a gentleman with no less a sum than L.1700, and gave it him for that purpose." Report of speech by Guthrie to Edinburgh Presbytery, The Witness (Edinburgh), Saturday 30 October 1841. See also Oliphant Smeaton, *Thomas Guthrie*, (New York, 1900) 38, "Lord Medwyn, with some other prominent citizens of Edinburgh, had started what they called 'a Savings-Bank in the city. As soon as his lordship understood that the Church of Scotland was about to try the experiment of reviving the old parochial or territorial system, and that there was a difficulty in securing the necessary funds, he proposed to his fellow-managers—then engaged with him in winding up their institution, which had been superseded by the National Savings Bank—that some £1700 of un-claimed deposits should be devoted to the purpose. Help never came more opportunely."

<sup>&</sup>lt;sup>35</sup> Minutes of St John's Kirk Session, 30 December 1840. National Archives of Scotland CH2/137/1.

<sup>&</sup>lt;sup>36</sup> Edinburgh Town Council Minutes (TCM) volume 226, 27 March 1838.

<sup>&</sup>lt;sup>37</sup> TCM volume 226, 10 April 1838.

- 1. That the church so to be built shall be ultimately one of the city churches, under the patronage of the Magistrates, and shall when finished be under the ministry of the Revd Thomas Guthrie, one of the present ministers of the parish of Old Greyfriars', and that application shall be made as early as possible to the civil and ecclesiastical court to have a parish set apart for it.
- 2. That the church shall contain one thousand sittings, or about that number, of which six hundred and fifty sittings, or a similar proportion, shall be free sittings, to be allocated by the Kirk Session, but under the condition that the Kirk Session shall at all times be bound to give a preference to those in the parish, who are unable to pay for sittings, and three hundred and fifty sittings shall be let at moderate rents to parties in the parish in preference to others, unless to those who may be elders or otherwise officially connected with the church.
- 3. That although it is intended that this church shall be given over to the Magistrates as a city church, yet in the event of the expense of erecting it exceeding the sum at the disposal of the memorialists, they shall be empowered to levy and receive the rents for the three hundred and fifty sittings, and after paying all the expenses requisite for communion elements, precentor, beadles, insurance, cleaning, repairs and all other expenses, exclusive of minister's stipend, to apply the surplus to pay off the debt. As soon however as the debt is paid off the memorialists will hand over the church to the Magistrates, or, if it is preferred by the Magistrates, they will hand over the entire management of the church whenever finished, on the Memorialists being relieved of any debt that may have been incurred in erecting it, but under condition that the Magistrates and Council shall be bound in all time thereafter to keep up and uphold the same as one of the city churches and defray all expences [sic] connected with it, under the stipulations as to six hundred and fifty free sittings before specified, but with power to exact rent for the three hundred and fifty remaining sittings provided the Magistrates are found entitled to exact rent for the seats in other city churches, parishioners always having a preference for these sittings as above mentioned.38

The Magistrates and Council were generally supportive of the proposal, noting that "the conditions under which the Memorialists propose to erect the church and afterwards hand it over to the corporation, are in their general features proper and reasonable." A number of minor suggestions were made in relation to the conditions and an opinion expressed that the church should be fitted out to a good standard.

While the [Lord Provost's] Committee think that the external architecture and the internal fitting up of this church should be on a moderate scale, they would yet consider it [a] matter of regret if there was such a difference between it and the Old Town Churches in point of comfort or even of appearance, as that it could be pointed out, in an invidious manner as the Church for the poor.<sup>40</sup>

Following this, outline approval was sought from, and granted by, the Trustees of the City's Creditors, <sup>41</sup> who included the proviso that they were to be granted an opportunity to sign off the final proposals. At its meeting on 27 June 1838 the Council read into the record receipt of a letter from the Bank's Directors advising that, in line with the Council's April 1838 guidance they had instructed their architect to prepare plans and specifications for a new church building which was within the Directors' budget and in point of comfort and appearance not ostensibly a 'church of the poor'. The primary architectural alteration was that, "instead of its [the church] being placed behind the houses in Victoria Street, with only a passage into it, as

<sup>&</sup>lt;sup>38</sup> TCM volume 226 10 April 1838, 332-336

<sup>&</sup>lt;sup>39</sup> TCM volume 226 10 April 1838, 337.

<sup>&</sup>lt;sup>40</sup> TCM volume 226 10 April 1838, 341.

<sup>&</sup>lt;sup>41</sup> TCM volume 226 24 April 1838, 407 - 408.

was originally intended, the church to be built should be brought forward to the street, and form part of the general plan of the buildings now erecting in that quarter."42

As the Council increased the architectural specification, so the projected cost of construction increased also. Quotations for the work were sought from reputable builders, but none were as low as the £1,700 at the disposal of the Bank's Directors. In further correspondence noted by the Council, the architect drew attention to another recent church construction project for calibration purposes,

The first plans for the church at Saint Leonard's, built two years ago, was for a moderately ornamented building, and it was estimated accordingly, and the lowest estimate was £2,700 (this sum did not include furnace, gas pipes, upholstery &c) but this being above the sum at the disposal of the Committee Mr S[mith, Architect] was requested to make it quite a plain building, and the deductions amounted to £280, and as this church holds 1000 sitters, the same number as the proposed church in Victoria Street, Mr S may with safety state the difference of price between a plain unornamented church for a 1000 sitters, and a moderately ornamented one to hold the same number at £300. $^{43}$ 

With the best estimate of building costs now more than £2,000 it was clear that the Bank's donation would fall some way short of the total required, and that a means of securing credit, and an arrangement for liquidating debt on expenditure in excess of £1700, would be required. The solution came by way of an offer from the Directors of the Edinburgh Savings Bank to advance the necessary additional funds whilst holding the liability personally. In return the Council agreed, "that the Directors of the Savings Bank shall draw the surplus [seat] rents for six years." The surplus seat rents, would, the Council estimated, yield £100 clear per year. Thus, at the point of Council approval, the estimate for the cost of the church building was of the order of £2,300; that is the sum of the funds at the disposal of the Directors plus the six years' surplus seat rents.

Although the church building was the focus of the St John's<sup>48</sup> project for the Savings Bank Directors – and the only part of the project which they had committed to fund – the architectural plans included the provision of a schoolhouse under the church. The costs of the site itself and the underpinning schoolhouse buildings were therefore met from funds subscribed under the auspices of the 1837 appeal, a Treasury grant,<sup>49</sup> and the proceeds of other fundraising efforts. The latter included an initiative described in a letter from Guthrie to his brother dated 1<sup>st</sup> July 1841,

<sup>&</sup>lt;sup>42</sup> TCM volume 227 27 June 1838, 169.

<sup>&</sup>lt;sup>43</sup> TCM volume 227, 27 June 1838, 173-174.

<sup>&</sup>lt;sup>44</sup> See Thomas Guthrie, Address Delivered by The Rev Mr Guthrie on the Occasion of Opening St John's church on Thursday the 19<sup>th</sup> November 1840, (Edinburgh, 1840), 14.

<sup>&</sup>lt;sup>45</sup> TCM volume 227, 27 June 1838, 174.

<sup>&</sup>lt;sup>46</sup> This working estimate was noted in the minutes of Council for 10 April 1838, TCM volume 226 10 April 1838, 340.

<sup>&</sup>lt;sup>47</sup> The Council sought, and were granted, approval for the arrangement by the Trustees for the City's creditors, TCM volume 227 3 July 1838, 208.

<sup>&</sup>lt;sup>48</sup> The name St John's was chosen "because certain of the lands within the area had belonged, before the Reformation, to the Knights Templars of St. John." *St John's Parish Church Edinburgh*, (Edinburgh, 1909 Privately Printed), 5-6.

<sup>&</sup>lt;sup>49</sup> See TCM volume 229 22 January 1839 247-250. Blair and Hadden, *St John's Church*, 6, note "The money that paid for the site and the building of the lower flat (the halls) of the church was raised by subscription. Some of these subscriptions were as low as threepence, showing that the pennies of the poor voluntarily dedicated helped to raise our Church even as the offerings of the poor still put into the plate on Sunday go to the support of its ordinances."

You will see by the newspapers what resolute efforts we are making to complete the sum required for our schools, and how marvellously well we have prospered. I announced from the pulpit a public meeting of my congregation on Tuesday, showing we would raise two or three hundred pounds without any further tax on ourselves. Curiosity was awakened: in that, I so far gained the object in view, to secure a good attendance. On Tuesday I made a speech and produced my budget showing that if we could get some hundred people or more to take each one of the enclosed cards, and undertake to fill it up with sixpence, one shilling, half-a-crown, and five shillings, from their neighbours and acquaintances, we would soon and easily raise the money. I explained to them how the sea is made up of rivers, and rivers of streams, and streams of rills, and rills of showers, and showers of drops, and that, by following nature, the Methodists thus raised a large part of the £90,000 they show yearly for missions.....We had a nice meeting of the folks, embracing all classes, from the aristocrats at the top, to the mobocrats of the Grassmarket at the bottom of society....I have been really delighted with the zeal of some of the poor people. Currie's Close is one of the lowest and worst districts in the parish; and there was not a mortal man but would have exclaimed, 'Can any good come out of it?' Well, there lives a humble widow there, a good woman, and six hours had not elapsed after my speech, till in Currie's Close, - from scavengers, and night police, and basket wives, and spunk (match) sellers, and beings who live no mortal man can tell how,- she had collected not less than twelve shillings. At the close of my address, there was another widow, who lives aloft in the Cowgate, and may be seen in fair weather and foul sitting with a basket of eggs before her, below the Tron church, who came forward and gave me five shillings.50

Thus, funds were secured, and the building work began.

# 5. Construction, Opening and Early Operation.

In parallel to the construction of the building in Victoria Street the Presbytery of Edinburgh liaised with the Town Council over the boundaries for the new parish.<sup>51</sup> In terms of the church building itself, by October 1840 the fitting out work had advanced to the point where it became possible to make detailed arrangements for the letting of seats. Of the total of 1042 seats in the finished church, 660 were on the ground floor, designated free, and the remaining 382 in the gallery, designated rentable.<sup>52</sup> Tariff proposals were brought forward to the Council by the Directors of the Edinburgh Savings Bank, whose pecuniary interest in the arrangements led them to take the initiative in the matter. Following meetings between the Bank's representatives and a Council Committee the latter agreed that the former would take charge of seat rental arrangements for the following six years, with the stipulation that annual returns should be made to the Council. It was also agreed that the proceeds of regular church door collections would be directed to the Charity Workhouse.<sup>53</sup> The tariff approved at the meeting of the Town Council on 20<sup>th</sup> October 1840 is set out in Table 1.

[Table 1]

<sup>&</sup>lt;sup>50</sup> Guthrie, *Memoir*, 325-326.

<sup>&</sup>lt;sup>51</sup> See TCM volume 233, 20 October 1840. The boundaries of St John's Parish were, "From the Castle Wynd eastward, along the middle of the Grassmarket and the Cowgate, to the centre of George IV. Bridge; thence northward to the Lawnmarket, westward along the middle of the Lawnmarket, and the back of the new west approach to the Castle Wynd, and southward along the centre of said wynd." Guthrie, *Address*, 15. The new parish boundaries came into effect on 1 January 1841 (TCM volume 234, 17 November 1840)

<sup>&</sup>lt;sup>52</sup> St John's Kirk Session Minutes of 30 December 1840 record that seat number 26 was set aside for use of the Directors of the Edinburgh Savings Bank. Seat numbers 62 and 63 were set apart for the minister's family. <sup>53</sup> TCM volume 233, 20 October 1840, 429.

Although physically underpinning the church building, progress to complete the fitting out of the schoolhouse stalled through want to money. A report to the 30 December 1840 Kirk Session meeting of St John's by the Treasurer, Mr Fleming, noted,

I understood from Mr Wallace it would require about £450 to complete the school, and there is still due to that Gentleman about £14 for the additional work done by him in consequence of the insufficiency of the foundation. There are about £27 of subscriptions, which were promised, still unpaid, of which sum £20 was promised by the Kirk session of New Greyfriars; but altho I have frequently applied to Mr Brown for payment I have been unable to procure any part of it. I am & (signed) Alex Fleming.

Abstract of the Funds realized and Payments made by the Treasurer, on account of school in connection with St Johns church, Victoria Street.

	Funds		
1840 Dec 30	Subscriptions & collections paid to Treasurer till this date		£1014 10 1
Oct 15	Interest on sums deposited with Royal Bank to this date		33 2 7
1839 April 26	Amount of proceeds of Bill on Treasury		843 7 6
	Amount of funds		£1891 – 2
	Payments		
1839 Febry 7	Paid Com'rs of Improve't for site for church with Interest / Disposition & State	£893 4 4	
Febry 7	Paid Com'rs of Improv't their expenses of Disposition and Interest of which they fell to be relieved per state & receipt	65 13 1	
April 27	Paid Mr Wallace 1 <sup>st</sup> and 2 <sup>nd</sup> Instalments for building school per receipt	800 0 0	
1840 Januy 15	Paid Mr Tawse WS proportion of architects fee relative to school per his letter	31 10 0	
Oct 21	Paid Mr Wallace proportion of his account for additional work relative to school per receipt	60 0 0	
	Paid incidental expenses for printing &c &c per receipts	30 14 7	
			1881 2 -
	Balance due by Treasurer		£9 18 2
	Of which balance there is due by Royal Bank	£3 12 7	
	Sum in Treasurers hands	657	
			9 18 2

The Kirk Session seeing that so large a sum as £450 is still required to furnish the interior and fitting up of the school, regret that it will be sometime before the Parish can have the benefit of it; meantime they resolve that the Elders individually should use every effort to raise funds by subscriptions in aid of the school fund; and that a Committee be appointed to make all necessary enquiry and to take such measures as may appear requisite for furthering the object in view, viz, to have the school as speedily finished & ready for the education of the children in the Parish as possibly may be; and the following Gentlemen were appointed a committee for these purposes viz The Moderator, Capt Ramsay Messers George McMeiken Torrance, J B Gracie & the Clerk, Mr Gracie Convener and to report to the Kirk Session.<sup>54</sup>

In his address at the opening of the church on Thursday 19<sup>th</sup> November 1840 Guthrie concluded by noting that the St John's enterprise remained, "clogged with a heavy debt – a

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<sup>&</sup>lt;sup>54</sup> Minutes of St John's Kirk Session, 30 December 1840.

debt of more than a thousand pounds."<sup>55</sup> This, he said, was the personal responsibility of the Directors of the Edinburgh Savings Bank, and that "towards the liquidation of this debt the Town Council have allowed them to apply the seat rents of the gallery for six years to come, and this, I may remark is the cause of the present high price of these sittings."<sup>56</sup> He went on to assert that, in relation to the work of St John's,

While this debt lies as a burden on the church, it must materially interfere with and impede our operations. This experiment, not only in reference to this parish, but others also, is one of the highest importance; it is of the highest importance that it should be fairly and fully tested, and till this debt is removed, we are not in circumstances to give it such a trial. And I have to urge, to press on a Christian public, the immense importance of striking from our hands the debt that shackles them. <sup>57</sup>

In his final peroration he urged his listeners to further giving, whilst reaffirming his belief in the efficacy of the parochial system,

I am sure that in a better cause you cannot stake your money, you cannot lodge it in a better bank; the return promised is in this life even one hundred fold; and though it becometh not him that putteth on his armour to boast as he that putteth it off, yet if a Christian public, alive to the importance of this great experiment, inspired by the truest patriotism, and animated with the love of souls, will come forward to our help, I cherish the most perfect confidence that the parochial system will command the public approbation, resume once more its ancient honours, and again triumph upon the field of former, and glorious, Christian victories.<sup>58</sup>

Guthrie's own pivotal role in addressing the financial challenges facing the church at this time is evident both in his leadership of special fundraising efforts in support of the school fund, and in his commitment to building up a large congregation, ensuring the church's gallery seats were fully let at relatively high prices.

In relation to the school fund, Kirk Session minutes of 10 June 1841 record that, following a sermon preached by Guthrie, a collection taken up for that cause raised £186 0s 2  $\frac{1}{2}$ d. <sup>59</sup> A week later a further £68 16s had been remitted, <sup>60</sup> so that, by August that year the fund had risen to a creditable £405. <sup>61</sup> It took, however, another year to fully fit out the school, which opened to both boys and girls on Monday 19<sup>th</sup> September 1842. <sup>62</sup>

Guthrie quickly built a large and loyal congregation. At the first sacrament held in the church on 25 April 1841 a total of 577 communicants were in attendance. This number rose to 620 in October 1841 and 652 in April 1842.<sup>63</sup> The numbers attending worship regularly on a Sunday filled the building throughout the year, leading the Kirk Session of St John's to

<sup>56</sup> Guthrie, *Address*, 14.

<sup>&</sup>lt;sup>55</sup> Guthrie, *Address*, 13.

<sup>&</sup>lt;sup>57</sup> Guthrie, *Address*, 14-15.

<sup>&</sup>lt;sup>58</sup> Guthrie, *Address*, 15.

<sup>&</sup>lt;sup>59</sup> Minutes of St John's Kirk Session, 10 June 1841.

<sup>&</sup>lt;sup>60</sup> Minutes of St John's Kirk Session, 17 June 1841.

<sup>61</sup> Minutes of St John's Kirk Session, 6 August 1841.

<sup>&</sup>lt;sup>62</sup> Minutes of St John's Kirk Session, 11 October 1842. This minute also notes, "Mr Dymock reported that the Committee for finishing the schools had accepted of Mr Malcolm Sinclairs estimate being £60 0 7d for both schools, and that altho the contractor had been instructed only to finish the boys school he had proceeded with both – the Kirk session approve of what has been done especially as from the number of scholars attending both schools will be immediately required."

<sup>&</sup>lt;sup>63</sup> Extract from St John's Parish Church Communion Roll, NAS CH2/137/5.

request improvements to ventilation. In a memorial of the Session to the Directors of the Edinburgh Savings Bank the threat this posed to seat rent revenues was explicitly noted.

The memorialists beg respectfully to represent that owing to the very crowded state of the church every Sabbath, and the heat thereby occasioned, great inconvenience and fatigue is experienced both by the Clergyman and the Congregation. Frequent complaints on this subject have been made to the memorialists especially by the seat-holders in the Gallery, some of whom have announced that they will, though most reluctantly, be obliged to give up their sittings, unless some means be adopted to promote a freer circulation of air in the church.<sup>64</sup>

The solution was to raise the ceiling of the church, and so to fund it the Directors of the Edinburgh Savings Bank approached the Council.

We have ascertained that the ventilation might be greatly improved, and the effort in preaching in a densely crowded house lessened by raising the ceiling, but that this can only be done at a considerable expense which we have no means of meeting, as the Building has cost more than was anticipated and a debt has been incurred which we shall have great difficulty in clearing off, with every exertion we can make during the period the Church is under our management. If however the Town Council agree to allow us another year's seat-rents beyond our present agreement, we shall make the alterations suggested in the Memorial which otherwise we must, although reluctantly, decline doing. <sup>65</sup>

The total cost of the work was estimated to be "betwixt £130 & £140." The Council approved the request, and the alterations were made.

# 6. Disruption

Despite the church being regularly full to capacity on a Sunday, the Directors of the Edinburgh Savings Bank were keenly aware of the challenge they faced in liquidating the debt, personally held, through net seat rent income over seven years. Early progress was promising with all seats in the gallery fully let and gross seat rent income in the first year amounting to £288.<sup>67</sup> However, continued success hinged, on Guthrie; his abilities as a preacher and his willingness to remain at St John's for the foreseeable future. For Forbes (Lord Medwyn) and his fellow Directors, Guthrie was in a very real sense, their security for the outstanding debt,

He had scarcely been two years in Edinburgh till a representation was made to him from influential quarters as to the importance of his being transferred to Regent Square in London, then vacant....Again in February of that year he writes:- "I had Duff and some others dining with me the other day. Duff was keen for me to go out to India. Dunlop declared that Lord Medwyn would take out a prize warrant, seeing that

<sup>&</sup>lt;sup>64</sup> TCM volume 237, 23 August 1842, 294-5.

<sup>&</sup>lt;sup>65</sup> TCM volume 237, 23 August 1842 294.

<sup>&</sup>lt;sup>66</sup> Minutes of St John's Kirk Session, 29 June 1842. "The Moderator laid before the meeting a letter received by him from Mr Tawse dated 15 April last, relative to the alterations on the ceiling of the church &c. and an estimate by John Nicol and Son to perform the alterations for the sum of - £82-10 -. But as this estimate does not include painting and only includes two ventilators whereas more are required, it may be necessary to add to the above, say – 30 - -. And there has been already reserved for ventilators in the floor of the church about 23 - -. £135 -10 -. In this way the probably expense will be betwixt £130 & £140."

<sup>67</sup> In a letter to his brother, Guthrie wrote, "They will raise, from the 350 sittings in the gallery, £280..... You know, I think, that the gallery is all let, and that we are obliged to refuse many applicants.....We are abundantly filled with people, and you would be delighted to see the masses of common people who cram every corner and nook of the area." Guthrie, *Memoir*, 324-5.

he is risking some five or six hundred pounds in the new church (St John's) on the understanding that I was to be the minister thereof."68

That security vanished on 18th May 1843, the date of the long-anticipated denouement of a ten-year struggle between established church and state, 69 when over 400 ministers under the leadership of Thomas Chalmers, left to found the Free Church of Scotland. On that date Guthrie guit St John's, taking with him twenty two out of twenty four members of the St John's Kirk Session, 70 fourteen out of sixteen elders, all the Deacons and the vast majority of the congregation.<sup>71</sup> The next Sunday they gathered at the Wesleyan Methodist Chapel in Nicolson Square, which became their temporary home until a new Free St John's Church, built across the road from the parish church of St John's, opened in 1845. A press report recorded attendances at St John's and Nicolson Square on Sunday 28th May 1843, ten days after the Disruption.

## St John's.

Residuary. – Preacher, Mr Smith of Penpont. Attendance miserable in the extreme, all the more apparently so from its having been formerly regularly filled to overflowing. About eighty in the forenoon – considerably fewer in the afternoon, several having gone in the forenoon by mistake – one old woman wondering why Mr Guthrie should have sent a man to his pulpit that "preached sic' a crampit gospel." Free. - Mr Guthrie preached in the forenoon, and Mr Macdonald of Blairgowrie, in the afternoon, in the Methodist Chapel, Nicolson Square, to crowded audiences. Sixteen hundred present, we should think at least.<sup>72</sup>

Forbes, whose opinion of Guthrie was already tarnished by the latter's public criticism of the civil courts and its judges, immediately severed his personal links with the minister.<sup>73</sup>

For the Directors of the Edinburgh Savings Bank Guthrie's departure effectively dashed all hope of the net seat rent income, in the four years remaining under their agreement with the Council, being sufficient to liquidate the debt on the church building. The Directors wrote to the Council noting, "the interest the Directors have in St John's church, - the debt still existing for which they are responsible, and the other obligations and engagements connected with that church to which they are parties, but which it will be impossible for them to implement unless an able and efficient clergyman is early appointed."74

The immediate impact on seat rent income was catastrophic for St John's, falling from £288 in 1842/3 to zero in 1843/4. This was the most extreme drop in income across all of the burgh churches which, as a group, experienced a 34% fall in seat-rent revenue from £5,726 in 1842/3 to £3,779 in 1843/4. The impact, however, was not evenly distributed. In general the falls were greater in churches whose minister had seceded to the Free Church, and less where he had adhered to the Church of Scotland. Thus the fall was less pronounced in churches such as St Stephen's (15% fall), Lady Yester's (12% fall) and the Tron (17% rise),

<sup>&</sup>lt;sup>68</sup> Guthrie, *Memoir*, 336-7.

<sup>&</sup>lt;sup>69</sup> Excellent accounts are given in chapter 5 of Alexander C. Cheyne, Studies in Scottish Church History, (Edinburgh, 1999), and George D. Henderson, Heritage. A Study of the Disruption, (Edinburgh, 1943).

<sup>&</sup>lt;sup>70</sup> Guthrie, *Memoir*, 395.

<sup>&</sup>lt;sup>71</sup> St John's Parish Church, 8.

<sup>&</sup>lt;sup>72</sup> The Witness, Tuesday 30 May 1843.

<sup>&</sup>lt;sup>73</sup> In his *Memoir*, 388, Guthrie described Forbes as "an extremely bigoted Episcopalian – a thoroughly good and devout man, who, nevertheless, cherished an antipathy to the Covenanters, and, had he lived in their days, would no doubt have persecuted them with good conscience." In the 1909 St John's Parish Church, 8, "Then came the Disruption. Feeling ran high. Lord Medwyn denounced Mr Guthrie's line of action and cut him on the street." Guthrie later recorded how their friendship was repaired when Forbes apologised to him after Forbes's housekeeper had been granted a seat by the minister in view of her master's support for the St John's cause. <sup>74</sup> TCM volume 240, 17 October 1843, 201.

and more pronounced in churches such as the New North (49% fall) the High (71% fall) and St John's itself (100% fall).

[Table 2]

[Table 3]

In 1844 Rev Robert Fraser was inducted successor to Thomas Guthrie at St John's, beginning the work of rebuilding the congregation. The scale of the task was starkly exposed when at his first communion season only 29 communicants were in attendance<sup>75</sup>. In the first full year of his ministry seat rent income was just £45, rising to £57 in 1845/46, before falling back to in the remaining years of the decade. This was around a fifth of the pre-Disruption level of income. Between this date and when responsibility for the burgh churches transferred from the Council to the Edinburgh Ecclesiastical Commissioners in 1860 seat rent income remained flat fluctuating between £42 and £77.

# [Table 4]

The Director's right to net seat rent income expired at Martinmas 1847<sup>76</sup>, however they remained, for the moment, in possession of the church and continued to uplift the seat rents on behalf of the Council.

In 1845 Old Greyfriars' Church was gutted by fire. The Council explored the question of whether it should be rebuilt, or whether St John's should be declared the church of the Old Greyfriars' parish. Although the idea was rejected by the Edinburgh Presbytery<sup>77</sup> and later dropped by the Council, in the exploratory phase it had been determined that to relieve "the parties connected with St John's Church of the obligations on them in reference thereto, amounting...to about £1200."<sup>78</sup> Clearly a substantial debt remained.

#### 7. Conclusion

The transfer of responsibility for the church from the Directors of the Edinburgh Savings Bank to the Council was not considered formally again until a Council meeting of 9 August 1853.<sup>79</sup> In June of that year Lord Medwyn, now 77 years of age, had written to the Council to seek clarification of the obligations of the surviving Directors of the Edinburgh Savings Bank with a view to settling matters. A Bill to abolish the controversial Annuity tax in Edinburgh was then making its way through Parliament, and the Council was wary of progressing negotiations over the transfer of St John's lest it be seen to add to its stock of churches and ministers if the Bill fell. If, as was believed by both the Council and Medwyn himself, the Bill passed, the Council promised Medwyn, contingent on this event, that it would.

...deal with you in a liberal spirit, so as to make up for the disappointment you experienced in not getting the same sum from Seat-Rents as you had reason to anticipate when the final arrangement was made. Taking your statement of the debt at £647 the Members present were generally of opinion that the City should pay, in the event of the Bill passing, £447; and, although you were bound by the Agreement to give a proper title to the City, free of Charge; they were of opinion that they might, in the peculiar circumstances of your case agree to give another £40 for that purpose. These payments being made, there would remain, according to your

<sup>&</sup>lt;sup>75</sup> St John's Parish Church, 8.

<sup>&</sup>lt;sup>76</sup> 11 November 1847.

<sup>&</sup>lt;sup>77</sup> TCM volume 248, 16 November 1847, 444-445.

<sup>&</sup>lt;sup>78</sup> TCM volume 248, 24 August 1847, 180.

<sup>&</sup>lt;sup>79</sup> TCM volume 260, 9 August 1853, 395.

statement, a Debt of £200, on account of the Church, for you, and the other Trustees of the Savings Bank to discharge,- with a balance in the Bank at your Credit, of £254. Seeing that only about 20/- yearly had been called for by the Depositors during the last eight years, and considering that every year makes the chances of new claims emerging more and more improbable, the Members present considered that if you took £200 from the present balance, and invested the £54 to meet future claims , there was no reasonable prospect of that sum, together with the interest thereon, being found insufficient to meet all claims that would every emerge against the Trustees of the Savings' Bank.  $^{80}$ 

Medwyn replied, thanking the Council for, and accepting, its offer subject to minor concessions relating to free seats. He further confirmed that in his view the Annuity tax bill would pass into law. In this, he and the Council, were wrong. The Bill fell and with it the prospect of resolving the situation in a timely manner.

As he approached the end of his life, Medwyn displayed a continuing commitment to discharging his financial obligations in relation to the former depositors of the Edinburgh Savings Bank, and in relation to his fellow Directors over the debt remaining for St John's church. To this end he added a codicil to his will, dated 7 November 1853, in which he stated,

If I do not get a settlement with the Town Council in regard to St John's Church during my life, I impose the burden of this debt which I have taken upon myself relieving all my co-obligants to the Union Bank, upon my daughters Helen and Elizabeth or the survivor, and to enable them to do this, and also to fulfil my intention of also endowing the school connected with it with an annual payment of three pounds by purchasing a City Bond in name of the Kirk Session on their undertaking to attend to and pay any claim by a depositor with the savings bank which may haply emerge or by any similar investment, I hereby make over to them my said daughters my picture of St Francis by Vandyke with power however to my son William to redeem it on payment of whatever sum they may be called on to pay in effecting the said settlement.<sup>81</sup>

The anticipated settlement with the Town Council did not arrive before his death in Edinburgh on 25 July 1854. An inventory of his assets was made, which included several life policies designated for the liquidation of specific, but unnamed, debts. The total value of his assets at death was £33,231 16 9½.82 His will, with codicil, was read on 1 August 1854, whose terms led to the final liquidation of all remaining debt associated with St John's carried by the surviving Directors of the Edinburgh Savings Bank. Thereafter St John's took its place alongside the other burgh churches under the purview and patronage of the Council<sup>83</sup> until, in 1860, responsibility for the maintenance of all burgh churches passed to the Edinburgh Ecclesiastical Commissioners appointed under the Act abolishing the Annuity tax.<sup>84</sup>

In concluding it is appropriate to return to Thomas Guthrie; whose preaching gifts combined with financial acumen, played such a pivotal role in the establishment of St John's and then Free St John's. Amongst his many activities, most notably the establishment of *Ragged* 

<sup>80</sup> TCM volume 260, 9 August 1853, 398-399.

<sup>&</sup>lt;sup>81</sup> National Records of Scotland, Edinburgh Sheriff Court Wills, John Hay Forbes (Lord Medwyn), Will read on 1 August 1854.

<sup>82</sup> National Records of Scotland, Edinburgh Sheriff Courts Inventories, John Hay Forbes (Lord Medwyn).

<sup>&</sup>lt;sup>83</sup> A note in the TCM Index to Volume 260 for 1853 states, "Nothing further to be done in the matter."

<sup>&</sup>lt;sup>84</sup> Act to Abolish the Annuity Tax in Edinburgh and Montrose, and to make Provision in regard to the Stipends of the Ministers in that City and Burgh. 1860, 23 & 24 Vict. C. 50. [Royal Assent 23 July 1860]

Schools in Edinburgh, he found time to continue to serve on the Board of Management of the National Security Savings Bank of Edinburgh into his old age.<sup>85</sup> As to his ministry at Free St John's, he filled the church. Within five years of the Disruption seats in Free St John's yielded an income of £448 11 0<sup>86</sup>, and by 1863, the year of his retirement, £668 10 6.<sup>87</sup>

<sup>&</sup>lt;sup>85</sup> Having been appointed to the Board of Management of the successor National Security Savings Bank of Edinburgh in February 1840. *Report on the Affairs of the National Security Savings Bank of Edinburgh for the year to 20<sup>th</sup> November 1839*, (Edinburgh, 1840), 7-8.

<sup>&</sup>lt;sup>86</sup> Free Church of Scotland, Statement Showing the Ordinary Collections and Seat-Rents, Ministers' Supplements, Etc of the Congregations of the Free Church of Scotland for the year from March 31, 1847, to March 31, 1848, (Edinburgh, 1848).

<sup>&</sup>lt;sup>87</sup> Free Church of Scotland, Statement Shewing the Ordinary Collections and Seat-Rents, Ministers' Supplements, &c from the Congregations of the Free Church of Scotland for the year from March 30, 1862, to March 31, 1863, (Edinburgh, 1863).

Table 1: Seat Rents – Gallery of St John's Parish Church.

	Sittings in St John's Church Gallery						
		Sittings	Proposed rent per Sitting				
12	Front Pews contain	84	21/-				
12	Second range	74	17/-				
12	Third range	82	15/-				
12	Fourth range	86	12/-				
4	Fifth range	30	13/-				
2	Window Seats	6	5/-				
4	Do - Do	16	4/-				
2	Angle Seats	4	3/-				
		382					

Source: TCM volume 233, 20th October 1840, 429.

Table 2: Burgh Church Ministers Seceding to the Free Church and Adhering to the Church of Scotland at the 1843 Disruption

Burgh Church	Seceded to Free Church	Adhered to Church of Scotland
High	Robert Gordon James Buchanan	
Tolbooth	William K Tweedie	
Old		Thomas Clark
Tron		John Hunter
Old Greyfriars	John Sym	
Trinity College	William Cunningham	
Lady Yester's		Archibald Bennie
New North / West St Giles	Charles John Brown	
New Greyfriars	James Julius Wood	
St Andrew's	John Bruce	David Ritchie
St George's	Robert Smith Candlish	
St Mary's	Henry Grey	
St Stephen's		William Muir
Greenside		William Glover
St John's	Thomas Guthrie	

Sources:

A lan Dunlop, *The Kirks of Edinburgh 1560-1984,* Scottish Record Society New Series 15 and 16, (Edinburgh 1989).

James McCosh, The Wheat and the Chaff Gathered into Bundles, (Perth, 1843).

Table 3: Seat Rent Revenue: 1840/41 – 1849/50.

Burgh Church	1840/ 41 £	1841/ 42 £	1842/ 43 £	1843/ 44 £	1844/ 45 £	1845/ 46 £	1846/ 47 £	1847/ 48 £	1848/ 49 £	1849/ 50 £
High	496	512	510	148	96	83	69	67	68	69
Tolbooth	324	245	301	13	7	12	18	21	16	20
Old	15	26	73	10	14	20	25	26	21	20
Tron	77	67	64	75	71	63	62	48	39	45
Old Greyfriars'	132	134	130	104	-	45	50	44	43	44
Trinity College	61	54	21	5	8	5	6	7	13	15
Lady Yester's	374	373	370	326	352	350	345	374	376	292
New North	223	220	172	87	126	144	155	149	136	149
New Greyfriars'	185	189	178	107	-	-	129	138	150	151
St Andrew's	558	509	474	361	574	599	605	610	610	611
St George's	1254	1235	1210	885	840	721	680	678	652	593
St Mary's	446	422	379	284	300	298	318	298	298	302
St Stephen's	1281	1198	1182	1010	928	883	827	762	741	729
Greenside	383	380	374	364	369	357	366	364	371	379
St John's	-	288	288	-	45	57	52	42	55	56
TOTAL	5809	5852	5726	3779	3730	3637	3707	3628	3589	3475

### Source:

Edinburgh Town Council Minutes, (Annual) Returns shewing I. The number of sittings let and unlet in the City Churches for the year [year] as at 20<sup>th</sup> February, compared with [previous year] at the corresponding date. II. The Revenue for the same period with the abatements etc.

1840-41 to 1841-42 - TCM vol 236 1842-34 to 1843-44 - TCM vol 241 1844-45 to 1845-46 - TCM vol 245 1846-47 to 1847-48 - TCM vol 249 1848-49 to 1849-50 - TCM vol 253

#### Notes

Produce of the seat-rents of Burgh Churches in  $\mathfrak{L}$ , omitting shillings and pence. Trinity College

Original site had been sold to North British Railway Company, building taken down after last service in 1838. In 1860 they were worshipping in Canongate Free Church and from 1861 in a part of St Giles. Congregation had a peripatetic existence until the new Church in Jeffrey Street was opened in 1877. Following the destruction of its building by fire in 1845, the congregation of Old Greyfriars worshipped at the Tollbooth Church.

Table 4: Seat Rents: 1850/51 - 1859/60.

Burgh Church	1850/ 51 £	1851/ 52 £	1852/ 53 £	1853/ 54 £	1854/ 55 £	1855/ 56 £	1856/ 57 £	1857/ 58 £	1858/ 59 £	1859/ 60 £
High	80	75	69	63	72	68	56	52	51	55
Tolbooth	21	18	20	14	17	11	11	7	7	3
Old	21	27	27	21	20	12	17	11	15	13
Tron	55	54	57	52	108	133	146	150	184	201
Old Greyfriars'	45	63	62	84	103	92	105	170	179	184
Trinity College	10	9	7	6	5	3	2	2	5	5
Lady Yester's	367	362	360	358	366	346	335	316	315	299
New North	150	190	171	175	170	160	157	151	144	144
New Greyfriars'	136	129	135	138	136	107	126	121	144	148
St Andrew's	608	606	608	583	597	605	597	622	621	620
St George's	649	654	565	407	350	279	252	234	292	326
St Mary's	297	306	281	274	282	296	279	270	254	249
St Stephen's	702	717	659	609	575	477	460	436	415	407
Greenside	385	390	399	403	408	429	425	429	432	436
St John's	67	75	74	77	75	61	63	62	62	53
TOTAL	3593	3675	3494	3264	3284	3079	3031	3033	3120	3143

# Source:

Edinburgh Town Council Minutes, (Annual) Returns shewing I. The number of sittings let and unlet in the City Churches for the year [year] as at 20<sup>th</sup> February, compared with [previous year] at the corresponding date. II. The Revenue for the same period with the abatements etc..

1850-51 to 1851-52 - TCM vol 257

1852-53 to 1853-54 - TCM vol 262

1854-55 to 1855-56 - TCM vol 267

1856-57 to 1857-58 - TCM vol 274

1858-59 to 1859-60 - TCM vol 279

#### Notes:

Produce of the seat-rents of Burgh Churches in £, omitting shillings and pence.