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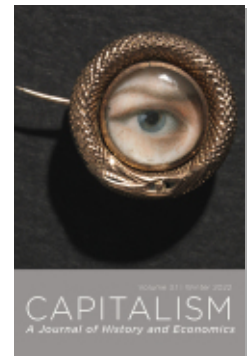
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Banking for Jesus: Financial Services, Charity, and an Ethical Economy in Late Victorian and Edwardian Britain

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BY THE 1850S, British commentators like novelist Charles Dickens and social scientist Henry Mayhew drew direct links between the growth of industrial capitalism and increased levels of debt and grinding poverty.¹ This dynamic between wealth and want characterized the charity world too. Charitable provision in early Victorian Britain relied upon the proceeds of long-standing endowments and trusts and on the paternalism of the very wealthy. But as demand for relief proliferated, many charities found they had to diversify their funding sources to generate more money. A plethora of new “collecting” charities emerged that relied on voluntary subscriptions and donations from the general public as their source of income. Recently, historical analysis has sought to assess these new modes of charitable fundraising to argue that, by the 1870s, charity had transformed into a crowded marketplace where stiff competition for donations necessitated continual innovation and enterprise: charities embraced and, in some cases certainly, pioneered modes of branding, marketing, manufacturing, and consumption to—quite literally—“sell” their causes and make money. In doing so,

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¹ Herbert, “Filthy Lucre.”

they not only propped up capitalism through seeking to remedy its manifold consequences (notably poverty), but they also replicated the practices of industrial and entrepreneurial capitalism: charity was a microcosm of both the problems and practices of capitalism.²

There is little research, however, into charities' efforts to replicate financial capitalism. Focusing on the Salvation Army's introduction of financial services in the 1890s, this essay examines the charity's ambition to transform philanthropic financial capitalism from a welfare initiative aimed at encouraging thrift to one that offered comprehensive, viable, and commercially competitive financial services as models of ethical capitalism intended to be mechanisms of social change. The Army did not seek to topple capitalism but, rather, to reimagine how banking and assurance services might generate money in ways that benefited consumers and, more pointedly, how profits might be disbursed to challenge social injustices. What was perhaps most unique, but also deeply problematic to critics, was the Army's reliance on an "imagined economy" of salvation as one form of currency in order to realize a "real world" currency of cash and real estate.³ The Army's mission to remodel competitive financial services along ethical lines illuminates the challenges inherent in reforming capitalist practices and the paradoxical "capitalocentrism" of even those that sought to advance alternative economic imaginaries.

Histories of British philanthropy have typically focused on the delivery of charity, the status of beneficiaries, and the relationship between voluntary action and the state.⁴ It is only recently that scholars have begun to question how charities acquired funds.⁵ Historical analysis addressing the relationship Christian confessions (including charitable outfits) had with money has focused largely on the United States and studied the morals around managing money rather than its acquisition.⁶ Histories of finance and accounting, meanwhile, have concentrated primarily on large commercial banks and financial services.⁷ Scholarship on smaller savings and penny banks is still emergent (and much stronger on US banks) while studies of

² Roddy, Strange, and Taithe, *Charity Market*.

³ Gibson-Graham, "Enabling Ethical Economies."

⁴ Prochaska, *Christianity and Social Service*; Mandler, *Uses of Charity*; Daunton, *Charity, Self-Interest and Welfare*; Hilton and McKay, *Ages of Voluntarism*.

⁵ Ash, *Funding Philanthropy*; Flew, *Philanthropy*; Doyle and Roddy, "Money, Death and Agency"; Roddy, Strange, and Taithe, *Charity Market*.

⁶ Smith, "Evangelicals"; Noll, *God and Mammon*; Hudnut-Beumler, *In Pursuit*; Chaves and Miller, *Financing American Religion*.

⁷ See Perriton and Maltby, "Working-Class Households," for a good overview of scholarship.

life (and sickness) assurance have concentrated largely on their place in labor politics and the welfare state.⁸ Again, histories of consumer activism have focused, with good reason, on goods such as tea, cotton, and print culture.⁹ This essay, then, is situated in the matrix of these scholarships to, first, demonstrate on a micro level how a religious charity could attempt to bring about social change by pioneering what it sold as ethical financial services and, second, consider the macro implications of such attempts for understanding alternative imagined economies.

The Salvation Army

The Salvation Army began life as the Methodist “East London Christian Mission” established by William and Catherine Booth in 1865 and relaunched as “The Salvation Army” in 1878.¹⁰ It was both typical of nonconformist missions and extraordinary. Nonconformists generally sought to evangelize while offering some charitable services. Often, they combined the two, using welfare to lure people toward conversion to Christ. The Salvation Army’s *raison d’être* was mass salvation, while the very notion of an “army” was to wage war on Satan. The difference was that the Salvation Army developed a “social wing” that was *distinct* from the “spiritual.” To this end, it delivered a radical program of comprehensive and often experimental welfare services that ranged from providing accommodation, food, and employment to offering free legal advice; their services catered to the generic poor but also the socially outcast: the unemployed, sex workers, alcoholics, the homeless, and convicted criminals. Access to Army welfare did not depend on salvation. The Army was also unique among charities and religious bodies in the sheer scale of its ambition, its radical ideology, and its willingness to embrace novelty and to court controversy in pursuing its aims.¹¹

For Booth, addressing manifold social problems created by exploitative industrial capitalism was a prerequisite to securing salvation: one could see Christ from poverty’s pit, but the sightlines were much clearer from the

⁸ Wegge, Anbinder, and Ó Gráda, “Immigrants and Savers”; Wadhvani, “Banking from the Bottom Up”; Day, “Credit, Capital and Community”; Fleming, “Borrower’s Tale”; Johnson, *Saving and Spending*; Alborn, *Regulated Lives*.

⁹ Hilton, *Consumerism*; Rappaport, Dawson, and Crowley, *Consuming Behaviours*; Janssen, “Buy Cheap.”

¹⁰ Booth used the definite article but, following Hattersley, we revert hereafter to common usage. Hattersley, *Blood*, 1.

¹¹ Sandall, *History*, vols. 2, 3; Wiggins, *History*, vols. 4, 5; Taylor, *William Booth: The General*; Hattersley, *Blood*.

banks of relative stability. Although, as the Booths' biographer Roy Hattersley notes, economic determinism "owed more to Marx than to Methodism" and Booth never much cared for philosophical (or theological) theories, he was one of its most vocal, combative, and ardent proponents. Having grown up in economic uncertainty and witnessed the privations of the unemployed as a child (experiences he would refer to throughout his adult life), Booth's ideology was strikingly simple: capitalism encouraged greed and exploitation; the problems it generated were crime, drunkenness, and violence.¹² If Catherine Booth was more intellectual, she was equally committed to a vision of radical social change (she died in 1890). As Victor Bailey demonstrated in his 1984 landmark essay, for much of the 1880s and 1890s, the Army had much in common with radical labor—even Friedrich Engels advocated supporting it.¹³

The Army's target membership was the urban working class and the poor. The Army favored loud, public, rousing testaments of faith and encouraged the poor to recruit each other; its members used violent language and genteel onlookers found them unbearably vulgar. But they were phenomenally successful. By 1890, there were over three thousand Army churches and ten thousand Army ministers in Britain. Its British membership numbered 100,000 in 1900 and 115,000 by 1911, while the number of people engaging with the Army was much greater, an estimated four million between 1886 and 1906.¹⁴ The Salvationists took their name literally and mimicked an army in structure (everyone had an assigned rank), organization (meeting places were "barracks" while the chapel or church functions were "corps"; members were "soldiers" and ministers were "officers"), appearance (soldiers wore uniforms, carried flags, and marched to Army bands), ethos (the enemy was Satan), material culture (medals, badges, even envelopes for collecting donations were called "cartridges"), practices (prayer was "knee drill"), and imperial ambition (Booth was compared to Napoleon in the expansion of his empire). The Army's principal newspaper, sold to the general public to publicize its aims and raise funds, was called the *War Cry*. The entire global operation ran under the authority of the self-styled "General" (Booth) and his chief of staff, an arrangement which enabled Booth to exercise absolute control but that generated charges of autocracy too. In its first fifteen years or so, the Army was sufficiently brash, novel, and melodramatic in appearance and antics (notoriously storming beaches and public houses

¹² Hattersley, *Blood*, 2; Booth, *In Darkest England*, preface; Taylor, *William Booth: The Man*, 1–23.

¹³ Bailey, "In Darkest England."

¹⁴ Bailey, "In Darkest England."

with brass bands honking out the best music hall tunes with Salvationist lyrics) to court public opprobrium, riots, and ridicule, all of which proved excellent publicity for its cause.¹⁵

Initially focused on a domestic context, the Army rapidly scaled up to become a global operation. This was primarily the vision of George Scott Railton, the highest-ranking official in the Army not related to the Booths. Believing that sin had “no borders,” Railton’s ambition was “the evangelization of the entire earth.” He oversaw the launch of the Army in the United States in 1880 before helping establish comprehensive internationalization, personally traveling across continental Europe, the West Indies, the Middle East, South America, and parts of Africa and Southeast and East Asia.¹⁶ Booth disdained distinctions between Christian and heathen countries, arguing that every country was populated by people who were, and were not, friends of a Christian God. While the Army was undoubtedly aided and abetted in its expansionism by the existing structures and ideologies of British imperialism (and was clearly imperialist in seeking to Christianize the world), some supporters saw the Army as an antidote to “race-hatreds,” albeit through the Christian notion of “universal brotherhood,” while others criticized the British state abroad if they saw fit (Railton, for instance, criticized the British exploitation of Chinese people following the Boxer Uprising).¹⁷ “International Congresses” enabled the Army to showcase its status as a global organization while providing a regular forum for strengthening its international relations, exchanging ideas, and discussing core challenges. The First International Congress in London in 1886 hosted representatives from Australia, Canada, France, India, New Zealand, South Africa, Sweden, Switzerland, and the United States (with delegates of First Nation and Chinese origin from Canada and the United States respectively).¹⁸ A second International Congress in 1894 welcomed five hundred delegates; the third Congress in 1904 was patronized by representatives from forty-nine countries.¹⁹

The Booths harnessed many orthodox fundraising practices, from rattling tins to seeking regular subscriptions. They engaged in commercial practices common to many charities, notably selling newspapers and books

¹⁵ Walker, *Pulling*; Watson, *Red-hot and Righteous*; Hitzer and Scheer, “Unholy Feelings”; Sandall, *History*, vols. 2, 3.

¹⁶ Eason, “George Scott Railton,” 77.

¹⁷ Hollins, “A Note of Warning”; Eason, “George Scott Railton,” 83; Eason, “Religion in an Age of Empire.”

¹⁸ Sandall, *History*, 2:298–302.

¹⁹ Wiggins, *History*, 4:252–60.

for profit. Like other collecting charities in this period, they recognized that constant innovation was its own currency.²⁰ The Salvationists were unique, however, in the extent to which they pushed these capitalist practices, the sheer scale of revenue generated, and the ambition of their aims in terms of beneficiaries reached and range of welfare schemes operated.²¹ Their international presence and strategic enthusiasm for adapting to local cultures (this accounted partly for their success in so many countries with significantly different cultures) gave the International Headquarters in London access to a vast pool of practices and ideas that the “periphery” constantly fed into initiatives which were then promoted by the center. The Army’s proposals for combating poverty rested on blending approaches from the United States, Germany, and the Netherlands.²² Importantly, the London-based Army imported material from US marketing colleges and repackaged it for Army members to use in recruiting new members, securing donations, or selling Army products.²³ Why, asked one feature in the Army’s magazine for officers, should they not be as progressive in advertising as “worldlings”?²⁴

The shift into financial services mirrored the internationalism of the Army’s ethos. Although concentrated in these early years in Britain, key personnel positions were staffed from an international pool of recruits (the first bank manager was Canadian; an “Officer Ching” worked in the central office for property and finance), banking services rapidly extended to serve the international community of Salvationists and, crucially, the Army’s imperial reach underwrote its financial services (it had an impressive global property portfolio) while profits were plowed into extending the Army’s international operation and funding the construction of overseas “colonies.” Unfortunately, no ledgers or accounts survive for the bank. This essay relies, then, on print materials about Army financial services, considering both Army promotional materials and the commentaries of its critics.

The Army’s Financial Services

It was not unusual for nineteenth-century religious organizations to deliver financial services, but charity-run financial initiatives were rarely marketed

²⁰ *The Officer* (March 1899), 110; April 1899, 151. All Salvation Army publications, including *War Cry*, are held at the Salvation Army International Heritage Centre (hereafter SAIHC).

²¹ Roddy, Strange, and Taithe, *Charity Market*.

²² Bailey, “In Darkest England.”

²³ Roddy, Strange, and Taithe, *Charity Market*, 17–19.

²⁴ *The Officer* (July 1905), 255. See also *The Officer* (November 1904), 407.

as profit-making ventures. Nonconformist bodies had long offered life assurance, the Church of England developed a building society in 1818, and numerous religious bodies established “penny” and “savings banks” to encourage working-class thrift.²⁵ But these practices typically had limited target markets or were geared toward achieving a specific social objective. In the United States, churches routinely invited congregations to make financial investments, but the dividends were to be entirely spiritual, an example of churches utilizing financial models and rhetoric to market donation schemes.²⁶ The Salvation Army took these models and sought commercial, monetary returns as well as the spiritual; services that were competitive yet ethical, comprehensive but accessible.

The Booths had a track record in engaging with capitalism before the Army launched. Running the East London Christian Mission, they established kitchens selling cheap soup and a “Cheap Provision Store” in London’s Whitechapel. By 1872, the number of stores, now branded as “Food for the Millions,” had expanded to five, all located in the poorest districts of London. The enterprise gave the Booths invaluable experience of running commercial operations and provided paid employment for their eldest son Bramwell (later the chief of staff and a future general).²⁷ Unlike well-known Quaker business families, notably Rowntree and Cadbury, which were set up as trading outfits with concomitant social and industrial welfare reforms, the Army was geared toward welfare and salvation with “trade” developed as a subsidiary (but necessary) fundraising mechanism. Booth later claimed he *had* to develop a trading arm to the Army in order to supply (sell) the unique uniforms membership required. By the mid-1880s, the Trade Department’s three London stores were supplemented by ten provincial outlets and a growing mail-order business selling everything for Army, home, or personal use.²⁸ The obvious market was Army members, but the department advertised more broadly in competition with other traders. Some Army goods were available from independent retailers. By the end of the 1880s, commercial trade was a “valuable financial auxiliary” to the Army’s international fundraising strategy.²⁹ As an advertisement from 1902 noted,

²⁵ Alborn, *Regulated Lives*; Ross, “Penny Banks.”

²⁶ Smith, “Evangelicals”; Noll, *God and Mammon*; Hudnut-Beumler, *In Pursuit*; Chaves and Miller, *Financing American Religion*.

²⁷ Hattersley, *Blood*, 189.

²⁸ The Army also sold products made by women in their rescue homes separately from the Trade Department. See Macdonald, “Labour of Love.”

²⁹ Janssen, “Buy Cheap.”

“by simply drinking tea supplied from the Trade Department,” consumers “have largely enabled the General to maintain and extend our Foreign work.”³⁰ Many of the Army’s goods were bought wholesale and stored in Army-owned warehouses, facilitating capped prices and large supply contracts that brought actual and symbolic dividends.

This industrial dimension to Army business gained a major fillip in 1890 with the publication of Booth’s book, *In Darkest England and the Way Out*. Reproducing the racist tropes of explorer Henry Morton Stanley’s *In Darkest Africa*, it highlighted social problems at the heart of Britain, a supposedly “civilizing” (Christianizing) empire.³¹ Condemning the ills of capitalism, the book proposed a radical, if paradoxical, remedy: scaling up the Army’s engagement with industrial capitalism. The Army’s “Darkest England” campaign set about raising an initial minimum of £100,000, a phenomenal sum in 1890,³² to build factories, workshops, and farms in the United Kingdom and colonies overseas to provide employment for those in need. The sale of goods would cover running costs and profits would facilitate the Army’s expansion. The best-known innovation here was the launch of a match factory in 1891 following the strike of female employees at the manufacturer Bryant and May in 1888 over wages and conditions.³³ The Army’s factory claimed to employ women at better wages, in safer working conditions, with the costs passed onto the consumer. As Flore Janssen argues, this epitomized a new model of consumer activism that engaged shoppers in thinking through where goods came from and how they were produced, with profits plowed back into the community through Army welfare schemes or the opening of more factories (rather than financing proselytization).³⁴ It was in this context that Booth made public his ambition to launch Salvation Army financial services.

As early as the 1860s, Booth had wanted to launch a penny bank aimed at small savers but made little headway.³⁵ He revisited the bank idea in the “Darkest England” campaign with the “Poor Man’s Bank,” a facility that would operate as a savings bank but, radically, extend credit facilities to a working-class population.³⁶ As it turned out, the Salvation Army Bank launched

³⁰ *War Cry* (April 19, 1902).

³¹ Stanley’s book was published just months before Booth’s tome.

³² This is equivalent to somewhere between £11 million and £49 million in today’s money. Calculation taken from www.measuringworth.com <https://www.measuringworth.com/calculators/ukcompare/relativevalue.php> (accessed 10 June 2021).

³³ Koven, *Match Girl*, 77–134.

³⁴ Janssen, “Buy Cheap.”

³⁵ Hattersley, *Blood*, 187.

³⁶ Sandall, *History*, 3:246–47.

primarily as a savings bank in 1890. Savings banks were in operation from the turn of the nineteenth century as part of a middle-class repertoire of mechanisms to encourage working-class thrift.³⁷ They also addressed a gap left by commercial banks, for whom the administration of small deposits was too unremunerative to be worthwhile.³⁸ The government launched the Post Office Savings Bank (POSB) in 1861 with interest rates of 2.5 percent to offer working-class savers more security than philanthropic or “trustee” savings banks (POSB savings were guaranteed by the government).³⁹ By 1890, the number of accounts lodged with trustee savings banks had declined, while those with the POSB grew.⁴⁰ Deposit banking schemes were also available through building societies, friendly societies, local cooperatives (a centralized cooperative bank launched in Manchester in 1910) and through branches of Lipton grocery shops.⁴¹ Penny banks remained in operation, partly because their informal structure enabled them to operate in rural communities before POSBs were available and partly because savings banks had a minimum deposit of one shilling, a hurdle to precarious savers. Although often run by chapels, churches, or schools to train children in understanding the virtue of saving money (after compulsory education became free in 1891, schools tried to divert pennies for attendance into penny bank savings instead),⁴² some penny banks—such as the Yorkshire Penny Bank (founded in 1856) and the National Penny Bank (founded in 1875)—enjoyed an adult clientele well into the 1880s and 1890s.⁴³

Booth’s first financial scheme, the “Investing in the Salvation Army Fund,” encouraged donors to “invest” (effectively loan) sums of money in the Army. Unlike US church ventures that looked similar but paid strictly spiritual dividends, this scheme delivered material investment: the Army paid 5 percent on large gifts or loans made on fixed terms.⁴⁴ In 1884, this morphed into “The Salvation Army Building Association Ltd,” a scheme that formalized the machinery for donors to loan the Army funds (shares could be purchased in £5 or £1 sums, paid in installments) to facilitate an

³⁷ Ross, “Penny Banks.”

³⁸ Ross, “Penny Banks”; Perriton and Maltby, “Working-Class Households.”

³⁹ Johnson, *Saving and Spending*, 87–124.

⁴⁰ Perriton and Maltby, “Working-Class Households.”

⁴¹ Hannah, “Banks and Business Finance,” 80.

⁴² Regarding school-run penny banks, see, e.g., Cumbria Archives and Local Studies Centre (hereafter CALSC), Carlisle, Home Office Circular PR 121/123.

⁴³ Samuel Smiles thought penny banks had an important role to play in thrift culture (Smiles, *Thrift*).

⁴⁴ Sandall, *History*, 2:85–86.

ambitious, global building program and receive an annual dividend; the scheme was billed as “secure and remunerative” for the Army and the investor. Rental property lined the pockets of private landlords while regular building societies charged high rates of interest, often exceeding 7 percent.⁴⁵ By beginning their own building association, the Army could fix the rate of interest while creating an international property portfolio that would, in turn, underwrite notions of the Army’s creditworthiness in tangible assets and spiritual reach. Although *War Cry* claimed that £20,000 had been subscribed to the building association by 1887, the scheme was slow to raise the kinds of funds Booth wanted.⁴⁶ As Hattersley notes, almost every new property acquisition pushed the Army “unthinkingly towards the edge of bankruptcy.”⁴⁷ The building association’s lackluster performance demanded a different strategy.

Within a year of launching the Salvation Army Bank, Booth had scaled it up from a fairly straightforward savings bank to a more commercial operation: the bank catered to personal and business accounts, issuing check-books and allowing funds withdrawal on demand (other savings banks typically required notice). The first manager, Frank Bremner, a former law student who had converted to the Salvation Army in Canada and immigrated to London to work for the cause, argued that the bank simply expanded existing Army financial services to make them more accessible in the United Kingdom and globally. He claimed to have sixty-four branches of the bank in operation in the United Kingdom at the end of 1890, with headquarters based in the Army’s Property and Accounting Departments in London. If commercial banks thought (however erroneously) that naming high-profile public figures to their boards of directors bolstered consumer faith,⁴⁸ the Army’s bank relied overwhelmingly on the high-profile persona of William Booth (“General Booth has started a bank”⁴⁹) and the intrinsic moral value of his salvationist mission. At a more prosaic level, the bank’s performance of creditworthiness rested on assertions about the value of Army assets (a global property portfolio) and naming the accountants (and their other high-profile clients, such as the Midland Railway) who would audit the bank. By 1893, Bremner claimed to oversee accounts in the United States, France, the Netherlands, Gibraltar, Egypt, and India with an annual

⁴⁵ *War Cry* (May 13, 1885), 4.

⁴⁶ *War Cry* (April 2, 1887), 7.

⁴⁷ Hattersley, *Blood*, 270.

⁴⁸ Grossman and Imai, “Taking the Lord’s Name.”

⁴⁹ *Northampton Mercury* (May 23, 1890), 3.

FIGURE 1 ♦ THE SALVATION ARMY BANK HEADQUARTERS, LONDON, 1901.



Source: George R. Sims, *Living London*, vol. 2, 1901.

turnover of £400,000; two thousand new accounts had opened in the past twelve months, the largest increase coming from commercial clients.⁵⁰ This was modest compared to well-established banks. The government-backed POSB opened 997,283 new accounts in 1890 but, given the stiff competition (eight new commercial banks launched onto a market with a total of 541 registered UK banks in 1890), this was a reasonable start for a bank run by a religious charity.⁵¹ Two years after the Manchester-based Co-Operative Society launched its bank in 1910, it had 2,472 accounts with £182,352 savings.⁵²

In 1892, Booth took over the charter of an existing life assurance company, the Methodist and General Assurance Society Limited, formed in 1867. Legislation in 1870, aimed at making life assurance savings safer, meant

⁵⁰ *War Cry* (December 13, 1890); SAIHC, *All the World* (May 1890), 206–9.

⁵¹ “Thirty-Seventh Report of the Postmaster General” (1891), 9; Michie, *British Banking*, 274.

⁵² Hannah, “Banks and Business Finance,” 80.

new companies had to lodge £20,000 with the government as security in order to register. This change militated against small outfits moving into life assurance and might explain why Booth took on an existing (if failing) company, even though it tied him to the Methodist and General brand. The Army operated a restricted annuity business for the first two years before launching fully onto the assurance market in 1894.⁵³ Life assurance had long been associated with religious organizations, but these societies faced increasing competition from large-scale commercial firms. The Army's challenge was to (re)launch a relatively moribund society onto a well-established market dominated by firms such as Pearl Assurance, The Prudential, Refuge, and the British Workman (rebranded as Britannia) as well as manifold friendly society and cooperative life assurance schemes where profits were redistributed among members. In the first year of full trading (1894), the Army issued fifty-three ordinary and 2,421 industrial branch policies.⁵⁴ From a modest premium income of £420 that year, with agents (whose earnings were on commission) concentrated in London, Manchester, and Glasgow, by 1896 the society had its own Industrial Policy Department operating from offices in over twenty towns and cities. By 1902, total premium income for the year was £130,590.⁵⁵ For comparison, the total premium income for the Co-Operative Society Life Assurance scheme in 1910 was £104,615, while the overall market value of industrial assurance that year was £19 million.⁵⁶ When the Army figures for 1911 were published, the *Financial Times* noted that "Year after year the premium income goes up and with equal regularity the ratio of working cost comes down." By this stage, the Army's assurance figures were "always of high excellence and of great promise."⁵⁷ By 1913, the annual turnover for assurance exceeded £800,000.⁵⁸

Bremner's claims that moving into finance did not represent a radical departure for the Army were disingenuous. He stated that the bank "worked on the same principles as any other."⁵⁹ In terms of services offered, this was true, and a third of investments were placed in government stock with the remainder placed in approved mortgage securities. But these services were

⁵³ See, e.g., SAIHC, Salvation Army Assurance Society Directors' Report 1897, SAAS.1.7.

⁵⁴ SAIHC, Burrows, "William Booth"; Wiggins, *History*, 4:226–29.

⁵⁵ SAIHC, "Fifty Years of the Salvation Army Assurance Society," 1935, SAAS.1.3, 22, 32.

⁵⁶ CALSC, Whitehaven, Egremont Industrial Co-Operative Society Balance Sheet, DH 383/1, May 17, 1910; Johnson, *Saving and Spending*, 14.

⁵⁷ *Financial Times* (January 27, 1911). The *Financial Times* thought 1909 a turning point (*Financial Times* [March 11, 1909], 8).

⁵⁸ *Financial Times* (January 17, 1913), 3.

⁵⁹ *War Cry* (August 19, 1893), 5.

partly what made the Army bank unique too. Religious bodies ran banks, for sure, but as exercises in cultivating thrift: both penny and savings banks were founded on the premise that they were deposit banks.⁶⁰ Savings and life assurance schemes set up to benefit Russian Jewish migrants to London in the 1890s and run by the Federation of Synagogues were similarly geared toward encouraging self-help rather than offering comprehensive, competitive financial services.⁶¹

In contrast, the Salvation Army Bank had ambitions to compete with savings *and* commercial banks. Built on a global infrastructure, the bank claimed to offer financial security superior to that of its numerous competitors. It was not, argued Bremner, “so subject to the usual fluctuations of the market” as ordinary banks because it did not indulge in “speculation” but lent on “gilt edged” securities across the world that brought in a capital rate of interest (the comparison was with commercial banks more likely to invest in commercial debt; most savings banks opted for public debt and mortgage-backed loans).⁶² The internationalism of the Army clearly boosted resources: the Army could charge 7 percent on a £3000 loan for a property in “another” country that would only have brought in 4 percent in Britain. And the Army’s global setup facilitated international business transactions. By 1893 the bank was working on its own system of currency exchange and permitted depositors to send and receive money internationally.⁶³

Even the bank’s headquarters made material the unique features of the Army’s financial services. The Queen Victoria Street branch boasted all the performative features of an established banking house—counters, brass railings, uniformed clerks and doormen—even while reminding customers of the unique Salvationist identity of the service: the Army’s banking clerks and doorman wore red jerseys with “S.A.” printed on the collar. As the author of an essay entitled “London Thrift” noted in 1901, the Army bank was “novel and unexpected,” while managers in red jerseys were “as unlike one’s idea of a financial magnate as well could be,” even when found reading a copy of the latest stock exchange prices.⁶⁴ If the bank was explicitly embedded in the Army’s global strategy, the assurance scheme thrived on the parochial structure that characterized most successful assurance firms, using local agents

⁶⁰ Ross, “Penny Banks”; Perriton and Maltby, “Working-Class Households.”

⁶¹ London School of Economics Special Collections, Charles Booth Collection, Jewish Notebook (1897), Booth/B/197. <https://booth.lse.ac.uk/notebooks/jewish-notebooks>.

⁶² Wadhvani, “Banking from the Bottom Up,” 44.

⁶³ *War Cry* (August 19, 1893), 5.

⁶⁴ Dark, “London Thrift,” 256–57.

who called, weekly, to collect subscriptions at policy holders' homes.⁶⁵ Even here, however, Booth drew on knowledge from the Army overseas to urge agents in the British provincial assurance market to follow the successful selling practices of Muslim peddlers in West Coast and Central Africa who cultivated individuals to access social groups (or, rather, markets).⁶⁶

The bank and assurance society were typical of religious-run services in that they aimed to cultivate thrift among laboring people. But the Army differed by explicitly configuring these people as consumers rather than beneficiaries, especially in a context where the ambition was to broaden the appeal of Army products and services beyond existing Army supporters. In the Trade Department, this meant goods were marketed as ethically produced, protecting consumer interest, and giving value for money.⁶⁷ If commercial banks catered to "people of capital," the Salvation Army's bank was a "People's Affair, a Bank for the million," for "all classes of the community," where the processes of making deposits and withdrawals were "simplicity itself" (promotional materials explained the savings stamps and passbook to people who potentially had no understanding of how banks worked).⁶⁸ Marketing for the Army bank was deliberately competitive too. First, prospectuses referred to "challenges" faced by other savings institutions, making oblique gestures to the insecurity of trustee banks⁶⁹ while giving reassurances that the Army's security was sound because it rested in property everywhere the Army had a presence through highly visible branding of Army real estate. Promotional material reminded the public that Army property was not handicapped by ecclesiastical features and could be sold quickly to realize capital.⁷⁰ Second, by permitting deposits as low as one penny, the bank pitched at the penny saver as well as the savings bank market. Penny banks operated as "feeders" to savings banks; by catering to prospective depositors of both types, the Army sought to secure consumer loyalty.⁷¹ Crucially, after launching in 1890 with interest rates that matched

⁶⁵ Johnson, *Saving and Spending*, 11–47.

⁶⁶ SAIHC, Booth, *First Principles*, SAAS.6.1, 4.

⁶⁷ Janssen, "Buy Cheap."

⁶⁸ *All the World* (May 1890), 206–9; *War Cry* (December 13, 1890); *War Cry* (August 19, 1893), 5.

⁶⁹ In 1888 there had been a run on the National Penny Bank and also a government report published on the Cardiff Trustee Savings Bank. See *The Graphic* (March 31, 1888), and Interim Report of the Royal Commissioner, "The Affairs of the Trustee Savings Bank at Cardiff" (1888). See also Johnson, *Saving and Spending*, 89.

⁷⁰ Bramwell Booth, *Financial Times* (May 20, 1890), 3; see also *The Times* (December 20, 1890).

⁷¹ "Report from the Government Select Committee on Savings Banks Funds" (1902).

those of the POSB, by 1893 the Army bank offered a half percent interest more than the POSB and most other small-saver accounts.⁷²

Similarly, some of the assurance society's appeal came through competitive selling techniques. Consumers of slightly more expensive Army tea were eligible for assurance society vouchers, a self-perpetuating incentive to spend more and get the benefit of the assurance voucher while ensuring repeat purchases of the tea to help keep up payments to the assurance society⁷³ (this was a technique used by cooperative societies that offered assurance too).⁷⁴ Advertisements explicitly argued that the return on savings in Army assurance were far greater than if invested in the POSB.⁷⁵ Marketing emphasized fairness and transparency, the implication being that the society was more trustworthy than commercial firms, a claim underwritten by the *Financial Times*, among others.⁷⁶ Certainly, when the Army discovered other assurance bodies, such as Pearl Assurance, making allegations about Army agents misselling policies (this typically referred to selling policies without fully explaining their terms and conditions), swift and successful legal action for libel was transformed into positive propaganda promoting the Army's integrity over corporate low tricks.⁷⁷

"Capable administration" and "economical management" enabled the society to transact business "on the most equitable terms."⁷⁸ This was true: as the financial press commented, the assurance society—and the bank—piggybacked on the Army's existing infrastructure which meant overheads were minimal. Clerks, managers, and agents were recruited entirely from Salvationists willing to work for minimal or "no salary" beyond "only the advantages of the Salvation Army" (including banking work in their regular "officer" roles).⁷⁹ Here, workers exchanged monetary rewards for a spiritual currency. As Hattersley notes, the Army "offered sacrifice as well as ser-

⁷² *Financial Times* (May 20, 1890), 2; *Sunderland Daily Echo and Shipping Gazette* (September 9, 1890), 3; *War Cry* (August 19, 1893), 5; Wiggins, *History*, 4:221.

⁷³ Janssen, "Buy Cheap."

⁷⁴ CALSC, Whitehaven, Egremont Industrial Co-Operative Balance Sheet, April 3, 1911, 1.

⁷⁵ *War Cry* (March 27, 1909), 14.

⁷⁶ *Financial Times* (January 17, 1913), 3. See also *Assurance Agents Review*, 1898, quoted in SAIHC, Burrows, "William Booth," 41.

⁷⁷ *Financial Times* (January 18, 1908), 4; *Evening Telegraph and Post* (January 17, 1908), 4. For other libel cases brought by the Army over assurance see Wiggins, *History*, 4:231–32 and 5:184–86.

⁷⁸ SAIHC, promotional leaflet for its assurance society, ca. 1897, SAAS. 1.6.

⁷⁹ *Leicester Chronicle and Leicestershire Mercury* (September 9, 1893), 3. The *Financial Times* also commented on the self-denying enthusiasm of those who toiled under the General (*Financial Times* [August 13, 1897], 3).

vice.”⁸⁰ In making a commitment to serve the Army, officers were expected to sacrifice the preoccupations and desires of everyday life, from abandoning individualism in dress to eschewing a non-Salvationist social life. If the concept of an “army” was founded on war with Satan, the reality of belonging to this Army, like any other, was that it demanded a willingness to “live and die” for the cause.⁸¹ Within this spiritual context, working for little or no remuneration made sense. And by operating financial services within a dual economy of cash and salvation, the Army was able to maximize returns in real monetary terms while pricing its policies and rates of interest competitively.

Intrinsic to the rationale for running a dual economy was that the bank and assurance venture represented financial enterprise for Jesus. The bank’s first prospectus identified its core objectives: “to secure fair interest, sound security, and the extension of the kingdom of Jesus Christ.”⁸² The assurance society was a “very important organization” to “bless and save the souls and bodies of men”; it was the “flank movement” of the Army’s march on sin. Assurance agents were “Apostles of Assurance”; “Holiness unto the Lord” was, literally and rhetorically, “our trademark.” All profits from assurance and banking went into “substantial, continuous and increasing support” of the Salvation Army.⁸³ With assurance and banking profits plowed into supporting or expanding welfare schemes, the Army developed financial services to effect social change. And social change would “elevate” (a favorite Army term) people to better circumstances that made them more receptive to Christ.⁸⁴ Further, Army banking empowered low-income families with “little” savings (unable to donate freely) to support welfare schemes aimed at people just like them, in the United Kingdom and overseas.⁸⁵

This mapped onto how the Army did business; its financial services were de facto ethical. How, Booth asked in 1900, could men who pedaled “blighting and damning [assurance] work” keep a “good conscience and look God in the face?” Army assurance agents “were true and honest.”⁸⁶ Army policies had no small print to catch consumers out, and Booth was adamant that no

⁸⁰ Hattersley, *Blood*, 7; Manson, *Salvation Army*, 26.

⁸¹ Taylor, *William Booth: The Man*, 385.

⁸² *Northampton Mercury* (May 23, 1890), 3. Also reported in *Derby Daily Telegraph* (May 16, 1890), 4; *Gloucester Citizen* (May 16, 1890), 3; and *Western Daily Press* (May 17, 1890), 3.

⁸³ SAIHC, Booth, *First Principles*; Burrows, *William Booth*, 42; and SAIHC, “Fifty Years,” 13, 19, 21, 25.

⁸⁴ Army shelters for the unemployed were called “elevators.”

⁸⁵ *All the World* (May 1890), 206–9.

⁸⁶ SAIHC, Booth, *First Principles*, 2, 7.

agent should ever sign up clients without ensuring they understood what they were buying. This was less, perhaps, about protecting consumer interest than it was about brand protection, something Booth took seriously.⁸⁷ Defensive about criticisms of people who made money from religion, Booth reassured officers working in finance that they were not “scraping or toadying, and looking as if you were earning a living out of religion”; in delivering vital services ethically, they were “public benefactors.”⁸⁸ Of course, by working for spiritual wages (assurance agents were paid on commission but, again, this was low compared to agents for corporate firms because they enjoyed the benefits of the Salvation Army, even having their own officer corps), most workers in Army financial services were clearly not “earning a living” from religion. Army financial services were bound up with social help too, whether that meant meeting clients out of office (again, as part of a Salvationist vocation rather than paid labor), enabling someone to establish a trust for a friend or relative anywhere in the world, or combining financial services with acting as a “family adviser.” Notably, assurance agents had unique possibilities in terms of becoming embedded in clients’ home lives. The bank, meanwhile, worked alongside the Army’s “Poor Man’s Lawyer” service to help individuals seek redress for exploitation, fraud, or theft.⁸⁹

An Unholy Alliance: Financial Services, Ethics, and Christian Charity

While evangelical outfits in the United Kingdom and United States had increasingly engaged in commercialization since the turn of the nineteenth century, their efforts tended to be located within a religious marketplace with “the message” as the product.⁹⁰ Churches and religious charities raised money to support proselytizing or to disburse to good causes. Few set themselves up in direct competition with secular businesses engaged in commercial, manufacturing, or financial enterprise. Not surprisingly, commentators met the Army’s launch into financial services with a degree of skepticism:

⁸⁷ SAIHC, Booth, *First Principles*. The Army was probably the first charity to register trademarks, and Booth was ruthless in disciplining Army officers suspected of mismanagement of funds, even when they were family. See Smith, *Gipsy Smith: His Life and Work*, 31–39; SAIHC, “Crosley Fund,” BC.1.1.20; Roddy, Strange, and Taithe, *Charity Market*, 77.

⁸⁸ SAIHC, Booth, *First Principles*, 4. See also Noll, *God and Mammon*, 238–39, on making money from religion.

⁸⁹ *War Cry* (August 19, 1893), 5.

⁹⁰ See Noll, *God and Mammon*.

why would anyone trust a brash religious outfit with their money? Potentially more damaging to the Army's brand were insinuations about its management of finance: the "exchequer of the Salvation Army" was rich, so where did all that money go?⁹¹ Liberal politician and journalist Henry Labouchere, proprietor of the muckraking magazine *Truth*, asked throughout the 1880s what percentage of Army revenue was spent on the Booths' own comfort.⁹² As the "Darkest England" campaign set about raising even more money, the resignation of Major Frank Smith in December 1890, one of Booth's most trusted staff, cemented critics' skepticism about the Army's financial management. Despite Smith's strong relationship with the labor movement (he later became a Labour Party M.P.),⁹³ *The Times* thought him "shrewd and practical"; his character alone was the "one substantial guarantee" that Booth's "wild and futile aspirations" and "financially unsound" proposals for the establishment of banks would be conducted with "earnest and business-like effort."⁹⁴

Criticisms of the Army's brazen embrace of financial capitalism brought issues of trust, expertise, and the morality of who got to *make* money—and how—to the fore. A common query about the bank concerned its security (what if there was a run on the bank?) and its autocratic organizational structure. These concerns were deeply intertwined and built upon the anxieties of the 1880s about trust and the management of funds. Edward Hayes Plumptre, the dean of Wells Cathedral, pointed to the bank's lack of shareholders or directors; it was little more than the Bank of William Booth, a concern echoed by others.⁹⁵ The *Economist* commented that "security" was blind faith in William Booth's personal integrity.⁹⁶ These anxieties were

⁹¹ See, e.g., *Manchester Courier* (March 8, 1884); *The Star* (June 5, 1886); *The Entr'Acte* (October 7, 1882; November 24, 1883; July 19, 1884; August 29, 1885); *York Herald* (January 2, 1891); *Birmingham Daily Post* (January 1, 1891).

⁹² *Truth*, reproduced in *York Herald* (September 29, 1883); see also Hattersley, *Blood*, 318, and Roddy, Strange, and Taithé, "Charity Mongers."

⁹³ Bailey, "In Darkest England"; Champness, *Frank Smith*.

⁹⁴ *The Times* (December 26, 1890). See also Letters to the Editor, *The Times* ([December 26, 1890], 5, 30). Allegations of financial impropriety largely disappeared after an extensive and independent inquiry, headed by the Earl of Onslow, into Army finances. SAIHC, "Report of the Committee of Inquiry upon the Darkest England Scheme" (1892), GB 2133/Pam/R.7.

⁹⁵ *The Times* (December 8, 1890), 4. Thomas Huxley, biologist and defender of Darwin, was a vocal critic of the Army's Darkest England campaign and found himself in the curious position of being allied with the cleric in criticisms of the bank. Huxley, *Social Diseases*. See also queries of George Keble, *The Times* (February 19, 1891), 3. Taylor, *William Booth: The General*, 217, 227.

⁹⁶ *Economist*, December 13, 1890, 1565–66.

not entirely misplaced: where fraud, embezzlement, and mismanagement of charity funds were exposed, they were overwhelmingly concentrated in organizations run by a lone founder and his family.⁹⁷ Booth sought to address public doubt by establishing a “Trust Deed” that created a committee to oversee expenditure of Army funds. The deed was a form of rhetorical currency that took Christian ontologies of obligation and faith and sought to place them within a more contractual framework.⁹⁸ As historian Margot Finn notes, “religious piety” could “promote commercial profit.” The Trust Deed conflated common conceptions of “charitable largesse” as evidence of moral and economic creditworthiness with the character of Booth himself as the pious embodiment of others’ largesse.⁹⁹ Critics, however, argued it was “utterly meaningless” because it offered consumers little legal protection.¹⁰⁰

Anxieties about the Army’s management of money raised questions about the ethics of the Army doing financial capitalism at all: by its own admission, the Army bank employed Salvationists rather than economists, banks sometimes failed, and savings banks were particularly vulnerable. Meanwhile few other life assurance companies would expect their agents to be “powerfully moved” by “very tender” and “deep feeling” to “a choking feeling in your throat” by their chairman’s address.¹⁰¹ Suggesting that the Army bank was popular with women, particularly vulnerable to being “carried away by their religious enthusiasm,” the *Economist* claimed that financial schemes like this were just the kind that savers needed “protection” from.¹⁰² While it isn’t clear whether women were investing more in the bank than men or whether the journal simply drew a correlation between women and the emotionality of Army culture, the *Economist* implied that commercial banks were safer because they operated within legal contractual structures; it saw the POSB as the most ethical of all banking endeavors because its paternalist governance was there to guarantee the savings of those judged incapable of sound financial decision making. The Army, by contrast, was running financial services to make as much money as possible. Press reports on the Army’s annual income ran headlines that juxtaposed seemingly incongruous terms (for instance, “Salvation and Cash: The Result of Auditing General Booth’s Bank”) to infer moral incompatibility,

⁹⁷ Roddy, Strange, and Taithe, “Charity Mongers.”

⁹⁸ Muldrew, “Trust, Capitalism and Contract.”

⁹⁹ Finn, *Character of Credit*, 303.

¹⁰⁰ *The Times* (February 19, 1891), 3.

¹⁰¹ *War Cry* (June 16, 1900), 7.

¹⁰² *Economist*, December 13, 1890, 1565–66.

while drawing attention to the fact that it was, in effect, the “Bank of William Booth.”¹⁰³ Although the Army met every serious allegation of mismanagement with robust refutation, inviting independent inquiry into its financial dealings,¹⁰⁴ any hint of scandal sparked a new slew of criticisms. An extensive critique of the Army “and the public” in 1906 (with updated editions in 1908 and 1910) lambasted the financial services, largely for running up debts on mortgages, the autocratic structure (and dependence on Booth’s integrity), and because the operations were run explicitly for the benefit of the Army, not the consumer.¹⁰⁵ As late as 1910, allegations about the Army’s retail operation and claims that a Salvation Army factory was “sweating” male labor kindled the *Dundee Courier*’s ire: it described the Army as “an industrial concern” set up “by public money and making big profits which pass into private pockets.”¹⁰⁶

Much of the skepticism about the Army’s shift into financial services, however, came from disquiet about a Christian charity embracing financial capitalism *for the money*. Money, argues Christopher Herbert, was taboo to the Victorians. For Christians who venerated suffering (poverty) and preached on the obligations of philanthropy, attitudes to money were particularly conflicted.¹⁰⁷ And as many commentators, from Karl Marx to Oscar Wilde, observed in different ways, the rich gave alms to salve their consciences while charities actively supported the excesses of capitalism by striving to address its consequences. The entrepreneurial practices of the Salvation Army, which spanned industry, commerce, and finance, made such tensions manifest on a grand scale *and* confounded the taboo by their refusal to feel awkward about it: they talked repeatedly and explicitly about *getting* (more) money. Bramwell Booth boasted that no other religious leader in the world talked as openly about money as his father or was so successful at getting it. That Bramwell could joke about money (he quoted music hall lyrics about Booth “sending round his hat” but even strong man Samson “wasn’t up to that!”) mirrored just how explicit the Army was about its

¹⁰³ *Leeds Times* (September 9, 1893), 7.

¹⁰⁴ SAIHC, “Report of the Committee of Inquiry upon the Darkest England Scheme” (1892), GB 2133/Pam/R.7.

¹⁰⁵ Manson, *Salvation Army*, 29–40.

¹⁰⁶ *Dundee Courier* (October 13, 1910), 4. For allegations, see Manson, *Salvation Army*, 40–53, 68–85. This was first published in 1906 but revised and published in new editions with updated information in 1908 and 1910; and the Army’s response, SAIHC, “A Calumny Exposed” (1909), GB 2133/DC/Pam/R.9; and “Official Denials” (1908), GB 2133/DC/Pam/R.10. See also Bailey, “In Darkest England.”

¹⁰⁷ Herbert, “Filthy Lucre.”

need for cold, hard cash.¹⁰⁸ While critical of the individualism and exploitation that underpinned most money making, Booth had no qualms about accepting money from dubious sources. Asked whether some donations were “tainted” or “dirty” money (because of their donors), Booth declared he would accept “any” money and cleanse it: “I would take anything, and I would wash it in the tears of the widows and orphans. I would lay it on the altar of benevolent effort for the good of the cause.”¹⁰⁹ Money, as well as the sinners that made it, could be redeemed.

It was this candor that underlined Plumptre’s misgivings about the bank in 1890: was it “a right and seemly thing for the leader of a great religious and philanthropic movement to use his vast influence to induce the thrifty” to save with the Army and “deal as he is thus dealing”? Plumptre’s language referenced the money taboo (it was dirty) and made insinuations about Booth’s moral character.¹¹⁰ Unease about the Salvation Army’s enterprise extended to commentators’ misgivings about financial services as a form of speculation, debt as a sin, and insurance as a form of gambling.¹¹¹ As John Manson, author of *The Salvation Army and the Public*, lamented, in dabbling in “worldly [financial] enterprises,” the Army had “beyond all doubt . . . lost its soul.”¹¹²

Booth was characteristically robust in his defense of doing capitalism. As early as 1884, the Army acknowledged the apparent incongruity of a religious organization having a Trade Department¹¹³ while Booth conceded it was unusual for a Christian charity to deliver financial services for profit.¹¹⁴ Booth didn’t think capitalism was intrinsically wrong but asked about the way that capitalism operated and to whose benefit. He was consistently critical of unfettered capitalism, lambasting “firms which reduce sweating to a fine art, who systematically and deliberately defraud the workman of his pay” and raged against the double standards that “rewarded by all that wealth can do” hypocrites who did philanthropy for selfish ends. Army publications turned on content that damned the “greed,” “sordid meanness,” and

¹⁰⁸ Booth, *Echoes and Memories*, 115.

¹⁰⁹ *Valley Record* (Sayre, PA) (March 6, 1907), 1.

¹¹⁰ *The Times* (December 8, 1890), 4.

¹¹¹ See, e.g., Plumptre, *The Times* (December 8, 1890), 4. The Army sought to address these in their communications with Salvationists. See *All the World* (May 1890), 206–9; SAIHC, Booth, *First Principles*; SAIHC, “*The Story of the SAAS*”; SAIHC, Burrows, “William Booth.”

¹¹² Manson, *Salvation Army*, 40.

¹¹³ Janssen, “Buy Cheap.”

¹¹⁴ SAIHC, Booth, *First Principles*.

“grasping selfishness” of capitalist societies. And, even when conducted on transparent lines, most businesses were dubious because their “creation of wealth is . . . a matter of purely personal interest.”¹¹⁵ Booth wanted to tackle the root cause of society’s injustices by replacing a corrupt form of capitalism with something more moral.¹¹⁶ He was not a “socialist” in the secular or Fabian sense, he said, but a “Salvation Socialist.”¹¹⁷ He wanted legislation and politics to address structural inequities, but the people responsible for structural change had to be good (saved) or the system, however well designed, would rot.¹¹⁸

Booth drew on evangelical notions of stewardship to justify the Army’s wealth. Money was necessary to realize the Army’s salvation agenda and bring about an ethical revolution. Even at an individual level, Booth advocated selling stuff (vegetables, fruit, honey) to give Christ (the Army) the “profits.”¹¹⁹ If idealists believed that the soul should “soar above the paltriness of £. s. d. and bank balances,” it was more pragmatic to realize that the Army’s vision to end poverty depended on the “Salvation Army Economy.”¹²⁰ Yet Booth went beyond familiar notions of stewardship that dealt in the microeconomics of holding and distributing wealth on behalf of others to launch into a macroeconomic critique of capitalism itself. As Mark Noll has observed, slavery and alcohol aside, most protestant outfits took capitalism for granted.¹²¹ The Salvation Army queried the operation of capitalism in public life and sought to remodel it. Its launch into financial services was of a piece with its insistence that religious charity go beyond compensating for capitalism and demand that it be done differently.

When charities operated *like* businesses, they competed effectively with each other to deliver their objectives. But when charities *ran* businesses, they made money to deliver objectives while providing an exemplar of how capitalism might work better in the process. As Janssen has argued, the Army’s match factory is a high-profile example of its pioneering efforts to model “consumer activism.” Even when ostensibly unsuccessful as a business venture (it operated for ten years before its disappointing performance

¹¹⁵ Booth, *Darkest England*, 14.

¹¹⁶ Booth, *Darkest England*, preface.

¹¹⁷ A derogatory term that Booth reportedly appropriated. Bailey, “In Darkest England.”

¹¹⁸ Wiggins, *History*, 5:292; Hattersley, *Blood*, 354–55.

¹¹⁹ Wiggins, *History*, 4:225.

¹²⁰ SAIHC, “A Young Man from the Country,” *Darkest England Gazette* (January 27, 1894); *War Cry* (December 13, 1890).

¹²¹ Noll, *God and Mammon*, 265–94.

prompted closure), the Army could harness the experiment to demonstrate how the ethical manufacture of goods not only engaged consumers in making moral choices but prompted competitors to reform their practices to do capitalism better.¹²² If the Army's manufacturing arm relied on a proto-conception of "ethical" capitalism, this rhetoric extended to promotion of the Army's commercial and financial operations as more transparent than commercial competitors who pedaled sharp practices to serve their own ends.

But by engaging in capitalistic practices to make money, the Army was constantly beset by allegations that its "ethical" endeavor was undermined by reliance on cheap—or cheaper—labor.¹²³ Even a committed Salvationist like John Hollins, treasurer of the Newcastle corps, publicly lamented that officers on "very modest salaries" were often unable to claim even the full amount because the administration of their unit was so inefficient. Hollins claimed that some officers existed at "starvation point" (in one corps, the combined wage of two officers one week was ninepence) and called for the Army to guarantee a "minimum wage," covering the cost by amalgamating small corps—or even selling off some of that impressive property portfolio and making do with tents and sheds.¹²⁴ Such criticism was especially damaging coming from a committed Salvationist. Unlike secular critics with little time for "spiritual" currencies, Hollins had signed up for a model of service as personal sacrifice. But if the Army answered trade union complaints that Army factory wages were below union rates by arguing that these employees (considered "unemployable" by most agencies, including trade unions) were partially paid "in kind" with accommodation and food,¹²⁵ Salvationists running financial services had voluntarily signed up to the Salvation Economy, the very economy that exasperated Hollins. This economy was entirely capitalocentric in terms of making money for the Army's vision, while paying workers—partially at least—in spiritual currency. In many ways, this got to the heart of the Army's paradoxical relationship with capitalism: it wanted to level up capitalism's beneficiaries and make services transparent, fair, and accessible for all, and yet, in seeking to maximize its profits to realize that vision, the Army relied on workers willing to be exploited in the name of a good cause.

¹²² Janssen, "Buy Cheap."

¹²³ Manson, *Salvation Army*, 40–53, 68–85.

¹²⁴ Hollins, "A Note of Warning."

¹²⁵ SAIHC, "A Calumny Exposed" (1909), GB 2133/DC/Pam/R.9; and SAIHC, "Official Denials" (1908), GB 2133/DC/Pam/R.10. For critical overview of allegations about the Army's employment and payment structures, see Hattersley, *Blood*, 385–404, and Bailey, "In Darkest England."

A Microcosm of Good Capitalism?

For all its success—even because of it—the Army’s relationship with capitalism was fraught. Some of the fiercest criticisms of the Army in its first decades came from that mouthpiece for the establishment, *The Times*. With its Christmas lists of approved charities to help the “deserving” poor, the newspaper was deeply implicated in a model of charity that propped up capitalism.¹²⁶ For some commentators, the prominence of making money in the Army’s oeuvre debased its claims to a higher spiritual purpose. As Hollins noted, it made them “seedy.”¹²⁷ In seeking to remodel capitalism in its own image, however, the Salvation Army represents a microcosm of the ethical and ideological challenges of “doing” capitalism at all.¹²⁸ The Army’s financial success was inextricably tied to its imperial ambitions, where it was able to exploit natural and human resources in the name of Salvationist welfare across the globe. Trade unions and cooperatives repeatedly challenged the Army’s models of capitalism to bring different conceptions of “ethical” into view, whether that was criticizing the way the Army placed working-class organizations in direct competition, decrying its focus on remedies for poverty (why not overthrow capitalism?), questioning its desire to maximize monetary profits (even for good causes) over employee remuneration in cash (paradoxically bolstering critics’ commitment to monetary systems of exchange), or challenging the morality of an organization that ran on autocratic rather than democratic lines. Despite the manifest crossover between Salvationism and the labor movement in the 1880s and 1890s, by the mid-1900s secular socialists were mostly exasperated by the Army’s contradictions.¹²⁹ Corporate companies also complained that the Army’s success in different ventures rested on unfair competition and undercutting prices.

And yet, it is nonetheless important to recognize the experimentalism of Booth’s vision and its implications. Booth wanted to expose the “filthy lucre” taboo by making money visible:¹³⁰ if “religious” people weren’t supposed to be upfront about money, and certainly not supposed to challenge money-making mechanisms by replicating them, then those mechanisms would continue to be taken for granted. The criticisms advanced by advocates of orthodox financial

¹²⁶ *The Times* depended on *Truth* and the Charity Organisation Society to compile these lists. See Roddy, Strange, and Taithe, “Charity Mongers.”

¹²⁷ Hollins, “A Note of Warning.”

¹²⁸ These debates permeate models of Black business. See Reshamwala, “A Black Utopia,” and Walker, *History of Black Business*.

¹²⁹ Bailey, “In Darkest England.”

¹³⁰ Herbert, “Filthy Lucre.”

services—did Army investors know where their money was going and what it was being used for—were the same questions the Army urged individual consumers, or savers, to think about critically: how was money raised; where did it go; who benefited; and how was wealth disbursed? For the Salvation Army, the wealth generated by savers in its services was redistributed to a collective good. While critics were appalled at its financial inefficiency, the Army did demonstrate that it was possible to make money from financial services and to do so without engaging in sharp commercial practices. And while some critics lambasted it for replicating capitalism, the Army advanced a critique of charity *and* capitalism: it wasn't enough to mop up problems generated by capitalism—a form of charity that served capitalism's beneficiaries—when charities could change the way capitalism operated and transform how welfare needs were met. As philanthropist and heir to a massive fortune (made from tea plantations) Francis Peek argued in 1886, the Salvation Army's efforts at *doing* capitalism to deliver welfare modeled how state philanthropy could operate to become self-supporting while empowering the citizens it was designed to assist.¹³¹ Moreover, the Army's efforts in these early decades to rethink how capitalism operated were not hugely out of line with those of the late Victorian labor movement.¹³²

The salvationism of the Army could be a barrier for would-be supporters to get behind its social work, although millions of working-class people did donate to Army welfare schemes.¹³³ For scholars now, blindness to the pervasive presence (and importance) of religion in late Victorian and Edwardian mentalities can obscure the meanings individuals invested in spiritual sacrifice,¹³⁴ but this risks marginalizing communities and individuals for whom these values held meaning. If we take the Army's vision (and those willing to invest in it) seriously, it is possible to see the Salvation Army as an early example of what cultural critic Henry Jenkins calls a "participatory" culture whereby political differences are overcome by finding "common ground," that is, by embracing a "civic imagination" that envisions the social contract between citizens.¹³⁵ In many ways, the Salvation Army did this by pitching its spiritual cause in pragmatic terms around ending capitalism's social inequities. While its model was ultimately rejected by the growing

¹³¹ Peek, "Salvationists."

¹³² Bailey, "In Darkest England."

¹³³ Roddy, Strange, and Taithe, *Charity Market*, 21–22.

¹³⁴ Allen, "Enchanting the Field."

¹³⁵ Jenkins, "Participatory Culture"; Jenkins, Shresthova, and Peters-Lazaro, *Popular Culture and the Civic Imagination*.

socialist movement, it was trialing ways of doing capitalism differently, and it attracted phenomenal monetary support from working-class people for its social vision, even from those indifferent to the Army's spiritual ambition. It developed a formidable array of social services internationally and transformed itself from being an object of ridicule into an organization the establishment had to take seriously. By the 1900s, Booth was patronized by the British monarchy, the *Economist* ran advertisements for the bank, the Army paid the £20,000 to register the assurance society in its own name (1904), and the bank was registered on a formal footing with the government as "Reliance Bank" (1901). In 2013, Reliance Bank was ranked the United Kingdom's most ethical bank and, while it did pay financial bonuses, these were radically less than any commercial competitor.¹³⁶ In exposing the flaws in orthodox capitalistic models, the Army encouraged consumers to discriminate through micro choices in order to effect macro change. If the Army's entrepreneurial initiatives were like those of cooperative movements, it differed in advancing a vision of capitalism where money was one currency and spirituality another. Taken to its logical (if idealistic) conclusion, the ultimate "Salvation Army Economy" would have been able to dispense with money altogether. In a sense, then, Salvation Army financial services represented a radical, if paradoxical, economic imaginary whereby ways of doing capitalism differently could both expose the capitalocentrism of industrial economies while proposing that capitalism could evolve to accommodate (and even replace) other currencies—beyond money—for public benefit.

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¹³⁶ Voted by the Move Your Money campaign, "The Ethical Bank that Offers Salvation." *Guardian* (October 26, 2013). www.theguardian.com/money/2013/oct/26/ethical-bank-reliance-coop-salvation-army.

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