Our twelfth ‘Portrait of the Month’ blog post celebrates James Sherman, founder of an early Mutual Society: an organisation designed to insure and protect members in times of hardship - in an era pre-dating Social Security.

Born to poor parents in London in 1796, James Sherman was so frail a baby that it was feared he wouldn’t live to adulthood. But by the age of 15 he had joined the Church, and in 1815 he began studying for ministry at Cheshunt College in Hertfordshire.

After graduating, he preached at various of the Countess of Huntingdon’s chapels, until accepting a call in 1821 to become minister at the Congregational chapel in Reading, where he remained for fourteen years. In 1835, Sherman then moved to one of the largest chapels in London, the Surrey Chapel, when petitioned by over 1,200 signatories to come to them as minister; and stayed there for eighteen years. And he must have been a gifted preacher: eighty-four people attributed their conversion to just one sermon he preached in 1837!

In the late 1840s, in an age far pre-dating any national social security system, Sherman became increasingly aware of the benefits, especially to the working classes, of a ‘friendly society’ or ‘benefit society’ – a trustworthy and well-run insurance scheme, where small weekly payments resulted in dividends returned in case of sickness, old age, or death. In 1847, he founded the Christian Mutual Provident Society, later the Mutual Provident Alliance, which was endorsed at the Annual Report of the Congregational Union of 1847, where it was
made clear that this would be a “beneficent and honourable association”, which “severs the baneful connexion between benefit societies and the public-house”. Unusually egalitarian in membership, the Society accepted men and women, and “classes higher than those for whose benefit such institutions have been hitherto generally designed” – the Annual Report makes it explicit that this includes ministers.

Sherman made sure that all initial expenses were met by himself and his friends; and after fifteen years’ operation, the Mutual Provident Alliance had received £110,000 in payments (and had redistributed £60,000 to contributors in financial need).

He was also an abolitionist and wrote the introduction used in several early editions of the key abolitionist story from the 1850s, Uncle Tom’s Cabin, by Harriet Beecher Stowe.

When his failing health required him to resign his charge, he moved to a small new chapel at Blackheath, but he was still unwell, and even spending winters abroad in Malta and Egypt in 1860 and 1861 – on his doctors’ advice – could not build up his health again. He died in February 1862.

Portrait by Frederick Loke.
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Helen Weller, Archivist
2022

Bibliography and Further Reading:
Obituary in The Congregational Year Book 1863 (p263-6)
With thanks to Diana Paulding for additional research.