

# American Coinage and Church Pews

by Rev. Richard W. Davies

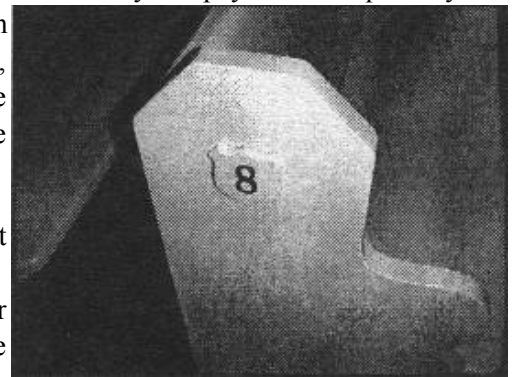
The American economy has come a long way from the time when fur traders used beaver skins, buck skins, tobacco and wampum beads as a system of exchange with native Americans. Traders from Europe wanted to use real coins in payment for the goods. So English guineas, German thalers, Dutch ducats, and Spanish doubloons, and pieces of eight became the standard coinage before the American Revolution. (In pieces of eight, one bit was worth 12½ cents, and two of them was a quarter of a dollar, hence the term "two bits." Later on, a buck skin cost a dollar, hence "a buck".)

Colonists produced various coins in copper, pewter, brass, silver and gold. A mint in Philadelphia was begun in 1792. The first coin to be made there was the half-disme (dime), today's five cents. The most popular coin for larger transactions was the half dollar. Congress approved the decimal system in 1785, but it would take until 1792 to have the dollar approved. In 1834, Congress put us on a gold standard. The California gold rush of 1848 triggered the start of a mint in San Francisco.

The first bank west of the Alleghenies, a branch of the Bank of Pennsylvania, came to Pittsburgh in 1804. One of the directors was Presley Neville, an early member of St. Luke's Church, who lived at nearby Woodville. He was the son of Gen. John Neville, and the Burgess of Pittsburgh. Other banks quickly were founded here, despite inadequate banking laws and the common practice of barter of the exchange of debts and credits without using cash. The War of 1812 caused a depression and some local banks failed due to haphazard paper and coinage use. As the Civil War approached, financial panic triggered the hoarding of coins and paper money. Postage stamps instead of small coins were used. The Bank Act of 1864 brought forth a new two cent coin, the first to bear the motto "*In God We Trust*," was minted. Financial order out of chaos began to emerge just as Pittsburgh's industry was beginning to boom.

After the Revolutionary War, the practice of paying the compulsory colonial tithe (or tax) to support a denomination in a state was ended. Church financing became voluntary. Church income, not surprisingly, dropped. A small church might be sponsored by a larger mother church. However, to bolster finances in most churches, the sale or rental of pews was adopted. Each year, usually on Easter Monday, parishioners were invited to rent a pew for the ensuing year, at a price set locally and payable each quarter year. In some places, an auction was held to permanently buy the use of a pew, which remained as real property and could be sublet or bequeathed. To maintain cash flow, churches could impose an annual fee on each purchased pew. The location of the pew affected the cost. In most churches, a small section of pews to the rear of the nave were left as free pews for guests and visitors.

When our present stone building was opened for worship in 1854 we suspect that pew rentals were used. The numbers at the end of each pew indicates this practice. However, in 1902 when the Rev. William E. Allen was the vicar, the exterior announcement board (often called the Wayside Pulpit) beside the front door listed the worship schedule and the declaration that



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