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THE
CHURCHMAN

NOVEMBER, 1888.

ART. I. — CLERGY PENSIONS AND INSURANCE,
ESPECIALLY IN THEIR BEARING ON THE
EFFICIENT WORKING OF PARISHES.

I SUPPOSE everyone knows examples of parishes which are suffering from the natural and inevitable decay of the Incumbent's physical strength—declining years must be accompanied by declining activity. The certain and the unavoidable ought to be provided for, not by casual efforts, but by a systematic arrangement. Sometimes, again, the most vigorous men wear themselves out before their time, straining themselves in the service of the Church beyond their physical capacities; such, we know, is often the destiny of the noblest men. There will always be a certain number of such cases amongst the clergy, and the higher the ideal of professional work the more frequent will they be. So from old age or from illness a proportion of the clergy become incapacitated every year, and ought to be provided for.

In most professions, retiring pensions are built up by regular subtractions from yearly income. In many professions such insurance is compulsory, as in the Indian Civil Service. In the Presbyterian Church, and, I believe, in the Free Kirk also, it is the same.

The need of some system of retirement for the Ministers of the Church of England is certainly pressing, nor are the difficulties in the way of establishing one by any means insurmountable. The inequality of clerical incomes presents, doubtless, one impediment; the freehold character of the benefices in our Church presents another; the disinclination of the clergy to act together presents a third. Such difficulties may account for the delay in devising some general form of clergy pensions, but they are not sufficient to deter

practical men from attempting to find a remedy for a very obvious grievance.

Most Churchmen would acknowledge, and the clergy would probably be the first to acknowledge, that as soon as an Incumbent is unable to perform the duties of his office, he ought to resign. A moral obligation lies upon him to do so. If this be so, a moral obligation also lies upon him to provide himself with the means of withdrawing from active service whenever that time comes. Few men, however, are good judges of their own efficiency, and public as well as private opinion revolts from the idea of compelling even the most inefficient of men to give up the means of subsistence, especially if those means are provided out of trust funds. "You can't turn a man and his family out into the world to starve." This *argumentum ad misericordiam* is universally applied.

The only businesslike way, therefore, of securing efficiency, or, at all events, of protecting the Church from the inefficiency of those who are past work, is to provide adequate retiring pensions. This consideration introduces the moral obligation of lay Churchmen. They are morally bound to see that the services of their Church are sufficiently supported. If a system of retiring pensions, then, be necessary for the due maintenance of Church services, it is for them to take care that such a system is established; and as it cannot be established merely by deductions from the yearly incomes of the clergy, it is for them to supplement the fund by augmentations. Work badly done is always dear at any price; the effect of spiritual work badly done can hardly be measured in pounds, shillings and pence only. These are the reasons why all Churchmen, clerical and lay, ought to promote a clergy pension fund.

How, then, can this be best done? Business, not charity, must be the foundation of the system. The actuarial principles upon which life pensions and insurances are effected are perfectly well understood in the present day. In order to strike an average, which is the first thing requisite, a large number of similar cases must be dealt with. The larger the better, because the greater the number of individual cases insured, the steadier will be the average. The fluctuations of units disappear in thousands and tens of thousands. The clergy number nearly 20,000. If every clergyman effected a life insurance, or bought a retiring pension, an invariable average would at once be secured. If the twenty thousand split themselves up into fractions, and work by dioceses, the security of numbers is lost, and the foundation becomes too narrow to support a perfect system.

Some people, impressed with the force of this reasoning, and desiring to take a short cut to the consummation so much to be wished for, have suggested that Parliament should pass an Act compelling the clergy to insure themselves and thus to provide retiring pensions. Such a proposal does not commend itself to my mind, if for no other reason than this, that Parliament has nothing at all to do with the matter. But part of the scheme which I desire to lay before the readers of the *CHURCHMAN* consists in the creation of a fund to augment the value of the pensions which the clergy could purchase for themselves; and this fund must be provided by the laity. Even if Parliament were justified in compelling the clergy to subscribe to an insurance fund, which I could never admit, it would be impossible to place the laity under similar compulsion. So I dismiss the idea of Parliamentary interference.

The Clergy Pensions Institution has been designed to meet the necessities of the case. The Institution is in the second year of its existence.¹ The second annual report shows that the number of beneficiaries already on the books is 1,613, the invested funds £20,000; the augmentation fund, that is to say the contributions of laymen, is £3,000. The Lower House of Convocation of the Province of Canterbury has approved of the plan, and stated, through its committee appointed to examine the subject, that "the method appears practicable and commendable." A committee of the House of Laymen has also made an elaborate report in favour of the plan. Several dioceses have passed resolutions in the same sense.

Next comes the question, How can the dioceses assist in the establishment and extension of this system, without interfering with their own autonomy? There are funds in most dioceses for objects kindred to the one I am describing. "Widows and orphans" funds exist in most dioceses; in some an attempt has been made to establish a retiring pension fund. But the diocese, as I have pointed out, is too small an area for a sound pension or life insurance system. If the assistance to be rendered is merely casual and charitable, then doubtless a diocesan committee would be able to deal with the local and personal circumstances better than an institution at a distance.

¹ Its secretary is Mr. John Duncan, Fellow of the Institute of Actuaries. Its offices are in Mowbray House, Temple Station, London, W.C. Its President is the Archbishop of Canterbury; its Vice-Presidents are the Bishops of London, Durham, and Winchester. The trustees are Lord Egerton, of Tatton, the Dean of York, and Thomas Salt, M.P. The directors are the Dean of Winchester, the Archdeacon of Durham, the Archdeacon of Kingston, Rev. Canon Blackley, Mr. Richard Forster, Mr. Jenne, Q.C., Rev. the Hon. Canon Augustus Legge, Mr. Stanley Leighton, M.P., Mr. F. H. Rivington; Hon. Edward Thesiger, C.B., chairman; Rev. Charles Robinson, vice-chairman.

But the plan I suggest is of universal application, based upon business principles. Apart, however, from the objection that the diocese affords too small an area for business purposes, there is another insuperable objection to the diocese, as compared with the whole Church, as the field of operation. The clergy migrate from one diocese to another. The impossibility of satisfactorily adjusting the claims of a clergyman upon the pension funds of a number of dioceses is too obvious to need illustration. Diocesan funds also fail to include chaplains in foreign parts, and clergymen who have served in India and the colonies. We must accustom ourselves to look upon the Church as a whole and to maintain its solidarity. But at the same time, the importance of diocesan co-operation must never be lost sight of. Diocesan funds may be most legitimately used to assist clergymen in straitened circumstances, desirous of providing themselves with a retiring pension, to pay the annual premiums. Again, diocesan benevolence may well be called upon in certain cases to buy retiring pensions at once for clergymen unable to do so for themselves. The Clergy Pensions Institution will be found a most convenient agency for both these purposes.

Now with regard to the Augmentation Fund. This fund arises out of the contributions of the laity, and is intended to be added to the pensions which are provided by the premiums of the annuitants themselves. Any person, indeed, can buy himself, either through an insurance office or through the post-office, a pension to accrue at a certain time. But the annuities thus acquired are too small to induce an incumbent to retire. The object of the Clergy Pensions Institution is to secure adequate provision for the retirement of a clergyman, without unfairly crippling his resources during his incumbency. Its terms must be better than those which an ordinary office can offer—an appeal is therefore made to the congregations of Churchmen to supply the necessary augmentation. It has been calculated that, if by means of the offertory or through our diocesan organizations, or by personal application to friends, neighbours, and parishioners, the small sum of £1 could be annually collected for every beneficed clergyman, an amount of about £20,000 would be placed at the disposal of the Institution for augmenting the pensions. Such a sum would probably be sufficient—such a demand would not be a very serious tax upon Churchmen.

The object of the Incumbents' Resignation Act was similar to the object of the Clergy Pensions Institution—namely, to place before aged Incumbents some sufficient inducement to retire. The Act has doubtless been useful, but it diminishes the income of the Church in the parish, and for an indefinite

period injuriously affects the incoming clergyman. The third portion of the income of a small living is often very insufficient for the maintenance of the retiring clergyman, and the remaining two-thirds are often insufficient for the Incumbent. This Act, therefore, cannot be regarded as an adequate remedy for existing evils.

At the present time the Church, whether in the midst of growing populations or in isolated and far-away country parishes, demands from all her servants strenuous effort. A worn-out sentinel cannot keep watch and ward. I value too much the independence which the freehold position gives to the clergy, to desire that any encroachment should be made on the life estates which they hold in their benefices. But I desire that they should be enabled to withdraw of their own free will from the responsibilities of office, whenever they feel themselves unable to fulfil them, without suffering the hardships of poverty or being compelled to live on precarious charity.¹

STANLEY LEIGHTON.



ART. II.—“ANOTHER COMFORTER.”

ST. JOHN XIV. 16.

THE word Παράκλητος, rendered in our Authorised Version *Comforter*, only occurs in the writings of St. John. It appears four times in the Gospel, ch. xiv. 16 and 26, xv. 26, and xvi. 7, and once in the 1st Epistle, ch. ii. 1. Wicliffe translated it uniformly in the Gospel by *Comforter*, but in the Epistle he gave the rendering of *Advocate*, and in this he has been followed by all the subsequent English versions, except the Rhemish, which has *Paraclete* in the Gospel. The Revisers have followed the authorised translation in their text, feeling that these familiar passages had so embedded themselves in English thought that they could not now be altered, but they have inserted a marginal note wherever the word occurs, to show that it has the double meaning of *Comforter* and *Helper*, and represents the same Greek word, “*Paraclete*.” Some have suggested a uniform rendering of *Paraclete*, but not being an English word, it is open to objection in a vernacular translation.

Bishop Lightfoot and Professor Westcott take the context in all these five passages as favourable to *Advocate* rather than “*Comforter* ;” but although the classical usage is con-

¹ The substance of this paper was read at the St. Asaph Diocesan Conference, in September.