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has of late years been brought into this Church of England. Nevertheless, we believe that the practice of Apostolic times and the revival of that practice in our own times bears a very important testimony against these innovating doctrines.

And we can hardly think that a charge of irreverence can justly be brought against a custom which Apostolic practice has certainly sanctioned, and which in the Scriptures of the New Testament is nowhere disallowed.

N. DIMOCK.



ART. IV.—CLERGY PENSIONS.

THE subject of pensions for the clergy has been so long under discussion that it is a relief to have it at last presented to the Church in a practical form, by the promoters of the "CLERGY PENSIONS INSTITUTION." And for this we are mainly indebted to the Rev. C. J. Robinson, Rector of West Hackney, and Mr. John Duncan, F.I.A..

Now that the "Form of Application for Admission" to membership has gone out to every clergyman in England and Wales, it may be worth while to sum up the arguments in favour of the establishment of such a scheme, and to explain the nature and object of this Institution, which proposes to deal with the question at once.

Briefly, the "Clergy Pensions Institution" is a scheme for increasing the endowments of the Church of England, with a view to providing for her clergy the benefit which is secured to officers in the Army and Navy, by the system of retirement on half-pay. The Church of England has no funds at her disposal at the present time for this purpose. Neither the Ecclesiastical Commissioners, nor the Governors of Queen Anne's Bounty, have any monies out of which they could legally grant pensions. Existing endowments are inadequate. If the incomes of the beneficed clergy were equalized they would only provide an average gross income of less than £250 a year. A thousand benefices offer an annual income under £100, and three thousand under £200. The incomes of the beneficed clergy are further reduced by the payment of a very large proportion of the stipends of seven thousand assistant curates; by a diminution of about 20 per cent. (or one-fifth) in the value of tithe rent-charge since 1880; and by the difficulty of letting glebe farms, and the low rent at which it is now alone possible to let them at all. Then there are but fourteen thousand benefices, and the clergy number twenty-four thousand. Of the beneficed clergy many have new

district parishes, in which they are dependent for their income on seat-rents, or on the offertory, sources which suffer by the long-continued depression of trade; and which suffer, too, when age or failing health interferes with the efficiency of the incumbent's ministrations in the parish or in the pulpit.

The only provision now made for the retirement of the beneficed clergy is under the "Incumbents' Resignation Act, 1871." The objections to that Act are—that it deals with the case of the beneficed clergy only; that it is practically useless for the four thousand of those who hold benefices of a less value than £200 a year; that it provides the retiring incumbent with his pension at the expense of his successor, who has done nothing to deserve to forfeit a third of his income, and whose work may be considerably hampered in consequence of his diminished means. It is clear that fresh endowments are needed to supply for the clergy retiring pensions which shall be adequate in amount, securely guaranteed, and claimable by every clergyman who has spent his life in the service of the Church as the reward of that service, and therefore due to him from the Church. The establishment of such pensions would confer a benefit on the Church of England generally. It would benefit the older clergy, by holding out to them the certainty of an income on which they could afford to retire when overtaken by age or infirmity; the younger, by opening the prospect of a more rapid flow of promotion. It would benefit the laity by making far more easy than at present the removal of infirm incumbents, to be replaced by younger and more active men. Above all, it would be an act of justice on the part of the Church to her ministers.

Let us examine the method by which the "Clergy Pensions Institution" proposes to meet the needs of the Church in this respect.

We observe that it is a method which has the approval of the Archbishop of Canterbury, who has accepted the position of President, and of a considerable number of our Bishops, amongst whom are such cautious and practical men as the Bishops of London, Durham, Rochester, and Worcester; and we are in a position to know that financially it has the sanction of the highest actuarial authority. We are further informed that in the first instance it will be registered under the Friendly Societies Acts, and will be in effect a Mutual Provident Society, under the administration of a Board of Directors of influence and business experience. The whole available funds, after meeting necessary expenses, will be devoted to the beneficiaries, there being no shareholders, nor capital, as in a Joint Stock Company. The main feature of the Institution is that there are two Sections, A and B, the former insuring

Deferred Annuities for the clergy in return for definite payments made to them on business terms; the latter proposing to increase these annuities in the case of the clergy who are, or who become, unbeneficed, by a pension derived from an endowment fund created by extraneous contributions.

The deferred annuities under Section A will be granted at exactly the same rates as those of the recently published Government Tables. No clergyman will benefit under Section B who has not become a member of the Institution under Section A; for *Self-help* is the fundamental principle of the Institution. If the laity of the Church are to be expected to do their duty, the clergy must also do theirs.

In order to meet the immediate wants of the clergy, it is intended to admit any clergyman in England or Wales under the age of sixty-five, who applies for admission at once as an "original member," on payment of an annual subscription ranging from £2 2s. up to £7 7s., according to the age of the applicant. Subsequently clergymen not joining under twenty-five years of age can only be admitted by purchasing a deferred annuity of £15, at the tabular cost according to their age; and the Directors will have full power to raise the terms in their case, if necessary.

The position of an "original member" is privileged, because up to the present the clergy have had no opportunity of qualifying for a pension. But the privilege is limited to the amount of the pension which he may hope to receive. The annuity which he can claim by virtue of the annual premium which he pays, will be the same as that which he could purchase at the Post Office on payment of the same amount, beginning at the same age—neither more nor less; but it is intended to allot the pensions under Section B so as to equalize the amount payable to the original members under the two sections together. The amount of pension which can be granted to all who may become beneficiaries in any one year will be determined every year by actuarial advice, and publicly declared. The pension so declared will be guaranteed to the beneficiary for life, either by the purchase of a Government Annuity, or by the hypothecation of the necessary portion of the funds of the Institution itself. It should be observed that as none of the annual payments of the clergy are applied to the purposes of Section B, the younger clergy are not placed at a disadvantage by the plan adopted for the benefit of "original members" of all ages. When the list of "original members" is closed, the normal condition will be at once attained, in which new members will be ordinaries under twenty-five years of age, who can qualify for a premium by the annual payment of £2 2s., to secure a deferred annuity of

£15 on reaching the age of sixty-five (premiums repayable at death before that age). In all other cases—viz., that of clergymen neglecting to apply now and applying later on, that of future ordinaries over twenty-five years of age at the date of their ordination, and that of future ordinaries who neglect to apply till they are over twenty-five years of age, the rule will hold good that they must buy a deferred annuity of £15 at the tabular cost according to their age, or on such other terms as the Directors may deem desirable. Should a member become permanently incapacitated for work before reaching the age of sixty-five, he may retire on such proportion of his annuity as he would be entitled to claim at his then age, together with a pension reduced in the same proportion; or should he retain his vigour, and desire to continue his duties and his payments of premium beyond the age of sixty-five, he would receive a larger annuity on his subsequent retirement, and the full amount of pension to which he would have been entitled at sixty-five under Section B. Provision is also made for the case of members who wish to reduce, or to discontinue, their payments; so that the utmost care is taken that the clergy should not, under any circumstances, be losers by associating themselves with the Institution.

The principal objections that we have heard offered to the scheme are:—1. That it is not compulsory; 2. That it makes no provision for widows and orphans; 3. That it is one more added to the numerous clerical charities; 4. That it does not take into consideration men's private means, nor the value of the benefices which they have held, in regulating the amount of their pensions; 5. That it does not offer sufficient advantages to the members.

We believe that these objections may be satisfactorily disposed of.

1. A compulsory scheme would need an Act of Parliament, in other words, would involve indefinite delay; and it could only be imposed on future ordinaries, and therefore would not come into operation for some thirty or thirty-five years after the passing of the Act.

2. Provision is already made for the widows and children of clergymen by existing charities, having an aggregate income of not less than £100,000 a year. No provision is yet made for clergy pensions.

3. The fund which the Institution proposes to raise under Section B is not more in the nature of charity than are the existing endowments of the Church. It is a righteous supplement to those endowments.

4. As a corollary from the above, the amount of the pension could not justly be made to depend on either the private

means, or the previous professional income, of the retiring incumbent. He has the same claim to the full amount that a retiring officer in her Majesty's service has to his half-pay, or a civil servant to his pension. In his case, as in theirs, it is allotted to him as the reward of service; the fact that he has served the Church for so many years of his life is alone taken into account. If a retiring clergyman feels that he does not need the pension, and declines to take it, it is an act of generosity on his part, which will operate to the benefit of his poorer brethren; but if he feels that, being justly entitled to it, he desires to claim it that he may use it as he pleases, he wrongs no one, and no one has a right to complain. The equal right to claim the pension is of the essence of the scheme. The question whether an incumbent availing himself of the Incumbents' Resignation Act would be qualified to draw a pension from the Institution, as well as from the benefice which he has vacated, would require careful consideration. The permission to avail himself of both sources of income would, however, have the advantage of increasing the inducement to retire, and so expediting the flow of promotion in the Church.

5. In adopting the Government Tables as the basis of the deferred annuities which it proposes to purchase for the clergy, the Institution aims at absolute security. The annuities themselves are small, because the scale is that by which the premiums are returnable in case of death; and this scale has been selected in deference to the expressed wishes of the clergy themselves, and for the benefit of their families. But though the annuity purchased by an annual subscription of £2 2s., may be small, members are at liberty to pay any larger premium they please to secure a larger annuity; and it is the pension to be added to the annuity which, it is hoped, will constitute the principal portion of the income on which an aged clergyman will have to depend on his retirement, and which no ordinary insurance office can give him. Considerable sums of money have already been offered to found the Pensions Fund, and there can be little doubt that when wealthy and faithful Churchmen realize the benefit which the Institution is calculated to confer upon the Church at large, they will come forward readily, and contribute largely towards this supplementary Church endowment. That the clergy themselves are alive to the advantages of the scheme is proved by the fact that before the end of January more than a thousand had applied to become "original members."

To sum up the advantages of the "Clergy Pensions Institution." It suggests a method by which adequate pensions may at once be secured to the aged and infirm clergy of our Church;

it offers absolute security ; it is not dependent on the number of members, but will work as beneficially for twenty as for two thousand ; it is no new charity, but a scheme for doing justice to the clergy ; it entails no inquisitorial examinations into the means of the beneficiaries ; it is national in its scope ; it will welcome co-operation from existing Diocesan and General Clerical Charities ; it establishes the two principles of self-help on the part of the clergy, and of the claim which the Church has on the laity to promote the efficiency of the ministrations which she offers them.

A large field is still open for the operations of the clergy charities, and it is much to be hoped that their administrators may see their way in the future to confer a benefit on the Church generally, by assisting the clergy whose means are limited to insure for deferred annuities of a larger amount than that which an annual payment of £2 2s. can secure ; and that parishes and congregations may be induced to aid their clergy in the same way ; while societies like the Additional Curates, or Church Pastoral Aid, Society might impress on the younger clergy the obligation of making some provision for their later years, by insisting on membership of the Institution as a qualification for the reception of a grant. Above all, we must look to our Bishops to bring the matter before their candidates for ordination, and, so far as they legally can, to stipulate with incumbents who give titles that the payment of the qualifying subscription to the Institution shall be included in the stipend which they undertake to give. By this means an important reform would gradually be effected in Church finance ; those objects which the Institution has in view for the benefit of the whole Church would be attained ; the clergy would be provided for in their old age ; the flow of promotion would be accelerated, and the laity would be secured against inefficient ministrations.

AUGUSTUS LEGGE.



ART. V.—PERSONAL RECOLLECTIONS OF ALGERIA.

AS a general rule, the people who visit Algeria are probably in search of a health-resort either for themselves or others. As a winter residence, it has unquestionably many charms. At the first sight of Algeria, one feels that all its surroundings indicate a state of things as regards climate quite unlike anything which the visitor had ever experienced before, at least in any part of Western Europe. He feels that