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with—when some species of immolation is necessarily involved in the sacrifice of a body that is broken, when adoration is paid to the body of a Divine person, supposed to be in the elements of bread and wine, but which is in heaven, and is consequently open idolatry, to be abhorred of all faithful Christians—silence is culpable, and apologetic words are out of place. A holy indignation sets on one side disgraceful compromises, and the mincing, soft, betraying strains of a spurious charity.

A. NORTHERN CHURCHMAN.

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#### ART. IV.—CLERICAL INCOMES.

THE present condition of clerical incomes is, we are convinced, not merely a matter of anxiety to the clergy; it is one of serious interest to the laity also. The hopes that had been entertained that rents would rise, glebes be re-let, and tithe regain its proper level, have not been realized. We are told that this is the worst year the farmer has known in the half century. Trade in many quarters is depressed, and, as the corn averages have been sinking lower and lower, a further shrinkage in clerical incomes appears to be inevitable. It would seem that we have not yet touched the bottom; and some may even think that the only form of consolation applicable to our circumstances is that current among the students at Yale: "Cheer up! there is worse to come!" I do not share this view. There are sufferers amongst the clergy; but on all sides there is a desire to relieve their sufferings. Only let it be remembered that the clergy are not paupers; and I do trust that no scheme will be advocated which shall hurt, in any degree, their proper pride or impair their spirit of independence.

For the sake of clearness, I will divide what I have to say under three heads:

1. How the clergy can help themselves.
2. How the clergy can help each other.
3. How others can help the clergy.

In dealing with the first point, it should be recognised as a fact that there is probably no time in a clergyman's career (unless he be exceptionally fortunate) when he is likely to be better off than at its commencement. While the incomes of the *beneficed* clergy have fallen, the stipends of the *unbeneficed* (while young) have risen. Forty years ago the ordinary stipend of a curate rarely exceeded £100 a year; now

even a deacon may receive £120 or more. I do not say that it ought to be less; but I do say—or rather, common prudence says—that, being what it is, it affords an opportunity for some measure of self-help.

Now, there are two periods in life when the stress of small means is most severely felt: (1) when children have to be educated; and (2) when a man's vigour has begun to give way before the infirmities of age.

Of course, if a clergyman, from whatever motive, holds *determinedly* aloof from matrimony, he need not trouble himself about the earlier of these periods. It may be enough for him, in the interests of the Church to which he has devoted himself, to make some provision for old age. This he may readily do by joining the Clergy Pensions Institution. As I might be thought to regard this scheme with a parent's partiality, I will quote from one of the leading Church newspapers. The *Church Times* (May 27, 1892) says: "In time we may expect that no man will be ordained unless he invests a certain amount in the Pension Fund; and his subscription might very properly be deducted by the vicar, so long as the curacy stage lasts, and paid over to the fund. A pension of £60 a year would enable some men to retire from a living when too old to perform the duties, or at least give them a chance of employing an assistant." To this I may add, that if the money invested be not taken back in the shape of a pension, it is not lost to the insurer. It is still, with its accumulated interest, his own. He may leave it to whom he pleases; he may employ it to lay that spectre known as "Dilapidations," which haunts the pillow of many an aged incumbent. But, as a rule, the clergy do marry, and the people love to have it so. In view, then, of that probable contingency, let him as quickly as possible insure his life, and not rest content with that single act of forethought. Let him make himself acquainted with those modern developments of the insurance system—especially Endowment and Education policies—by which, at a comparatively small outlay, means may be furnished for the education of his children and for their advancement in life.

My first point, then, is this. The junior clergy, if they make the effort sufficiently early, can do something in the direction of self-help, which, if done, will not merely be to the advantage of themselves, their families, and the Church, but will win the respect of the laity, and enhance the claim on their sympathy.

2. How can the clergy help each other? I think the older clergy can do something by discouraging among the younger those improvident marriages which are a fertile source of

clerical distress. In spite of their special familiarity with the Prayer Book admonition the clergy are often guilty of taking marriage in hand "unadvisedly and lightly"; and while a married clergy, with well-ordered homes, are a blessing to a parish, they cease to be so when the home is one of disorder, the children neglected, and the parents harassed by debts and difficulties. The wealthier clergy may also do something by setting an example of simple and unostentatious living. The age of prince-bishops is gone; the race of "squarsons" is well-nigh extinct, and the "bloated pluralist" exists only in the imagination of the political Dissenter. But gone also are the parsons "passing rich on £40 a year," and the men like "Wonderful Walker" in the Lake district, who brought up a large family on half that income. There is a mean—a golden mean—which it is important to observe and which we can help each other to keep. We must think also of those who are to succeed us in our benefices. We must not hamper them with impoverishing legacies in the shape of costly greenhouses, extensive pleasure grounds and outbuildings, and with those mortgages that shake one's faith in the Bounty of good Queen Anne. Above all, we must avoid inflicting on them the wrong, the injustice, that arises from paying out of our own pockets those Church expenses which it is the duty—may I not say the privilege?—of the laity to defray, and bearing alone those parochial burdens which others ought in all fairness to share with us. We may gain a temporary popularity by such ill-judged generosity, but it is at the expense of the Church. In helping our brethren in these ways we shall also help to remove that reproach which is sometimes brought against our Church—that none but men possessed of private means can in these days afford to accept her benefices.

3. And this leads me to the last division of my subject: How the clergy are to be helped by others.

In this matter we naturally look to the Bishops as to those who both know the wants of the clergy and have the chief power to influence others towards supplying them. The clergy—especially the most needy of them—shrink from making public the worst features of their case. But the official returns which are in the Bishops' hands are explicit enough. They disclose in the most matter-of-fact way the crippled condition of the resources of the Church, and that the clergy *must* suffer therefrom is an inference that all might draw and, with their Lordships' help, would rightly draw. Their mandate would unlock our lips, which, for various reasons, have, hitherto, kept silence on this matter. Publicity of duly authenticated facts is of the first importance.

As to the mode of increasing the incomes of the beneficed

clergy through the contributions of the laity, permanent endowments seem to be—in most cases—out of the question. The amount of capital that would be required for such an operation forbids us to think of it.

But might there not be raised, year by year, an adequate fund, made up of donations and subscriptions and other offerings, and placed at the disposal of such a committee as that which deals with the Diocesan branches of the Clergy Pensions Institution? Into this fund I should like to see all the clerical charities of the dioceses ultimately absorbed, and out of it grants made towards the incomes of the poorer and older clergy, whether beneficed or unbeneficed, and likewise towards life-insurance and the education of children. The former grants would mean the satisfaction of the claims of justice; the latter the exercise of Christian sympathy.

This, then, is in outline the plan which I venture to suggest to the consideration of the authorities, and—as a last word—I would say that whatever is done in this or in any other way to relieve the existing distress, must be done not only with delicacy and discrimination, but so as not to discourage the exercise of that common prudence which every citizen—clerical as well as lay—is bound to practise.

I do think that in every case some measure of self-help should be required; for, of this I am sure, the claim of the clergy on the generous sympathy of the laity will meet with the readiest recognition when it is seen that they have done what they could to meet the difficulties which they bear so patiently, and that relief from the pressure of anxiety does not mean careless dependence on others, but more work and better work—better because more hopeful—done for the glory of God and the service of man.

C. J. ROBINSON.

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#### ART. V.—CHOLERA.

*Notes of "Lectures on Cholera" delivered at Gresham College.*

BY E. SYMES THOMPSON, M.D., F.R.C.P.

#### IV. THE PUBLIC PREVENTION OF CHOLERA.

THE dangers of amateur prophecy and the chances that the amateur prophet will in the course of a shorter or longer time be exposed to ridicule are both of them so great that the writers of the present series of papers felt somewhat uneasy, lest their declaration that cholera would again show itself this year would prove to be false, confident though they were that