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THE CHURCHMAN

OCTOBER, 1880.

ART. I.—THE DISESTABLISHED CHURCH OF IRELAND.

I. FINANCE.

1. *Reports of the Representative Body.* Hodges, Foster & Co. Dublin: 1871-80.
2. *Parliamentary Reports of the Irish Church Temporalities Commissioners.*
3. *The Irish Church Directory.* 1871-80. Charles & Son, Dublin.
4. *Statement at Lambeth.* T. P. CAIRNES, Esq., J.P. Charles & Son. Dublin: 1877.

FOR ten years the Church of Ireland has now been disestablished and disendowed. She has had to perform a task which had scarcely a precedent or parallel. Christians had often forsaken existing churches, and organized themselves anew; but they did this in obedience to some powerful impulse or conviction of their own, which guided their councils, and showed them what to aim at and to avoid. And when missionaries founded new churches in heathen lands, their work grew upon them: they began with a handful of converts, and their experience increased with their responsibilities. It was otherwise with the Church of Ireland. She entered upon her new career reluctantly and with aversion. She did not emigrate from her ancient pastures, but was exiled. And a constitution and a code were demanded offhand for unknown emergencies, and for a Church already of full age, not the more elastic through its venerable associations, and co-extensive with the island. This problem had to be solved by representatives chosen without any clear knowledge of what their bearing would prove in such a crisis, yet every foolish and angry word of these was as mischievous, and dis-

Difficulties
of the
Church's
task.

credited the Church as far, as if it had been possible to test beforehand the temper of any one of them.

Nothing, indeed, was more striking in our early deliberations than the anxiety with which every new speaker was watched, the surprising difference between men's expectation and the result, the failure of great preachers in debate, the creation of new reputations, the utter uncertainty, for a while, how men would behave and vote. It should not be forgotten that our first synod was elected for three years, with only the experience of one session of the Convention to guide the voters.

Another and a very grave danger has been so happily surmounted that many persons have never known of its existence. The bishops and senior clergy were the natural leaders in our debates. Nothing could be enacted upon which they imposed a veto. But neither the prelates nor the beneficed clergy had any personal interest in the success of the new system. Incomes larger than it could bestow were already secured to them. The habits of life and thought which had won success under the Establishment were naturally the first to recoil from change. As long as men are human, elderly persons who have won great prizes will be *laudatores temporis acti*, averse from what is new, even when it is most necessary, and ready to quarrel over the details of even what is seen to be inevitable, if it be an innovation. Thus the very class upon which everything depended could not be pressed forward either by selfishness or by enthusiasm. What is more, a very powerful motive was always tempting them into opposition, for no clergyman, beneficed before disestablishment, could be subjected to any legislation against which he would lodge a formal protest. Not doing this, he put his neck under the yoke. The love of independence, the uncertainty of the action of our new courts, countless vague apprehensions on one side, and on the other the impossibility of loss, in fact, every selfish consideration urged the clergy to protest consistently against all that the Church would do. And there were some who apprehended that in the smoothest water and under the brightest skies this rock alone would ensure our shipwreck. But the issue has gone far to prove (what is a real evidence of the faith) that if the *homo naturalis* be, as he frankly confesses, a selfish animal, then the *homo spiritualis* is a distinct species. For no class contributed such laborious intelligence and self-denial to mould the disestablished Church, as the class in whose persons alone the Establishment still survives. In every diocese in Ireland honorary secretaries, treasurers, clerical members of the Representative Body, of the Diocesan Court, of the Council and of the Board of Education, are chiefly men who hope for nothing from the organization to which they contribute con-

stant and unobtrusive labours and no small outlay. We who are of the new system do not see how these men are to be replaced, even when the first and most extreme pressure is at an end. We, whose votes upon the whole were given to the winning cause, are filled with admiration and reverence as we remember how its most resolute and formidable opponents yielded up everything but vital convictions when the future of their Church was in danger of being compromised, and obeyed her decisions at a sacrifice that was most painful to themselves. The ablest anti-revisionists in the General Synod were men who now read the revised Prayer-Book every Sunday, because they are loyal Irish Churchmen. Of these facts no reporter makes a note, yet they are infinitely more significant than any random and heated utterance, repented of and retracted on the spot, which made the round of the newspapers of England, and estranged from us many sympathies and prayers. Persons who judge of the tone and temper of the Irish Church by such extravagances are like the American who wanted to visit Siam, because he understood that all the people there were twins.

There were more serious reasons than the too swift flight of an angry epigram why the Church of Ireland and its actions are imperfectly understood in England. Bitterly Misunder- hostile statements had just been widely circulated stood in as part of the machinery by which our establishment England. was to be overthrown, and prejudices, once excited, do not quickly pass away. Perhaps it has not occurred to English Churchmen to correct their judgment of those romances by their knowledge of the "facts and figures" that are now being hurled against their own altars. Again, there is said to be some unwillingness to observe that a disestablished church can work well. The precedent is unwelcome. But it is always wiser to know the truth than to conceal it, and indeed the circumstances of the sister churches are too unlike for an argument from analogy.

Nor has England naturally heard the best report of us from the clergymen who have left us. Here it is most important not to be misunderstood. The outcry against compounding clergymen and "the three C's" ("commuted, compounded, and cut?") has often been cruelly unjust. Composition, not excessive in quantity, was beneficial to the Church herself. To many individuals, without fault of theirs, the new system was distasteful. Many excellent clergymen found that under it their special qualifications would have little scope or recognition. It was well, therefore, both for them and us that they should promptly seek a new sphere in which their energies would have play. But we could hardly hope that their report of us would be very sympathetic, since defective sympathies were what led them to another shore.

We are entitled to claim a large allowance for all these circumstances, when English Churchmen come to ask what the Irish Church has done. It is whispered, indeed, that we have contented ourselves with spoiling our Prayer-Book and reducing Episcopacy to a nullity, which assertions will be treated in another Article. But if only these heroic operations had occupied us, financial difficulties would before now have abolished the Church of Ireland, since more than two-thirds of our parishes are already more or less indebted to the new system, and have had appointments made since disestablishment. Let us try then to understand the monetary position.

Finance. It is asserted that after disestablishment so much money was given back to us that disendowment became a mockery, and our Church was left almost as affluent as ever. From our former property, however, a million of money has been already spent upon intermediate education, a million and three hundred thousand pounds upon pensions for the teachers of Irish national schools, and a million and a half to relieve the acute distress of last winter, which some persons have found it convenient to call a famine. And the very people who declare that disestablishment is a mockery and the Church has lost nothing, are the loudest clamourers for other millions of the plunder.

In truth, while the Commissioners treated individuals with all the consideration in their power, the Act could scarcely have stripped the Church more completely, unless the flesh had been torn off with the raiment. Of disestablishment we need not complain. How much soever some of us lament it, as a national abandonment of truth, we admit the competence of the State to divorce us, since it was pleased to do so. If the unbelieving husband will depart, let him depart—but let him not carry off his wife's property with his own. We say that the State disendowed us of what never was our dower from the State. Not only were the tithe rent-charges appropriated, but even the glebe lands were taken. Two thousand two hundred of our burial grounds, with the sacred associations of hundreds, or even of a thousand years, are now in the grasp of Poor Law guardians and Boards of Health. The graves of St. Patrick and St. Columkille have been secularized. Ancient churches, coeval with Irish Christianity, are now the property of restorers, and Irish restorers, who have made some of these "national monuments" as charming, with fresh stones and mortar, as if they were only five years old. In fact they are as good as new. Only the one thousand six hundred and forty-eight churches which were in actual use, and such graveyards as touched them without the intervention of any public way, were restored to us after undergoing the rite of confiscation. They could scarcely have

been retained without disturbances. Nearly all had been built by us (even since our National Church reformed herself) and the rest would long since have crumbled but for our loving care, and an expenditure continued through centuries.

The very glebe-houses were seized. It is true that we repurchased them upon good terms. Some were in places where no civilized gentleman would consent to bring up a family, except for the love of God and his Church: many had been rebuilt within the last few years, and the rest had been restored. It is no wonder that we recovered them at a price which, to us who needed them, was advantageous; the surprise is that one penny should have been exacted for houses which were built by former incumbents, out of their own yearly incomes. The State had never given us one of them: we ourselves had long since paid for them; and we have now paid for them, this second time, to the Temporalities Commissioners, in round numbers, five hundred thousand pounds.¹ Nearly half of this money has been contributed by parishes or by generous individuals (besides more than thirteen thousand pounds spent upon repairs and improvements), and for the balance a rent is charged which saves the Church at large from loss, while the clergy have good houses—sometimes, indeed, so good as to be an incumbrance—upon very moderate terms.

We received half a million as compensation for private benefactions and endowments of so recent a date that no principle, except that of barefaced and open pillage, could pretend to lay hands upon them. In the same way, a second sum of twenty thousand pounds was paid for certain proprietary churches. The bulk of this money has been allocated to particular places, and none of it can be called re-endowment by the State.

But whence come the vast sums which have been transferred to us by the Temporalities Commissioners—rather more, excluding what has just been stated, than seven millions sterling?² How did we obtain this great capital, the very mention of which creates a prejudice against us?

¹ £499,589 16s. 10d. The English reader should perhaps be informed that "the Commissioners of Church Temporalities" were gentlemen of high position appointed by the State as its agents in all the finance of disendowment. The Church elected "a Representative Body" to act on its behalf in these transactions, and the Representative Body now hold a charter, and act as our trustees in all matters of finance. They possess no legislative power whatever, and, as far as their trusts leave them free, are controlled by the General Synod, which elects thirty-six of them. The number is made up to sixty by adding the twelve bishops and twelve co-opted members.

² The gross total being £7,577,477; from which the above £520,000 is to be deducted.

We got it as any one may raise money who has an annuity to sell. We released the State from its obligation to pay the life annuities of a whole generation of bishops, incumbents, and curates. We became responsible for yearly payments, which the State had undertaken, of almost six hundred thousand pounds.¹

Out of the seven millions and a-half, four millions and three-quarters have already been paid away, and against the remainder there are annuities still existing of more than two hundred thousand pounds.

The transaction was as follows :

When it was seen that our Irish clergy, with whom the State was so anxious to part company, should still, by reason of their vested interests, draw State payments for a whole generation, it was sought to transfer to the Church the task of paying them. Along with the obligation would be transferred the sum which would exactly meet the annuities, if it were promptly invested so that every shilling, until it was demanded by the annuitant, should bear interest at the rate of three-and-a-half *per cent.*, and provided also that the average annuitant would have the good taste to live no longer than Mr. Finlayson's table of longevity instructed him that he ought to live. Upon these conditions the last annuitant should spend upon his last draught of medicine the last penny which we should have thus received in trust. If he were generous enough to die three months sooner, the Church would have gained a quarter's salary ; but if he selfishly survived the allotted period she would be a loser by his annuity through the remainder of his life. What would she gain then by taking this responsibility off the shoulders of her spoilers ? She would simply gain whatever interest, over and above the stipulated three-and-a-half, she could obtain for the capital while it was yet in her custody. Thus stated, the adventure was not inviting. Not one penny was to be allowed us even for office expenses. The clergy were unwilling to relinquish their Government security. Eminent actuaries trembled lest so temperate and exemplary a body of men should set Mr. Finlayson's tables at defiance, and live, and demand pensions, long after they had eaten up the stipulated sum.

Finally, a compromise was arranged. A sum of five *per cent.* was allowed for office expenses, and seven *per cent.* more to cover the double risks of longevity and bad investments, but only upon the strict condition that three-quarters of the clergy should exchange the unrivalled security of the British empire for the untried credit of a struggling Church. Irish Protestants are proud to remember that two thousand and fifty annuitant clergy-

¹ £592,892.

men made this venture for their Church, while less than ninety clung to the national security for their daily bread.

This is the transaction known as commutation, and thus we received the money, charged with liabilities, by which romantic journals like the *Times* declare that we are "re-endowed." The result might have been a serious loss. In the hands of moderately capable men it would probably have been a slender gain, to set against immense anxieties.

But the men who came forward, at the call of the Church of Ireland, to direct her finances, were much more than moderately capable; and it is to their priceless services, given ^{The Repre-} without price, that the remarkable success of this ^{sentative} great operation must be ascribed. The very first ^{Body.} financial authorities in Ireland—great calculators from the University, great bankers and lawyers from Dublin, great manufacturers and men of business from Belfast, Drogheda, and Cork; Orangemen and Home Rulers, and persons of every intermediate shade in politics—consulted anxiously upon every question that arose. The greatest of English railway boards and chambers of commerce could not match the trained financial intelligence of the forty-eight elected and co-opted members of the Representative Body of the Church of Ireland.

About two years ago, some rash correspondence in the *Guardian* excited alarm about their investments, which the General Synod resolved to put at rest by appointing ^{Safety} an independent committee to investigate the matter. ^{of their} It was then shown, indeed, that the whole truth ^{operations.} had not been made public, for their securities had been rising in value so greatly as to make a difference in their favour of many thousands of pounds, for which no credit had been taken, because it was thought undesirable that their balances should rise and fall with the Stocks list. But there was not a solitary investment to which the most cautious banker could object.

The gratuitous services of these gentlemen not only saved us a great part of the percentage allowed us for expenses, but gained a very important profit on our investments. ^{The profit} We have seen that if our money were invested at ^{of com-} three-and-a-half *per cent.*, it should last exactly as ^{mutation.} long as the calculated life of the last annuitant. Any higher percentage, therefore, would remain as profit. Nor should the State grudge us any such advantage, since it procured the money at a quarter *per cent.* less than it charged us; gaining, as would appear, about nineteen thousand pounds by the difference. Our gain was greater.

Landowners paid off their creditors, and took more than three millions of our money at four-and-a-quarter *per cent.* We hold

nearly three millions of British railway debenture and preference stock, and our investments, taking one with another, bear interest at the rate of £4 8s. 6d. *per cent.*¹ It is very plain that we owe this profit, not to the nation, but to the able labours of our laity and the enterprise of our commuting clergy.

One only gift we received from the nation, and it has proved highly valuable. That boon was Time. If all our parishes

“Time is money.” had been simultaneously cut adrift as the chimes rang for the new year 1871, perhaps it would have gone hard with us. But when the right of the existing clergy to receive their incomes for life was recognized, their obligation to do duty for life, as a condition, was not forgotten. They continue to be so bound, although a grievous hardship is thus inflicted upon many junior clergymen, who must work as hard all their days now, for their present pittance, as when all the prizes of an Established Church were theirs in reversion. Their stipends, indeed, are not snatched from them. But if a medical man, an officer, or a barrister, were forced to continue practising all his days, with only the same remuneration for his matured intelligence which he received during his novitiate, that would not be deemed a sufficient compensation. And a clergyman is worse off, because he cannot renounce his profession, and seek a new career. The position of a curate, or minor incumbent, who does not find favour under the new system of patronage, is indeed a pitiable one, and it was hoped until very lately that some redress might have been granted by Parliament, which inflicted the injury. For the parishes, however, this arrangement was a good one, since they were practically disendowed only when they lost the clergyman who held office in 1870. And he could only vacate it by death, or with the consent of the Representative Body, which is readily given in cases of promotion.

But some clergymen were restless ; some were hopeless of the future ; some had prospects elsewhere. With these the Church makes the bargain known as composition, which releases them from all obligation to serve, with a certain portion of the money which would otherwise have paid their salaries. An aged clergyman takes with him all but a small proportion, because he would in no case have rendered a long term of service ; a young clergyman leaves more behind, because he is purchasing release from protracted duty ; but what the

¹ It has been shown that, out of the seven millions, less than three remain ; and it may reasonably be objected that we have still more than six millions invested. The balance consists chiefly of private endowments and the hoardings of the Diocesan Schemes, which will presently be explained.

Church retains in either case is counterweighted by the duty of at once paying a successor; and the true gain by composition is not money, but a prompter amalgamation of parishes, a consequent economy of labour, and relief from the reluctant ministrations of men whose hearts were elsewhere.

Hitherto we have been concerned with the successful financial operations of the Representative Body. But meanwhile the Church had not been idle, nor seeking a re-endowment without cost, from the ingenuity of her trustees. The diocesan schemes.

It was urged upon the parishes that the lifetime of their annuitant incumbents was a respite, during which they were bound to store up something for the future. Means were suggested by which certainty could be given to their arrangements; for although no parish could say whether its breathing-space would last one day or twenty years, yet if the Churchmen of each diocese would pay into a common fund, the chances might be equalized as in an insurance office, and a larger stipend secured in perpetuity than it would otherwise be possible to reckon upon. Taking one diocese with another, an immediate payment of one hundred a year continued for ever secures a stipend of one hundred and seventy-two pounds from the time the new arrangement begins to operate. And this payment will ultimately be increased from those profits of commutation which have just been explained.

To this proposal a vigorous response was made. It was agreed to reduce the number of parishes from 1,542 to 1,227, and 1,070 banded themselves into "diocesan schemes"—for so these mutual guarantee societies are called. It is a striking fact that, of the salaries thus contracted for, sixty-eight *per cent.* are already being drawn.

Some of the remaining parishes have been re-endowed by private liberality, and some from the half million already mentioned. A few have chosen to insure their incumbents' lives rather than to join a scheme; and it must be owned that some have subscribed for so paltry an amount, and others are so extensive in area, and so undermanned, as to be a source of the gravest anxiety; while there remains a *residuum* of about a hundred pauper parishes, which must either go down utterly or be sustained by the generosity of others. The great bulk of the parishes, however, have risen manfully to meet the crisis. During the last four years (including the year of distress, which some call famine) an average of more than £116,000 *per annum* has been paid to the representative body for these schemes, and for other purposes seventy thousand pounds a year besides.¹

¹ In the diocese of Tuam, stricken at once by persecution and by the nearest approach to famine which has afflicted any part of Ireland, the

During the last ten years of disestablishment, the Representative Body alone has received, as the free-will offering of Irish Churchmen, two millions one hundred thousand pounds.

It is true that revenues derived from voluntary sources must always be precarious, and to some extent will always actually fluctuate. We are not blind to this evil, but it was not of our seeking, and the hoardings of each diocesan scheme are at least a mitigation of its worst effects. It is something, however, that our parishes have pledged themselves to secure, through these schemes, a future stipend of £234,682, while our private endowments amount to about £31,500, and a return has been printed of "other sources" of income, amounting to £27,350, making a total of £293,532. This will leave a comfortable margin, after providing an average income of £210 for 1,227 incumbents, and £120 for 211 curates.

The task is more than half accomplished of providing a permanent endowment for our bishops, larger than any unendowed church of our communion has attempted, and quite equal to that of the new English sees. And some steps have been taken towards the creation of a few prize-parishes.

But this is only a portion, and probably the smaller portion, of what has been accomplished during these ten years. In Dublin,

Other every stranger visits a magnificent cathedral and outlay. synod hall, of which the former has been restored and the latter built by a single noble-hearted Churchman, at a cost of not less than £180,000. The city of Cork is crowned by the triple spires of another new cathedral, for which £100,000 were subscribed by the Churchmen of that diocese. In Tuam a minor cathedral has been consecrated, and in Kildare, Waterford, and elsewhere, cathedrals have either been restored or are now in the hands of skilful architects. It must not be denied that in some rural districts the due maintenance of the fabric of churches will soon become a grave difficulty. But everywhere, except in the remotest and poorest spots, the parishioners have taken a new interest in the sacred structure since their responsibilities were so rudely brought home to them. In forgotten by-places of Dublin, large sums have been spent upon the oldest and gloomiest churches. In the city of Cork, not less than £24,000 have been collected for rebuildings and improvements. In Belfast and its immediate vicinity, the process has not been checked for a moment, which was already going forward, of providing for the enormous increase of population by a systematic work of church-building and endowment.

receipts of the year ending with last December are greater than those of the previous year by £647: other dioceses have also shown a substantial increase.

It is impossible to divide the money which was already given or promised from that which has been raised since 1870, but it is certain that no part of Ireland has ever witnessed so vigorous and successful an attempt to deal with the lapsed masses. The Church accommodation has been far more than doubled; a greater permanent endowment has been created than was swept away; of the older churches scarcely any remain unrenovated, and a good number of handsome glebe-houses have been either built or purchased. It would not be impossible to thread one's way from Belfast to Dublin through a succession of parishes, in every one of which the same work has gone forward; while the southern province has not been at all behind.

The total outlay upon such work cannot be ascertained, but every one who has watched the process knows that the aggregate would be startling. Church officers are maintained just as usual (except the obsolete parish clerk), and Church music has certainly made some sadly-needed progress.

A great number of new glebes have been built, under the Glebes Loans' Act and otherwise.

By our thirty-six Diocesan or County Orphan Societies, we maintain 2,990 orphans, most of them comfortably boarded in respectable families of their own class, and this, at the modest average of £10 per head, represents in the decade a sum of £299,000. For the evangelization of Ireland (chiefly through the Irish Church Missions and the Irish Society, with their schools, and the Scripture Readers' Society), we have given about £130,000. To the two leading missionary societies we have subscribed £87,500, besides helping the South American, the Spanish and Mexican, the Colonial and Continental, and many other societies. Upon the maintenance of religious education in the primary schools we have spent, at the lowest computation, £25,000.

It is impossible to say how much in our altered circumstances has been given from the offertories to the local poor: in the parish which the writer knows best it has been more than £2,000; and although this is an exceptional figure, the aggregate of the country would doubtless show a very great sum of money.

Taking these figures into account, remembering that the Representative Body's accounts do not include nearly all those large benefactions by which the private endowments above-mentioned have been created, and that very little passes through its hands of the £27,000 *per annum* derived from "other sources," and glancing at the Christian Knowledge Association, the Jews' Society, the Bible Society, and about seventy others to which we contribute more or less, it may be asserted with the utmost confidence that the estimate, made with some authority, of

another two millions sterling, besides the two millions paid to the Representative Body, is very much within bounds. And it thus appears that during the period which we are accused of having wasted in fruitless wrangling four millions of money have passed through the hands of our Church, for the cause of religion and of charity, without reckoning the immense time and skilled labour given to her, at great personal cost, by the ablest of her sons.

Now let it be considered that our ranks include all the poorest Protestants of Ireland, that the raising of money is a new art among us, that we have passed through a long period of severe privation, in which no class of the community has suffered more than the landlords, to whom we naturally look for help in supporting the Church upon their own estates, and it will appear that four millions of money, given by six hundred and eighty thousand men, women, and children, who are neither driven (like the Romanist) by dread of purgatory, nor (like some others among us) by the threat of excommunication if "the stipend" be unpaid, is a free-will offering of which we need not be ashamed.

Beyond doubt there are dark shadows upon the picture; but it is highly unjust to fix the attention upon these without observing, first of all, the gallant effort which Irish Churchmen have made for the maintenance of the faith among them.

G. A. CHADWICK.



ART. II.—THE RULE OF FAITH.

IT has been subject of remark by one of our Bishops,¹ when alluding to the question of the preparation of candidates for Holy Orders,¹ that there exists no work, from an English pen, on systematic dogmatical theology, which could be recommended as an introduction to that study. The criticism is just. Our theology is singularly deficient in that particular branch, copious and valuable as it is in others. We possess excellent treatises on isolated topics, but hardly any work corresponding to those of the great foreign theologians, whether Romish or Protestant, which professes to occupy the whole field, and give a connected view of the subject. It is obvious that mere commentaries on the Thirty-Nine Articles, of which we have several of varying value, by no means meet the want. No attempt is made in them to *group* the Articles under the heads to which they belong; which, since several of them really present but different sides of the same subject, is the first step towards gaining a clear view of the system which forms their basis. Hence

¹ Bishop of Gloucester and Bristol. Charge, 1867.