

**From the Chair: The Rt Revd Colin Fletcher writes:**

Dear Sisters and Brothers,

It has been a huge pleasure to meet a number of you in person in recent weeks both at the AGMs in London and Bishopthorpe, and at local diocesan RCA meetings in Grange-over-Sands (Carlisle) and Exeter (Devon).

In preparing for the latter, I realised that there was very little that I knew both about the history of the availability of clergy pensions and of housing provision for retired clergy. Both were far more recent at a national level than I had imagined.

Thanks to that source of so much knowledge (Wikipedia) I discovered the record of Hansard for a debate held in the House of Lords on August 3<sup>rd</sup> 1926 when the then Archbishop of Canterbury, Randall Davidson, made this impassioned plea -

"My Lords, I beg to move to resolve, that in accordance with the Church of England Assembly (Powers) 1919, this house do direct that the Clergy Pensions Measure, 1926, be presented to His Majesty for the Royal Assent. I hope not to detain your Lordships for very long in calling to a matter of very real importance and of great practical difficulty which is covered by this Motion. As the law now stands the condition of matters with regard to the pensions of the Clergy is lamentable. I think there can be none of your Lordships who is not familiar with a parish where it is exceedingly desirable that the present incumbent should cease to hold office, and where, in a perfectly friendly way, he is desirous of vacating the office if only it was possible, but he has no private means in reserve enabling him to live if he surrenders the modest income which his incumbency supplies. Therefore, simply to resign without a pension is practically impossible."

Up until that date the only way round that conundrum was, through a legal process, for the incumbent's successor to agree to share his stipend with his predecessor by agreeing to give the latter a third of his stipend annually. The Archbishop went on to say that the present incumbent "knows as well as anybody else that for him to satisfy these conditions would mean crippling the activity of his successor or, perhaps, rendering it impossible for any successor to hold the place tolerably. He therefore shrinks both on public grounds and otherwise from accepting even the miserable pittance - for miserable it is - which one-third of his income he has been earning would afford him. For a long time that state of things has been the subject of constant agitation and difficulty, and the Bishops have received constant complaints regarding it, not least from those who are patrons of livings in important parishes with the effect of the continued tenure of men who had much better resign."

The proposal, which was duly carried, established a fund for providing a pension of £200pa which, together with the Old Age Pension (established in 1909) of 2 to 5 shillings a week for a single person over 70 and of good character, or 7/6d for a married couple, was deemed to provide just enough to live on, so reducing the number of clergy who had no financial choice but to die in office.

However what it did not do was to solve a second conundrum - the provision of housing for retired clergy, It was only on 22nd January 1948 that the then Bishop of Truro made this speech in the Lords, requesting that the powers of the Pensions Board should be extended....

He said - " An interesting and important provision allows the Board, subject to the jurisdiction of the Charity Commissioners, to acquire properties and to administer them as homes for retired clergymen and their widows. The need for something of the kind is great. The use of one or two country houses has already been offered to the Pensions Board by the National Trust, and by private owners. All too many clergymen who ought to resign, and know it, are deterred from doing so by the fact that they have nowhere to go, and they feel that they have no chance of getting suitable accommodation. This House will no doubt wish the Pensions Board to proceed without undue delay in this important and urgent extension of its work, and I would beg the Minister of Health to render all the assistance he can, should occasion arise".

Recent synodical debates on Ian Paul's Private Members Motion regarding clergy pensions, coupled with the work the Pensions Board has been doing on medium to long-term housing provision show that these questions have not gone completely away but there can be no doubt that clergy contemplating retirement are in a much better position today than their predecessors were a century ago. However it strikes me that, whilst the practicalities have been being addressed, the theology of retirement for the clergy has not been properly thought through and that the result has been to produce the confusing situation that we now find ourselves in with some perfectly capable priests feeling that they are being squeezed out of continuing to fulfil a public priestly ministry.

Going back to the 1920's it seems to have been assumed that many, if not most, clergy would die in office and that those looking to retire would only do so because of a significant mental or physical infirmity which they themselves recognised made them incapable of continuing to serve in the way that they had been. As a result there were no great numbers of clergy who felt that they still had much that they could do to work out their life-long priestly vocation, whilst no longer being in a receipt of a stipend. What a change has happened in the intervening three generations. Increasing life expectancy (at least until very recently), a 'standard' retirement age, and the increased demands of parochial ministry encouraging earlier retirement, are some of the factors that have contributed to the rising numbers of clergy holding PTO's. Combined with the decreasing numbers of clergy in stipendiary roles we have arrived at the position today where the regular round of church services and the occasional offices would collapse in many benefices and deaneries were it not for what the retired clergy holding PTO or a licence are willing to contribute.

So how do these changes relate to a life-long vocation to the priesthood? Should there be an age at which enforced retirement becomes something of a requirement? And what are the theological reasons for setting such a limitation? Clearly if a priest is no longer able to read the text of a communion service out loud, or lead it in sign language, or break bread, then it is time for them to stop celebrating the eucharist in a public service, but it seems to me that there are no sound theological reasons for linking the ability to celebrate to a particular age (and here I have to declare an interest as I shall be celebrating my 74th birthday in a few weeks' time, and 80 gets ever closer!). Certainly, given the focus on the age of 80 at present, there is a need to think these things through far more coherently than seems to have been done in the past. Some careful theological reflection needs to catch up with the practicalities of retirement if 'retired' clergy are going to continue to provide the vital ministry that they currently do in the coming decades.

Two further things, if I may. The first thing is to thank all those who serve as Retired Clergy Officers up and down the country whether at a Diocesan, Archdeaconry or Deanery level. It is always a pleasure to meet them, and my hope is that the RCA will establish closer links with many of them to our mutual benefit. In

that context too I am very grateful for the report the Venerable Julian Hubbard has produced on the RCA's behalf which is referred to elsewhere in this newsletter.

Second, our President, the Bishop of Guildford announced at the London AGM that he will be standing down from that role later this year. In thanking him for being a voice for retired clergy both in the House of Bishops and at General Synod, please do pray for the right person to succeed him at a time when retired clergy, as I have already said in this letter, are becoming increasingly important for the health of the Church of England.

Your Friend and Brother, +Colin Fletcher



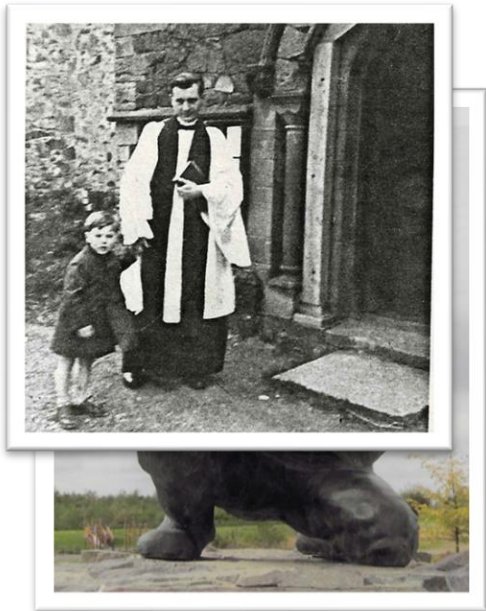
### **Our new Editor introduces himself.**

I was very honoured to be invited by the Association's Chair, Bishop Colin Fletcher, to take on the role of Editor of the Quarterly Newsletter. Ordained in 1988 I spent thirteen years in parochial ministry in Buckinghamshire – including period working in a Christian Training Programme, and another thirteen years in parochial ministry in Somerset. Prior to my retirement this summer, I spent ten years as a Parish Development Adviser working in rural Oxfordshire in the Diocese of Oxford. My wife and I have been very happily married for more than forty years and have two children who each have their own family. I enjoy history, politics and the countryside, visiting National Trust properties, and am currently reading many books about William the Conqueror, with the aim of trying to write a short novel based in his reign.

If the BBC's mission is 'to inform, educate and entertain' I hope the newsletter can function in a similar way. While it is essential that we hear about developments regarding pensions and housing and how those in authority perceive, value and treat retired clergy, I would warmly welcome articles from our readers, including those that cover the arts including books, films and music. Is there a favourite musician or composer, an excellent author, or inspiring artist that you might like to tell us about? If so, please do send in your article. Similarly, if there is a topic or theme you would like me to consider do drop me a line. In 2025 I hope to introduce a *People in Profile* feature.

I can be contacted at [cjpchad9@aol.com](mailto:cjpchad9@aol.com) **Charles Chadwick**





# “WOTS’AT, MISTER ’OMES?”

Canon John Seymour  
looks back

## SIXTY YEARS

to his seven years with the

### BAGWORTH MINERS

Bagworth? Perhaps I should more accurately say *Bagguth* – as that’s what the locals called the one-time mining village near Coalville, part of the North West Leicestershire Coalfield.

In June 1963 I was inducted as vicar of St Peter’s Thornton, and Holy Rood Bagworth: parishes which included three collieries: Bagworth, Desford and Merrylees.

Earlier I had spent a night as a guest in Bagworth when the noise of machinery working under the house was quite alarming. At the time the National Coal Board was making a last big effort to extract as much coal as they could in as short a time as possible, causing devastating subsidence. Rows of terraced houses tilted dangerously. Doors and windows wouldn’t open or shut and homes were impossible to keep warm. The doctor was deeply concerned about the health of his elderly patients. Some questions of ethics still haunt me: *Homes, pubs, school - and church - were literally falling apart.*

I was invited to visit each of the three mines - closely guided and instructed by the Safety Officers. At Bagworth, after a rapid descent in the rickety cage (leaving my stomach at the top) we were crawling on hands and knees some 200 yards along a very narrow seam. At Desford Colliery I was quite awestruck by the huge size of the pit bottom – a cathedral-like space some 300ft below the surface - with all the various ‘roads’, rail tracks and man-riders leading from it. In an enclosed area something like a signal box, an operator sat pushing buttons to control the latest in mining machinery. Merrylees was a walk-in’ drift mine.

Derek Holmes was a miner for whom I had great respect. He was coach of the local junior football team and decided it would be a good thing if his young team all came along to church one Sunday afternoon. In they all filed filling up a couple of pews, Derek showing them how to kneel down with heads bowed when the vicar (me) said “Let us Pray”.

The service was traditional evensong. At the appointed time the organ sounded “G” and the vicar (me) intoned “O Lord, open thou our lips”.



One lad was quite dumbfounded. His head appeared above the pew and in an anxious voice exclaimed “Wots’at, Mister ‘omes?” The answer from Mister ‘omes was a kindly but firm pressure on his head, returning him to a devout kneeling position. Perhaps it was a brief sense of “the other”; of the numinous? Or perhaps it just sounded a bit spooky. The young boy would be about 70 now: I wonder if he remembers. (Incidentally, the same Mister ‘omes kindly gifted our young family with two lovely cuddly pet rabbits).

The word ‘big’ was frequently used to describe not size or weight, but loyalty and hard work, and was particularly applied to women. So a woman might be referred to as *big church* or *big chapel*, also possibly *big WI* or *big MU*. Holy Rood Church was blessed with a good number of *big* women. One thing they did each year was to organize a Pork Pie Supper.

They provided an evening’s entertainment and contributed useful cash to church funds. The menu was a large slice of pork pie, (donated by the local butcher) bread roll and pickled onions. This was followed by a good helping of apple pie, (more pastry!), cream, and lashings of tea. All for 2/6d

One year about 60 of us were entertained by Jimmy, a local youngster who played the cornet with the Desford Colliery Band. Many years later I was present at the De Montfort Hall in Leicester to hear the same Jimmy, now James Watson, play the Haydn Trumpet Concerto with the Halle Orchestra. He became a Professor of Music at one of the London Music Colleges.

Gender roles were very clearly defined. Although women were never allowed down a mine the whole economy, both industrial and social, would have collapsed without them. Similarly, men were not welcome in kitchens. One ex-miner installed a small greenhouse in his garden furnished with an arm chair and a stove fuelled with plenty of free coal. There he could sit, all seasons, and reminisce with former work mates, about pigeons, rabbits, and occasionally a chat with the vicar.



Church was for the women and children. Exceptions were funerals: when men would turn out in force and then all return to church the following Sunday for a memorial service. In order to encourage the men, we laid on an annual “Men Only” service. With the help of the Ratby Band, some 60 men would come along for a good sing and a short but (hopefully) lively sermon.

There was a trickle of Geordie miners being drafted south as mines on Tyneside closed. I remember one family because I found myself in a Magistrate’s court as a character witness on behalf of their teenage son. There was one murder in the village. I sampled the inside Broadmoor prison but was fortunately let out half an hour later.

The three village pubs were in a state of collapse, so the main centre for social life, entertainment and a pint or two, was the Working Mens’ Club. My visits had a problem as many there wanted to buy the vicar a drink. I solved this by ‘circulating’ and surreptitiously leaving drinks behind as I moved on to the next table.

The village had an unofficial squire, a Mr Shepherd, who lived in the historic moated house (hence “Bagguth Motts”) in the ‘Hollow’ between Bagworth and Thornton. On special occasions he would pay a visit to the WMC and order drinks for everyone. He was a very kindly gentleman, but after two family funerals (one particularly tragic) he was quite lonely and liked to take me in his vintage Rolls-Royce to the Grand Hotel in Leicester for lunch.



One sad day there was a tragic accident at Desford Colliery. Ralph Cooper, well respected and much loved, died after suffering severe electric shock. It was a time when the presence of the local vicar was much appreciated.

During my years the old Victorian church and the remains of the thousand- year-old Saxon tower, were demolished. It's a long and rather sad story. Briefly, Lord Robens (then chairman of the NCB) and the then

Bishop of Leicester, had agreed that the Coal Board would pay much of the cost of a new church. It was a sort of sweetener, to atone for the devastating subsidence.



It was my task to see this programme through - against strong opposition both local and national. Sir John Betjeman who managed to save St Pancras Station failed to save Bagworth's subsidence-ridden church. The local community was very unhappy, and some protested quite vehemently. Legal delays (including a Consistory Court) at a time when inflation was running at 14%, reduced rapidly the value of the

NCB grant. The new church was built and *did* resist subsidence, but (I never knew about this) was not designed to last.

Built in 1968, it became unusable in 2013 and was demolished in 2019. The ancient tower was inelegantly removed to make way for such a shorter-lived replacement. It was a poignant experience carrying out diocesan policy against so many odds; building a new church and then seeing it reduced to a heap of rubble and carted away. I learnt that even things that may be good at the time don't have to last for ever!

Thank you, Bagworth of the 1960's for introducing me to the realities of life in a busy hard-working, supportive, caring and generous community.

*These stories reflect the long process of the ending of Britain's world-changing, coal-driven, industrial age. It was to continue for some years to and beyond the Thatcher/Scargill/'Brassed Off' age: deeply tragic news for so many mining communities across the country. But good news for the planet.*

## THE ILLUSTRATIONS

**1:** The memorial to the Bagworth Miners in village centre. **2:** A plate showing all the nine pits in the West Leicestershire Coalfield, with Bagworth in the centre, the last to close. (1991) **3:** Young vicar and son plus samples (far left) of The Saxon Tower, the corner of the Victorian nave, the Norman arch, and the 1960's shoring. **4:** All that remains of Desford Colliery in the wonderful Bagworth Heath Woods. **5:** The interior of the 1968-2019 Holy Rood.

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**Just published: a new report from the RCA which says it is time to catch up!**

Many readers of this newsletter will know of, and appreciate, the work which retired clergy officers do in our dioceses. Indeed, a number of readers of this publication are themselves working in that role. Despite the gratitude expressed across the piece for their contribution, it is striking how little exists in terms of

shared knowledge or understanding of what they do. Like Topsy, their role just seems to have grown: like the tomatoes in my greenhouse, they come in all shapes, sizes and flavours. So, the Council of the Retired Clergy Association decided to conduct a survey in order to find out, but not just out of curiosity.

The situation of retired clergy, and our partners, has changed significantly over the past two decades. Some of the changes come through the unfolding story of the church, and the Church of England, and the fact that things are not what they used to be (sometimes for the better). Further change has come through the increasing proportion of retired clergy as part of the ministry, and the increasing reliance in parts of the church on what retired clergy (and their partners: let them not be forgotten!) offer. Yet more change has come as a result of the regulatory environment, and a proper concern for more secure arrangements around safeguarding, authorisation, payment of fees and data protection.

These changes are widely known and quite often canvassed in this Newsletter. The Council therefore decided to seek some knowledge and wisdom about how under changed circumstances the care and support of retired clergy and their partners are currently conceived and exercised across the dioceses, and to make this a comparative survey in the interests of helping the bishops and others in dioceses and national institutions reflect on current provision, with a view to learning and improving.

The survey was completed over the summer and a report was received by the Council at its meeting on 2 October 2024. The Council welcomed the report and asked for it to be published. It is now publicly available on the RCA website: <https://rcacoe.org/wp-content/uploads/2024/10/the-role-work-of-rcos-.pdf>

Part of the significance of the report is to reveal the conditions under which retired clergy officers (or RCOs) work. While they receive warm appreciation, it seems clear that most have limited supervision and support, are detached from the wider work of the diocese and have little means to represent and advocate for their retired colleagues. Interestingly, this reflects the feeling often expressed by retired clergy in general, of being on the margins, while at the same time being subject to expectations.

The findings of the report also reveal, by implication from the role description of RCOs, something of what the dioceses think and expect of retired clergy. Only a few dioceses, either in the tasks given to their RCOs or on the web pages devoted to retired clergy, present a clear view of where retired clergy fit into their life and work, and of how to relate to us now as a body of volunteers rather than licensed ministers.

The report suggests that as a first step bishops and dioceses engage in a “catch-up” exercise, both to improve the working conditions of RCOs and more broadly to develop a shared understanding of where retired clergy fit into the overall aims of the diocese now. Many still think of retired clergy primarily on an individual basis as recipients of care, rather than as a body which includes varying degrees of commitment to a diocese but which is overall a strategically significant group with a vital contribution to make.

The Council was concerned to avoid presenting the report in a carping and complaining way, but to offer it in a constructive spirit to create a better way of working together. The Council also recognised the changed relationship between RCA and national partners such as the Pensions Board, Unite Faithworkers branch, the national Ministry Development Team and the growing national network of RCOs. There is a need to think again about RCA’s place in a changed retired clergy economy, and what its particular contribution and role now is.

So, the report is now out there and open to scrutiny and judgement. In the foreword, Bishop Colin Fletcher as chair of RCA encourages all with an interest in this area, and especially retired clergy and their partners, to study the report and consider what action we can take. So please take time to read it, and maybe respond by sharing your thoughts and insights in future editions of this Newsletter.

***Julian Hubbard on behalf of the RCACoE Council***



**A Priest forever in the order of Melchizedek?** I was deaconed in 1969. Priested in 1970. Two years later I moved to become a Team Vicar at Bolton Parish Church, in charge of St George's Church in the town centre. In 1974 I was appointed as Vicar of St John's, in the Diocese of Manchester, I held the freehold until in 1978 I moved to the North-East to a Diocesan Job in the Diocese of Newcastle.

Interestingly if I had stayed at St John's I would have been a 'priest forever', at least until I died but I could have still been there today as a 79-year-old and no Bishop or Archdeacon could have done anything much about it.

After I was appointed Canon at Bradford Cathedral, I was invited back to St John's to preach at their centenary. After the service someone commented that they remembered me fondly, they loved my sense of catholic order, and there was no 'stunting', I was, they said the best vicar they could remember.

My response was to observe that that hadn't been difficult as my successor had died in office, and his successor had run away with the organist's wife. So, all I had to do, really, was leave in good health, with the person that I had arrived with! I'm still in good health, but my late wife Janet died in 2017.

My ministry has been varied since St. John's, following my nine years in Newcastle, I variously became an Academic, a Civil Servant, and director of a Charity.

Which is why during the last seven years of ministry I was known as House for Duty, Honorary Assistant Curate in Bedford whilst working as Director of the Charity Toc H. These seven years were in many ways the happiest seven years of ministry because, as I said in my farewell sermon, I wasn't the Vicar.

In fact, when I was interviewed that was a question I was asked. My answer was that in the Church of England if you were the Vicar then you were the Vicar. If you weren't the Vicar then you weren't the Vicar and in the job I was applying for I wouldn't be the Vicar. Which answer of course reassured the Vicar in question.

After Janet died, I remarried, and my new wife and I were invited to consider the possibility of a House for Duty Post in Carlisle. Despite being reassured by the Archdeacon that if I were to apply it would save them the trouble and cost of advertising the post nothing came of it. But a seed was sown and eventually I was appointed as House for Duty Priest in a parish in the Diocese of Newcastle.

There sadly my health suffered, partly as a result of undeclared division and conflict in the parish, partly because of Covid and partly because of resistance to the changes which, I had been briefed by the Archdeacon and the Diocesan registrar, needed to happen.

So, I retired on health grounds but at the very least did leave with the person that I had arrived with.

Now in better health, fully recovered from major surgery, and living back in Carlisle I thought I might seek PTO.

My first request was greeted with scepticism from the Bishop's Chaplain. I hadn't completed the forms properly. In answer to the question about what service I was prepared to offer I had simply indicated that I had hoped to celebrate the Eucharist on my Diamond Jubilee if I was still alive at Trinity 2030.



I may have pointed out that the parish I lived in was so low church that it was competing with ministries like Vineyard, and I didn't go to church for 'entertainment' I went to worship and be in the presence of the divine.

The questions that followed were so tedious that I think I may have said 'You've known me for 55 years?

Then I heard nothing until I met the Assistant Bishop who promised to sort it all out when he was 'in charge'. The Diocesan was retiring!

Eventually I did meet the rural dean, who seemed to think that I could be on a rota and pick and choose what service(s) I wished to offer.

So, another set of questionnaires arrived in an email with six or seven attachments together with the requirement for the usual DBS and safeguarding training.

After reading the email I rather lost the will to live and so I deleted it and decided that, because I had in practice become an author, having published two novels and with one due for publication this autumn. I already, it seems, have a second career. Nevertheless, I find myself asking the question 'what has the Church of England become'?

When I was in this deanery some years ago, I was asked by the Rural Dean to write a radical paper on the future of the Deanery, a clergy neighbour was asked to prepare a more conservative view. At that time the deanery had 13 clergy with one post, ironically the one I occupied, being deemed supernumerary. The conservative view was that we could afford to lose that one post and all would be well.

My paper proposed a full time Rural Dean with an office in the largest market town, and with six colleagues, three being geographically based as 'pastors' and three with more specialised ministries such as education, youthwork, evangelisation or social responsibility. Currently the deanery has less than 4 stipendiary clergy with a number of key parishes being served on a house for duty basis.

My argument was that it was possible to see the future coming. But rather than plan for it meaningfully, fingers were crossed or raised to the wind and heads remained firmly stuck in the prayer book, the hymn book, or the sand. So now we are where we are.

I currently worship at my local catholic church and am praying carefully and thoughtfully about seeking reception into the catholic church. I am sure that my Irish grannie Cecelia Callan would be delighted to welcome me back to the fold, after all she named her daughter Mary and her son Joseph. Joseph lapsed after he married my mother, but Mary used to take me to church with her. I still associate worship with the sweet scent of incense, like prayers, rising to heaven.

I met someone last week who asked what I did, I'm retired I said. But weren't you a Vicar they replied, Vicar's don't retire, do they? I thought ordination was for life. After the order of Melchizedek? Well, yes, but not in today's Church of England it seems. **Geoff Smith**

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### **Preparing for the Ultimate Adventure**

No prizes for guessing the reference in the title. But it's the stance from which I am coming which may strike a new chord. First, however, a bit by way of personal context.

I am a Norfolk boy born and bred, brought up on the family farm which I now manage. My professional career was as a private client solicitor, tax consultant, author and lecturer. At the age of 60 ten years ago I was ordained as a self-supporting minister, having been a reader for some 21 years.

It was the experiences of two widow friends of my wife Annie and me which got me thinking. One in particular had been left high and dry after the unexpected death of her husband, one of the fittest men I knew who died in his early 60s in the Mediterranean, a solicitor without a Will. While there are plenty of excellent books on grief and how to handle the emotional side of bereavement, it seemed to me that there was a big gap in the market for something 'concise yet comprehensive' on all the practical 'stuff' which has to be done following a death.

That was the background to my publishing in December 2022 *Your Last Gift – Getting your Affairs in Order* (2<sup>nd</sup> Edition March 2024).

To quote the back cover of the book: *'The loss of someone precious is utterly devastating. The long journey of bereavement is only just beginning. But a whole raft of practical jobs remains to be sorted: telling family and friends, planning the funeral and the wake, implementing the provisions of the Will (or lack of one), sorting and clearing the home and dealing with various layers of officialdom, not to mention a mass of other 'stuff'. The ongoing pain and the heavy burden of the aftermath of death can be intense, almost overwhelming. Practical help is close at hand in Your Last Gift.'*

So, there you have it. I can't deny that in one sense this article is a commercial for the book (in which I must declare a financial interest). But as I have talked to people around the subject over the last 18 months or so, I have also found it becoming something of a personal 'mission' to spread the word, in terms of informing people who have no idea of what might be involved and indeed of correcting some fairly common misapprehensions.

And while I am conscious that my readership is retired clergy, who I can be confident of having their spiritual affairs well in order, it may be that some of you could do with a bit of ordering on the practical side. But it is also of course relevant to preparing the dying for their death, part of the Bishop's charge to us at our priesting.

**The 'Three Essentials'** These are:

1. Lasting Powers of Attorney, for both Property & Financial Affairs and Health & Welfare.
2. Wills and any Letter of Wishes;
3. Funeral Arrangements.

**Lasting Powers of Attorney (LPAs)** Mental incapacity, specifically dementia, is a sad fact of life for many people. Having a physical incapacity of some sort can also severely hamper our ability to do things as easily as before. If ever we should become unable to manage our affairs, it makes enormous sense to have appointed someone in advance, legally, to take over responsibility for making important decisions on our behalf. And if we don't, and mental capacity goes, then a much more complex and potentially long drawn out process comes into play, whereby one's affairs are put into the hands of what is called the 'Court of Protection'.

The scope of each of these two LPA's is fairly evident from their title. Each is made (ideally, with the help of a solicitor) then registered with the Office of the Public Guardian at a fee of £82 per person per LPA. The hope of course is that it will never be needed, but if it is, then the attorneys (whether single or collective) can take over responsibility for one's affairs.

A particular feature will of course be honouring one's wishes for medical treatment, whether 'Do Not Resuscitate' or otherwise. Here what is popularly known as a 'Living Will' (or, by the NHS, an 'Advance Decision') is a legal statement signed in front of a witness to set out your wishes.

In Scotland LPA's are called 'Continuing Powers of Attorney' and an Advance Decision is called an 'Advance Directive'.

**Wills** It is perhaps a surprising fact that some 56% of adults in the UK have not made a Will, for whatever reason. And yet, according to the November 2023 Theos Report *Love, Grief and Hope*, some 25% of us think about our own death at least once a week. Dying without a Will, intestacy, brings into play the intestacy rules. What I describe below represents the position in England & Wales, Scotland and Northern Ireland having their own rules.

If someone dies leaving a spouse/civil partner but no children, the whole estate is paid to that spouse/civil partner. However, if there are children surviving (at whatever age), then:

- the surviving spouse/civil partner receives a 'statutory legacy' of £322,000 plus all personal possessions;
- the surviving spouse/civil partner is also entitled absolutely to half the residuary estate (which means 'what is left'); and
- the other half is divided equally between the surviving children who become absolutely entitled at age 18.

Failing a surviving spouse or civil partner, then the estate goes to:

- children in equal shares (with the children of a deceased child stepping into their parents' shoes);
- if no children surviving, parents in equal shares;
- then brothers and sisters and so on.

If no surviving blood relatives, the whole estate goes to the Crown.

In the absence of a Will those who will administer the estate (as do the executors under a Will) are called 'Administrators'. Here the above priority to inherit the estate operates to determine who can make an application to the Probate Registry for what is called a grant of 'Letters of Administration'.

Ideally, though not necessarily, a Will should be drawn up by a solicitor. It needs to be witnessed by two disinterested people, stored securely and reviewed, perhaps every five years - or sooner on a major change in family circumstances or the legislation.

Remember that marriage revokes a Will - though, interestingly, not divorce or dissolution of a civil partnership, which simply removes any entitlement of the former spouse/civil partner to inherit.

Absolutely key is the appointment of one or more executors, people whom you trust absolutely to take care of your affairs after your death. They will apply for Probate, which is the authority of the Court to your executors to deal with your assets.

Apart from appointing executors, a Will would, standardly:

- State your full name and address, revoking all former Wills and stating that it is the law of England and Wales (if so) which applies.
- Say whether you wish your body to be buried or cremated, may be specifying location (although this could be done through a Letter of Wishes, which is easier to change).
- Appoint one or more individuals as your executors with their name and address, having of course asked them beforehand. And may be then appoint replacement executors should any predecease you.
- If you have minor children, appoint testamentary guardians to take care of them.
- Make cash gifts or legacies to named individuals or charities.

- Contain bequests, which are gifts of property, perhaps jewellery, pictures or a collection you may have built up over your lifetime or even a house or flat. You would state whether this is free or subject to Inheritance Tax. If free of Inheritance Tax, the burden will fall on the residue of the estate.
- Confirm the gift of residue: to pay any tax or other debts and for the executors to hold on trust to distribute to one or more individuals, perhaps in prescribed proportions.
- Include a range of powers to deal with your estate, traditionally now by reference to the schedule published by the Society of Trust and Estate Practitioners.

**Funeral arrangements** Those reading this newsletter will know that it makes so much difference when taking a funeral, if the deceased had left clear wishes or instructions to their family as to how and where and what they wanted to happen. Not only does it relieve those who were left behind of a burden, it also gives them the comfort of knowing that what they are putting into practice reflects the wishes of the one who has gone.

## **Other Things to Think About**

**Pets** Whom should you appoint to look after any pets you leave behind, who will doubtless take your death hard too, especially if you live alone? Any insurance policies relating to your pets should be listed.

**Digital assets** This can be potentially quite a challenge and even a legal minefield, whether we are talking about:

- Computer;
- Tablet, iPads;
- Mobile telephone;
- Social media; or
- Drop Box and other facilities.

How will you provide continuing access to your email account(s)? In the event of your death what security information will be needed to continue access to various accounts? In addition to digital passwords, you will typically use a range of passwords for a whole variety of associations and memberships. Ideally, you would have a 'Password Manager' to keep all your passwords safely and keep the single 'master password' in a utterly secure place. Ensuring that your next of kin has/have access to passwords is essential for alleviating stress after you go.

**Access to cash** Especially if you are one of a couple and the first to go is either the 'bread winner' or is richer than the survivor, you need to think about how the survivor will have access to cash sufficient to live on until Probate is granted (which could take up to 12 months). Until that point all bank and building society accounts are effectively frozen. The time-honoured solution is for bank and building society accounts to be in joint names, so that on production of the death certificate the survivor is automatically given access.

**People** People, in terms of relationships, clearly 'trump' possessions. The older we get, the more we will want to think carefully about who it is that we spend time with. Consider writing a letter to those who are special in your life or perhaps making a small gift to them as a token of appreciation. Is there anyone you need to forgive or offer forgiveness to?

**Possessions** This will cover a whole range of things: perhaps a house/flat if you own one, bank/building society accounts, may be stocks and shares and ISAs, an interest in a pension fund, the benefit of insurance policies, personal effects and so on.

**Records** Those you leave behind will need to be clear on a whole range of things relating to:

- your personal details;
- whereabouts of important documents;
- people to contact;

- a list of possessions;
- things to know about your home and so on.

## ***Conclusion***

Typically, we make plans for lots of things in life: what to do by way of job (if not vocation), where to live, with whom to live (if anyone), whether to have children, pass-times, holidays, clubs and associations and so on. Too often the one thing that people don't give thought to is the consequences of the inevitable. If one's affairs are left in a mess, it is yet another devastation for those who are left behind while dealing with their inconsolable grief. It is why I called my book about getting your affairs in order *'Your Last Gift'* – it really is.

## **Matthew Hutton**

Rev Matthew Hutton DL is the author of *Your Last Gift – Getting your Affairs in Order* (2<sup>nd</sup> Edition), available in all of hardback, digital and audio versions: see [www.yourlastgiftbook.com](http://www.yourlastgiftbook.com)



## **Pilgrimage**

Last year the newsletter published my review of “The Books of Jacob” by the Polish Nobel prize winning author Olga Tokarczuk. In that article I mentioned discovering that the Jasna Gora Monastery in Czestochowa, where the hero of the novel spent years in prison, was a real place and still Poland's spiritual heart and principal place of pilgrimage. I wrote that I looked forward to visiting it. I've just returned from taking 34 pilgrims to southern Poland, based in beautiful Kraków, and I'm taking 30 more this weekend. We did, of course, visit Czestochowa to see the Black Madonna. We also saw plenty of Pope John Paul 2, including the room where he was born and the font at which he was baptised. Of course, we went down a salt mine and visited Oskar Schindler's factory. And I took everybody to Auschwitz-Birkenau for a day. This is what happened to me there:

Two days before I went to Poland and just six days before I went to Auschwitz I received my old school annual newsletter; in it was the obituary of my biology teacher, Harry Grenville, who died recently at the age of 92. I knew nothing of Mr Grenville's background until I read this: “Harry had a classically English name and spoke with a distinctive accent, which although recognisably English, had a hint of something else not immediately identifiable. At least not to most people. One day a colleague, a modern languages teacher, asked him: ‘Which part of Germany are you from?’ Few people knew anything of his background; it was not something Harry talked about. Born in February 1926 in Luwigsburg near Stuttgart, into a middle-class German Jewish family, Harry's original name was Heinz Willi Greilsamer. After Kristallnacht, when it became plain that the family would be in danger if they remained in Germany, it was arranged for Heinz (12) and his younger sister Hannah (10) to move to Britain on the Kindertransport. They were never to see their parents again. Living in Cornwall a few years later Heinz changed his name to Henry William Grenville.”

So, when I went to Auschwitz I looked for signs that his parents may have been among the 1.1 million people who were exterminated there. There's not a lot left - as the Russians advanced in January 1945 the retreating Germans tried to destroy all evidence of the death camp, but our Soviet allies did discover just a few hundred pairs of spectacles and lots of pots and pans and shoes; and some suitcases; these remains are displayed today – I took photos of them all, my eyes drawn to one suitcase with a name on: Jacob Greilsamer. Could that be a relation, even the father, of my biology teacher? I discovered from two Germans in the group that Greilsamer was not a name that either of them had ever heard of, so I left the camp half hoping that I had seen Mr Grenville's father's case.



The next morning one of the Germans reported that he had spent hours on the internet to discover that Jacob was indeed Mr Grenville's father; the newspaper article he had read on Google was from only 11 years ago, when Mr Grenville, in his early 80s, was contacted by a Polish researcher about the case and learned what he had long presumed, that both his parents and one of his grandmothers had indeed died at Auschwitz in 1944. Just the sort of coincidence which makes a pilgrimage. **Geoffrey Marshall**



### **Renewing PTO – A reflection**

This, my third time of seeking to renew my PTO, has offered an experience which I now wish to reflect upon. The job is not yet done, the process is still in flow, though, I hope, drawing to successful conclusion: negotiating DBS, safeguarding courses, confidential form-filling and so on. The people involved, parish and diocesan safeguarding administrators, have without fail been helpful and supportive—especially the safeguarding trainer and manager. Furthermore, the quality of the safeguarding materials has improved so much from ten or certainly 15 years ago, and is actively engaging and interesting.

But—and you knew a ‘but’ was coming—is it proportional, pastoral and pertinent? Having stopped taking regular services last year, my PTO is only for occasional home communions and covering the midweek when no-one else is around. Now my physical limits and mortality have come into clearer focus, beyond that first fun, fulfilling, flush of retired ministry, free of the tedious bits of incumbency. I’m increasingly tired. But, once again, I shall have to prove my identity to our safeguarding administrator for the DBS check, 39 years of ordained ministry in the same diocese still apparently not enough to identify me. Yes, I appreciate the administrator has to confirm she has actually seen the passport photo etc., so integrity is involved. And, I have spent over 13 hours on courses, form-filling and other fun pursuits, so far, because here I am required to take the full leadership safeguarding pathway.

Then I think about the spiritual aspect of the process in our spiritual community. There was some discussion of Psalms 40 and 91 and introductory discussions of the theology, but what else? So much was about alerting us to the temptations, trials and evil in human relationships, from which we persistently pray to be delivered by our heavenly Father. How does the church face the evil within it despite its devotion to God, and the ungodly harm which that evil can do? The answer seems to be to try to strangle it by regulations and by stoking a vigilant distrust.

But it is really a spiritual problem, and the answer is spiritual too. Might there be a better, more spiritual and pastoral, pathway? What about taking time really to get to know each holder of PTO in four dimensions (physical, mental, emotional and spiritual)? Discerning discussion at the subsidiary level of parish or deanery, bolstered by that priest's ministerial record, would surely identify any at greater risk of abusing. Signs of a priest's love of power would be palpable to the spiritually alert, warranting special care. At its best, this would at least respect the vast differences in circumstances of the retired, rather than lump us all together. It would be possible, for instance, to commission a short, beautiful prayer to be integrated into daily prayers for greater self- and safe awareness. Not demanding enough? Remember who is responsible for His church...

Many appreciative words are spoken of the ministry of retired clergy, especially as the holes they are plugging grow wider and deeper. In the ‘good old days’, the bishop would send his PTO back within a week, the sense of gratitude expressed a bit formally, perhaps, but at least it pivoted on an I-Thou relationship. What message does the present process convey to the retired? How does it make them feel, to take one small aspect of its impact? And for our future beyond, what positive affirmation can we draw from the status of the post-PTO ordained? *Last scene of all, that ends this strange eventful history, is second*

childishness, not quite oblivion, Sans dog-collar, sans role, sans voice, sans everything (As you won't like it, Last act\*) **Canon Martin Coppen**

## The Weight



Dick was a hefty unit – over 20 stone in his prime. So it's not completely unexpected when one of the bearers loses his footing on the graveside boards, sits down heavily on the green baize covering the rubble. (And rubble it is. I've never seen such a stony grave.) The coffin lurches. One way lies alarm and indignity, the other safety and relief. The naughtier mourners, I sense, are unsure which they'd prefer.

I don't take many funerals nowadays. It's flattering to have been requested by Dick himself. Though I've known him for a long time, I've never known him well. It turns out that no one else has either. But affection doesn't require knowledge, and we filled with warmth as well as bodies the beautifully kept church of St Julian's, Wellow, in Somerset.

Later, we gather in the Fox and Badger, where Dick's attendance was more habitual than it was at worship. Driving away afterwards, I'm overcome by a wave of lassitude.

I've felt this before. Old Father Gerald warned me when I was a curate. You find you cope better than you had expected, he told me. Until it hits you. Out of the blue. It won't be the most tragic funeral, or the most difficult. It may be one of the most straightforward – but its waves carry the tide of years.



Fr Gerald was right. It wasn't little Laura's funeral, who was 8, who loved dolphins and *This Little Light of Mine*. It was Dorothy's, who was nearly 90 and died in the same month.

This feeling, in the car, on the lane to Hinton Charterhouse, is sadness, straight from the ground as it were, unseasoned by music and fine words, by a sacred space or the comfort of others' grief. Just these long, dry sighs.

I trained for the priesthood at Cuddesdon in the early 1990's. The Principal, John Garton, said we would not be able to make friends in our parishes. It wasn't clear whether he was being prescriptive or descriptive; whichever, we thought, *No? You just watch us, Brother*.

I remembered this twenty years later, when I began to tell my Cheshire parishioners that I was moving to a new post. However encouraging they were, they had a look, a tone, which said, *but we thought you liked it here ... We thought you were one of us ... Isn't this place good enough for you? ... We've made our home here, and we thought you had too ... Why are you leaving us?*

It's the sadness, I want to tell them. We've buried over 60 people who were members of our congregation, and hundreds who weren't. Too many of those front doors, too many cards in the windows of widowed homes. That bachelor in his 40's, who worked on the railways as his dad did before him, who after his mum died told me, *There's no more 'we' now*.

The truth is that I was always going to move on. I was always going to betray their loyalty and love. This, surely, is what John Garton meant.

In those days the betrayal was worked into a diocesan expectation that retiring incumbents would move outside their parish. I don't know if this ludicrous demand still pertains.

My training vicar in Stockport was furious about Rex, his predecessor. Rex had been vicar for 28 years. He really had made friends, had conducted much of his pastoral work on the golf course and at the Bridge table. Rex was old school: if the Bishop required him to move, he would move. He bought a property within putting distance of the parish boundary and continued to exercise his vocation of friendship, of joys and sadnesses not glanced through lace curtains while passing by, but fully shared with the friends and neighbours he was committed to for life.



Seated on the bench outside the Fox and Badger, holding our pints of Butcombe, we discussed the near catastrophe at the burial. Nick suggested that it might make sense in the case of someone of Dick's size to inter the coffin in advance and use an empty one for the ritual. A kind of *Blue Peter* here's-one-we-made-earlier solution. Back in my car, it seems to me that there is no avoiding the weight, that the heaviest load of all may be the emptiness.

**Robin Isherwood, Frome**



## **God's Ghostwriters – Enslaved Christians and the Making of the Bible – Candida Moss**

Pub. William Collins, March 2024

Candida Moss was appointed Edward Cadbury Professor of Theology at Birmingham University in 2017. She writes prolifically on Early Church history and on slavery in the Roman Empire. She is a Roman Catholic. In this, her most recent book, she asks, 'Who wrote the New Testament?' with particular reference to the letters of the Apostle Paul and the Gospels. In a nutshell she answers, 'Slaves wrote and copied the New Testament documents, attributing their work to the Apostles and Evangelists.'

Undoubtedly, more than one person was involved in the production of the Pauline corpus. 'Paul, called to be an apostle of Christ Jesus by the will of God, and our brother Sosthenes, to the church of God in Corinth....' *1 Corinthians 1f*. 'Paul, an apostle of Christ Jesus by the will of God, and Timothy our brother, To the church of God in Corinth....' *2 Corinthians 1.1*. 'Paul and Timothy, servants of Christ Jesus, To all God's holy people in Christ Jesus at Philippi....' *Philippians 1.1*. 'Paul, Silas and Timothy, To the church of the Thessalonians....' *1 Thessalonians 1.1; 2 Thessalonians 1.1*.

Sometimes, Paul explicitly includes his own autograph – *1 Corinthians 16.21*, *Galatians 6.11*, *Colossians 4.18* – 'which is the distinguishing mark in all my letters. This is how I write' – *2 Thessalonians 3.17*. Who was assisting him? And what of Tertius, 'who wrote down this letter'? – *Romans 16.22*. From her knowledge of the way slavery worked in the Roman Empire, Moss is in no doubt. Tertius, and others who wrote down the Epistles and Gospels, who copied them, and who often carried them from place to place were slaves.

But did these slaves copy word for word from dictation, or were they allowed freedom to write on various themes, with the Apostle merely adding his cipher at the end, much as a modern civil servant might 'write'

letters to be signed by the Prime Minister and other Cabinet ministers? For Moss the answer is clear: the New Testament documents as we have them are the culmination of a process, in which slaves played a prominent part, not only copying them, but sometimes as, for example, in 2 Corinthians, editing and rearranging them as well. And does this explain the textual variants which exist in ancient manuscripts, some of which are reflected in the footnotes we find in modern editions of the New Testament? For Moss, these differences are not necessarily the fruit of careless copyists; they may be deliberate, as a slave saw an opportunity to make his own point in the material he was being asked to produce.

For some of us, Moss's thesis may pose questions about inspiration and the activity of the Holy Spirit in the production and composition of the New Testament – see 2 Peter 2.20f. But read her work. It should make all of us think. Even in retirement, this has to be good! **David Phypers**



**RCACoE needs your help!! There are still 3 vacancies on the RCACoE National Council** In the July newsletter I reported the vacancies to represent York, Leeds, Newcastle and Durham; we also have a need for a member to represent Oxford, Peterborough and Coventry dioceses and we need another to represent Canterbury, Rochester and Chichester dioceses. Any offers or enquiries about the role from members in these areas should be forwarded to our Secretary, Malcolm Liles at [malcolm.liles48@gmail.com](mailto:malcolm.liles48@gmail.com), as soon as possible. Council would especially welcome women priests in these roles to improve the gender balance of council. If there is more than one nomination for each of these 3 regions there will be an election organised.

The main role of a council member is to be a trustee of the association and to be in touch with the Retirement Officers in the dioceses they represent, to produce a regional report twice a year for consideration by council. These reports inform our actions and relationships with the national church institutions and other bodies. Also, to attend by zoom meetings of the national council on no more than 4 afternoons a year to guide us in our work. Unless we fill these vacancies the service we offer to our members will be much reduced. The lack of volunteers is very disappointing.



### **News on the progress of a Sheffield Diocesan Motion**

At its meeting in March the Sheffield Diocesan Synod passed the following motion: **“In view of the problems being currently experienced by the Pension Board in providing sufficient housing for retiring clergy, their partners, dependents and/or widow/ers, within their current funding constraints. This Synod requests that:**

- a) **The Church Commissioners invest in the provision of rented housing for retired clergy, widow/ers and others eligible, that is currently provided by the Pension Board under its CHARM/Church Living scheme.**
- b) **That this investment should be sufficient to discharge the current debt held by the Pension Board in this respect and should also fully fund the future purchases of all retirement properties for the scheme.**

We have now received the following from the Church Commissioners:

Thank you for your email. Gareth Mostyn, the Chief Executive of the Church Commissioners, has read it and asked me to respond on his behalf.

We have noted the Attercliffe Deanery Synod motion relating to retired clergy housing and were already aware of this particular source of financial pressure. The future of clergy retirement housing is one of the key areas under consideration in the triennium funding process which has just got underway. The Triennium Funding Working Group will be exploring thoroughly this and a range of other financial pressures and funding requests and developing recommendations as to the prioritisation of the available resources. Alongside this process, the Church Commissioners' Assets Committee will be working with our actuaries to determine the quantum of funding that can be made available for the next triennium and beyond, seeking as always to maximise sustainable distributions consistent with our commitment (as a permanent endowment) to inter-generational equity.

The spending plans recommendations which emerge from these two integrated exercises will go before the Church Commissioners' Board and the Archbishops' Council for approval next Spring.

I hope this response reassures you that the issue of the Pensions Board/ CHARM retirement housing is being explored, along with the many other pressing financial matters.

Yours sincerely, **Matt Chamberlain**

Senior Administrative & Governance Officer

Church Commissioners, Church House, Great Smith Street, London SW1P 3AZ

***We need to keep on applying pressure over this issue, so try to get a similar motion to the above onto your Deanery and Diocesan Synods during the next 2/3 months. Talk to your General Synod representatives too so that they are aware of the level of concern over retirement housing.***



### **Notes on the meeting between the RCACoE executive with the National Church Institutions 1<sup>st</sup> October 2024**

#### **Safeguarding**

We were assured by Kevin Norris from HR that in future clergy aged 80 with PTO would have their PTO reviewed annually but without the need to redo DBS and Safeguarding training, which would be only every 3 years. This needs to be communicated to RCOs especially.

Safeguarding (National safeguarding Team) have no list of RCOs, there needs to be better communication from NCIs to RCOs but this can only be done if RCOs have diocesan addresses with access to CMS. See the slides attached produced by Fraser McNish. Only 12 RCOs have diocesan addresses at present.

There are still dioceses not offering PTO pathway, national safeguarding team cannot force all to use it.

**Julian Hubbard's report** on the RCACoE website: [rcacoe.org](http://rcacoe.org)

Most RCO job descriptions are inadequate. This does not value retired clergy. They need CMD and to be seen as possibly strategic by a Church which bangs on about Vision and Strategy!



Patrick Shorrock will be meeting Julian next week. Malcolm was asked to circulate the “What retired clergy without PTO cannot do” list to attendees of this meeting. They need to be enabled to play a proper part in the church without PTO otherwise vocation is smothered.

### **Fees**

HR are surveying these and hope to present results to the RACS successor body in November. Work is ongoing. There needs to be transparency and similarity between dioceses. The question of ‘home’ churches and services taken there during 2 years vacancies needs sorting, also in multi-parish benefices – what is the home church there?

### **Stipend**

For 2025-Archbishops Council are recommending 5%NMS and 3%NSB. The Ian Paul motion is being worked on with a possible report by July 25 GS rather than Feb. 25 GS

For the rest of the meeting please see the Pension Board slides and the presentation on the Retirement Officer Network from Fraser McNish which can be accessed using the following links to the RCACoE website: [https://rcacoe.org/wp-content/uploads/2024/10/retirement-officer-network\\_-\\_presentation.pptx](https://rcacoe.org/wp-content/uploads/2024/10/retirement-officer-network_-_presentation.pptx)

<https://rcacoe.org/wp-content/uploads/2024/10/pension-board-update-october-2024-1.pdf>



**New members:** David Owen Norwich diocese; Richard Lawry Norwich diocese; Matthew Hutton Norwich diocese; Peter Hallsworth Derby diocese; Timothy Warr St. Albans diocese; Susan McKendrey Carlisle diocese; Charles Chadwick Oxford diocese; Adam Foot Rochester diocese; Stephen Andrews Norwich diocese; Judith Egar Chichester diocese; David Austin Manchester diocese; Tim Hillier Guildford diocese; Charles Miller Oxford diocese; Teresa Wynne St. Albans diocese; Brian Senior Chichester diocese; James Cook Portsmouth diocese; Martin Harris St. Albans diocese; Roger Knight Rochester diocese; Jill Haylock Norwich diocese

**The views expressed in this newsletter are not necessarily those of the  
Retired Clergy Association of the Church of England**

**Items from members for the January newsletter should be with the editor, Charles Chadwick, by the end of December at [cjpchad9@aol.com](mailto:cjpchad9@aol.com) preferably in Word, Calibri**

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