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Faithful Stewards

Using money and assets
wisely in the light of the
spiritual and moral crisis
in the Church of England.

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Supporting documents referred to:

Giving as Partners by John Richardson is also available from Church Society.

Model Trusts - Some model trusts can be found via the Church Society website:
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1. The State of the Church of England

The Church of England is still a major institution in our national life, yet its influence is waning, and the views publicly expressed by its senior clerics are often at odds with the plain teaching of Scripture and indeed its own confessional basis. While the issues raised by twenty first century theological liberalism currently divide the Church, it has very specific roots in the sixteenth century English Reformation. The Church has a Protestant and Reformed confession in the 39 Articles of Religion, which is still, along with the Book of Common Prayer and the Ordinal, her official standard of faith. It is an established Church having a privileged relationship with Crown and Parliament. Its legislation, although voted on in the General Synod, has to be passed by Parliament. It also has opportunity for Christian witness throughout the nation, through schools, at public ceremonies, as well as in Parliament, where senior diocesan bishops sit as of right.

The Act of Uniformity of 1662 led to many Anglicans in the Puritan tradition being ejected and those who remained were only just able to keep the evangelical flame alive. Even when evangelical strength was at its height, as a result of the revivals, theological movements were beginning to grow that would seriously undermine the biblical faith of the Anglican Church.

The first was the higher critical movement of biblical study, which cloaked a fundamental unbelief in the garb of scholarship. Scripture was to be treated as any other book and was exposed to the same critical and sceptical examination. This approach began to erode confidence in the historical accuracy and truth of the Bible and led to the fatal line of argument that the bible might be factually inaccurate while teaching spiritual truths.

The second movement to undermine the confessional position of the Church was Tractarianism in the early nineteenth century. This was at first an attempt to introduce some elements of pre-Reformation practice into the Church of England. Some eventually left to become Roman Catholics whilst those who remained introduced ritualist practises and terminology into the Church. This and the subsequent 'ecumenical movement' have led to increasing confusion among the English people as to the nature of the Church of England.

Initially evangelicals fought many battles to resist Anglo Catholicism, yet they ultimately failed to root out the movement. This fatally undermined the Church's confessional position on key Reformation issues and opened the door to the doctrinal chaos of the twentieth century. Faced with the twin threats of Anglo Catholicism and increasing liberalism, evangelicals in large measure retreated into a pietistic pacifism. Most felt ill equipped to resist the sceptical liberal consensus that was evident both outside and inside the Church. This often left evangelicals with a pietistic indifference to doctrine and unable to resist error.

In the latter half of the Twentieth century individual evangelical parish churches in the Church of England grew, while the episcopate and the official statements of the Church were increasingly distant from her confessional basis. The ARCIC discussions continued without any strong Protestant critique of Roman Catholic teaching. Equally the Bishop of Durham denied the physical resurrection with impunity. During the 1980s the movement for the ordination of women grew in strength and achieved its goal in 1992 despite some evangelical opposition. The statements of the New Testament restricting the authority of women are rooted in the creation account and set limits on the relationship between the sexes. The ordination of women subverts that natural order. It was little surprise therefore when the next issue to surface was the question of the Church's attitude to homosexuals. The Church had already broken one of the limits set by God between men and women. It is now on the brink of breaking one of the limits set by God between those of the same sex.

There can be little doubt that there have been active homosexuals within the Anglican Communion and in the ministry for some time. Changing social mores and the decriminalisation of homosexuality had a significant impact on the Church's attitudes. Many Anglicans were unwilling to be seen as out of step with contemporary morals and those within the Church were less guarded in their behaviour. Further, important voices were being raised in defence of permitting homosexual relations within the Church.

In 1998, the Lambeth Conference reaffirmed the traditional and biblical teaching that sexual relations were to be confined to a man and a woman within marriage. However, despite this in 2003 the Diocese of New Westminster in Canada authorised the blessing of same sex-unions and the Episcopal Church of the United States consecrated a man who had previously been married with children but had left his wife and was living with his homosexual lover.

In the United Kingdom Rowan Williams, a liberal theologian, had expressed his support for the Gay and Lesbian Christian Movement in 1989 in a lecture called 'The Body's Grace'. He was appointed Archbishop of Wales and in 2003 was consecrated as Archbishop of Canterbury. This appointment was a catastrophe for evangelicals and provided the trigger for the developments in North America. Within a short space of time Jeffrey John, an open supporter of the homosexual lobby who had been in a homosexual relationship, was appointed as Bishop of Reading. After enormous effort and protest by evangelicals Mr John's appointment was withdrawn but within a year he had been appointed Dean of St. Albans and this time evangelical protests were unavailing.

In response to vigorous protests from evangelicals and strong concern from the primates of Africa and Asia, Rowan Williams commissioned a report, to be chaired by Robin Eames, the Archbishop of Armagh. The Windsor report published its conclusions in October 2004. Essentially, the report called on the American Episcopal church to express regret for the consecration of Canon Robinson without calling for the imposition of sanctions or the exercise of Church discipline. Archbishop Akinola of Nigeria rightly objected to the failure to advocate a biblical solution to a clear and grave breach of Church discipline and the future union and shape of the Anglican Communion now seems to be in doubt.

The Church of England is also in a theological crisis. Liberalism has been growing in the Church and recent events have shown that evangelicals can only exercise limited restraint on the liberal agenda. Those evangelicals appointed to senior posts have tended to compromise, and have not had the benign effect that one might have expected. The formerly evangelical theological colleges, with the noble exception of Oak Hill, and some members

of staff of the other colleges, now represent a compromised evangelicalism. Open, or liberal evangelicals have developed a new way of interpreting the Bible that allows them to dismiss unpalatable statements as culturally dependent. They therefore tend to support the ordination of women and some regard the homosexual issue as an open question, or indeed are open supporters of the homosexual lobby.

The strength of classical evangelicalism lies in strong and large individual parishes, and it is here that the future of true or evangelical Anglicanism lies. We should not be afraid to take the high ground of Anglican confessionalism. We believe in the bible and the articles, therefore neither liberals nor Anglo Catholics are true Anglicans. We should be willing to sit light to the Episcopal structures of the Church and not be prepared to cooperate with those who are promoting an unbiblical agenda. This will mean a willingness to take decisive action and a willingness to be unpopular. It will also entail Anglican clergy explaining to their congregations, in clear and unequivocal terms, the issues involved.

As part of this it is vital that evangelical churches and parishes recognise the importance of wise stewardship of their assets to promote truth and resist error. The rest of this paper seeks to give advice on these practical matters and to recommend a course of action.

2. Biblical Principles of Finance

The Bible has much to say on the issue of money and assets. In the Old Testament they are regarded as a sign of God's blessing yet also as being spiritually dangerous. They impose obligations on their possessors towards the poor and other members of the community. In the New Testament it is noteworthy that our Lord was a poor man. Nonetheless a number of the early disciples were rich. The New Testament does not condemn the possession, either by individuals or corporate bodies, of large sums of money, but it does have much to say about its use. Local churches have a clear obligation to support each other financially. This can be seen in the Apostle Paul's teaching in Romans 15:25-27 and 2 Corinthians 9:1- 5.

In Romans he is writing from Corinth and is intending to take a financial contribution from the Gentile church at Corinth to the Jewish church at Jerusalem. There is an obligation laid on richer churches to assist poorer churches. It is clear from the apostolic example in Acts that the early Christians shared what they had and the principle of sharing is one that the New Testament stresses (Acts 4:32-35).

However this has to be balanced against a New Testament imperative to resist false teachers - 2 John v.10. The biblical ethic as far as congregations are concerned can be simply expressed as the duty of orthodox churches to help each other to promote the gospel and with the coordinate duty of resisting those who promote error. Because there is now so much error within the Church of England it is vital that evangelicals remember that it is positively sinful to assist those who promote false teaching. All evangelical churches have a duty to review their finances to ensure that the money that God has entrusted to them is used in ways that please Him. In the present circumstances faithfulness may well lead to conflict with bishops and the diocesan hierarchy.

3. Parish share or quota

Quota or parish share is a voluntary contribution made by each parish to cover the costs of their Diocese. Most Dioceses make a request to each parish for a certain contribution although in some places it can be the Deanery that receives the request. Each Diocese has its own system of how the overall pot is divided between the parishes. The calculation can be based on one or more factors perhaps including the actual income of parishes, a flat figure per head, an assessment of the potential of a parish or congregation to give or on the actual benefits the parish receives in terms of clergy and Diocesan support. Typical levels of parish share per parish are very different between Dioceses.

Parishes are under no legal obligation to pay parish share, it is a voluntary contribution but, of course, unless parishes pay, the Diocese will not be able to meet its costs. In the short-term this means drawing on Diocesan reserves but in the long term it means increasing the level of parish share to all parishes or cutting dramatically Diocesan expenditure.

This parish share was invented in the 1970s as part of the centralisation and standardisation of funding. Over the last decade and more some parishes have been refusing to pay their parish share in full.

The great advantage of the parish share system is that it means churches bear one another's burdens. It provides a means by which financially strong churches can support financially weak ones within a Diocese. However, there are also problems with the system.

Remote

Parishes often feel they have no control over how money they give in parish share is used. The system therefore feels remote and indeed may be seen as a Church tax. In reality Diocesan bodies are made up of people from ordinary parishes and anyone can seek to get elected to such bodies. Nevertheless there is seen to be a separation between giver and receiver.

Reluctant givers

Many people do not make a connection between parish share payment and the benefits a parish receives. Although much of parish share is used to pay clergy stipends and other costs, people do not seem to make this link. When compared to the level of giving in free churches, which have to fund their ministry directly, there is good reason to think that the Anglican system discourages giving.

Accountability and control

Larger congregations feel that smaller ones are not being held accountable. They feel that they are put under a lot of pressure to pay parish share in full but that little pressure is put on some small congregations to ask why they are not growing. Clearly there are various reasons why some churches grow and others do not but people rightly want to know why their giving is being used to provide for inadequate clergy or to sustain those who teach error and promote immorality. The problem is not simply the system of funding but the complete lack of doctrinal discipline and the failure to determine the competence of clergy and key lay leaders.

Fellowship in error

The growing breakdown of the Church of England due to false teaching amongst its leaders is undermining giving. Congregations cannot see why they should pay into a financial system that pays other people to undermine what they believe and teach locally. They also look at the quality and content of training being given to many prospective ministers and feel that it is serving to undermine the gospel not promote it.

Taking Action

For these reasons and others some parishes have been refusing to pay the parish share asked of them. Some have set a cap on what they pay, based on the benefits they calculate that they receive, and inform the Diocese in advance what their payment will be. Others have cut their payment either as a protest, or because they are unwilling to support directly or indirectly the errors of others.

There is nothing legally wrong with these actions, nor are they morally wrong since the motivation is to be faithful in stewardship. However, many balk at such action. Sometimes there is fear that the clergyman will have a black mark against their name or that when there is next a vacancy the parish will be 'punished'. There is no doubt that these things happen but fear alone is not a grounds for refusing to act. Sadly, many are simply too timid to take action.

More importantly parishes can gradually cut themselves off from others and the benefits of episcopacy (when it is properly exercised) and of belonging to a connectional church are lost. Others feel that such action is defeatist and amounts to saying that the Church is beyond reform. Further, it riles many that the historic assets of the Church, given to a Church that is reformed and protestant by confession will be increasingly used to sustain ungodly ministry. Therefore, although there are good and proper reasons for capping, cutting or suspending parish share payments we are doubtful that as a strategy it will be effective in the long-term.

With this in view, and noting that some larger churches already opt to support struggling churches or mission initiatives directly we

see the proposals outlined in the paper 'Giving as Partners' as a strategy more likely to commend itself to parishes and therefore to bring about the change desired. The GAP proposals are a deliberate attempt to reintroduce some of the accountability that has been lost through the centralisation of funds.

Being faithful as stewards means wanting what we give to be used wisely and for this reason there must be a degree of accountability in giving and receiving.

Some facts about funds.

An average parish contributes £700 to train future clergy and £1,500 to cover the costs of national bodies and others.

The Church Commissioners pay out per parish an average of £2,000 to subsidise parishes, £8,000 to pay clergy pensions, £1,400 to support Bishops (£400,000 per Diocese) and £500 to support Cathedrals (£140,000 per Cathedral).

4. Safeguarding assets

Ring Fencing of Funds

Because the current situation is so serious there is an increasing likelihood that evangelical ministers and churches may have to declare themselves out of communion with their bishop, or to separate themselves from team ministries. Even if this does not happen the current financial difficulties in the Church may lead to diocesan authorities putting pressure on evangelical churches to contribute funds to unworthy causes and even lay claim to assets belonging to a particular church. It is vital, therefore, that evangelicals should act now to secure their assets, by setting up trusts that are administered by faithful trustees, which will ensure that parish funds are used for gospel purposes. This is particularly important where the minister does not have the freehold but it would be prudent for every Anglican evangelical church to follow this course. Trusts require careful thought and must be adapted to the situation of the individual church. Each church should consult its own legal adviser when setting up such a trust. However a number of basic principles can be set out.

Trust

A trust is a legal instrument whereby the ownership of assets (money, land, property) is vested in a trustee or trustees for the benefit of certain individuals or for certain specific purposes (the objects of the trust). The trust is governed by a trust deed and that deed sets out the way in which the trust assets can be used. The trustees can only use the assets of the trust in accordance with the terms of the trust deed and if they do not there is a breach of trust. The operation of trusts is governed by law and, in the case of charitable trusts, is supervised by the Charity Commission. In the present situation trusts can be an invaluable tool in safeguarding the assets of evangelical churches against abuse. Examples of Trusts that have been approved by the Charity Commission in recent years can be found on the Church Society website. It cannot be over stressed that each trust must be carefully adapted to the needs of each individual church.

The two keys to the formation of appropriate trusts for evangelical churches are the trustees and the purposes (objects) of the trust.

Trustees

It is vital that the trustees be asked to sign a statement of faith to ensure that they are wholly in sympathy with gospel teaching. They should be asked to reaffirm their commitment every year. Individual churches can choose their own statement but we suggest that the one in the model trust supplied would be a good start. To avoid confusion it is advisable that Trustees should not be PCC members and this is particularly important in the case of Team ministries where problems are known to have arisen from this in at least one instance. It is also advisable that the minister should not be a trustee. Trustees would, of course, have to work together with the vicar and the PCC, but in order to prevent confusion; it is better if they remain separate.

Objects of the Trust

This section of the trust deed defines the purposes of the trust and the assets held on trust. It is very important that both should be clearly expressed. The definition of the assets should be set out with legal advice. The object of the trust should include a clause stating that it is for the advancement of the Christian religion as expressed in the Bible and the 39 Articles of the Church of England. Further purposes may include the support of the minister of the local congregation and other staff. The provision of accommodation and the promotion of gospel work in the area. Each individual church will want to consider the particular purposes for which the trust assets are to be used. It is very important that they be clearly and unequivocally set out.

Assets

Land, money and property can all be included in a trust. Most churches will want to isolate the congregational giving in a trust but it would also be wise to transfer any property that the church owns into a trust as well. Dioceses are very likely to want to argue that real property belongs to them and not the local church. Broadly, as much property as possible should be transferred into trust and the local church should take legal advice as to which assets can be so transferred. The use of those assets should then be regulated by the trust deed.

The precise ownership of Church buildings and churchyards is a murky area but on the face of it they cannot be conveyed without an Act or Measure of Parliament. The 1983 Pastoral Measure currently regulates disposal.

Charitable Status

In order to qualify for charitable status a trust's objects must correspond with one of the four heads of charity, which were defined in the reign of Elizabeth the First.

- The advancement of education
- The advancement of religion

- The relief of poverty
- Other purposes beneficial to the community

(A review of Charity legislation is currently under way and this may result in a new definition.)

Plainly a trust for a local church will fall into the second category, and as long as that is clearly stated in the trust deed there should be no problem. Charitable status makes the trust exempt from tax, and thus confers an important benefit. It is important to consult the Charity Commissioners and establish a good relationship, especially given the possibility of conflict with the diocesan authorities. A well-drafted trust should protect a local church's assets against even the most determined plunderers.

Act now

Churches should act now to set up a trust even if there does not appear an immediate need in their situation. The liberal agenda in the Church shows no sign of going away, and it is vital that the assets of evangelical churches be protected for the cause of the gospel. There can be little doubt that sooner or later most faithful evangelical congregations will come into conflict with the powers that be. A battle is being fought for the soul of the Church of England and it is vital that evangelicals take a clear stand for truth. Such a stand will require deeds as well as words but it may be that there is hope for the future if we are genuinely willing to fight the Lord's battles. If not, the future looks bleak indeed, and Anglican evangelicals will bear much of the responsibility.

Working Together

An extension of the principle of the local trust is the establishment of a trust on a national or regional basis. As before its purpose and theological basis would need to be clearly defined and its trustees carefully chosen.

Parishes would opt to join the scheme by PCC resolution but in doing so would have to affirm their acceptance of the doctrinal basis. From then on they would pay their Parish Share into the fund. The Trustees would enter into agreement with individual

dioceses to pay the Parish Share of the parishes who have opted into the scheme. The Trustees would have power to discontinue payments in the event of the diocese concerned, or its senior representatives acting or teaching in a way that is contrary to the gospel and biblical teaching.

Such a fund would have the benefit of maintaining the connectional nature of Churches rather than there being any risk of them being seen as, or becoming isolated. The fund would also allow wealthier churches to assist poorer churches by paying more into the fund. However, the particular benefit of the scheme is where several parishes in a Diocese all opt into it. When issues arise they will be able, through the Trustees, to act in a concerted way.

5. What can an individual do?

Individuals generally have two concerns about the money they give. First, many wish to maintain personal integrity in Christian stewardship. They find it impossible to be a 'cheerful giver' (2 Cor 9.7) when they are disturbed by the error now rampant in the Church of England. To put it crudely, they see it as absurd to financially support their own parish, where the gospel is being preached, whilst knowing that at the same time money is going to support the parish down the road which is teaching a different gospel and undermining the authority of Scripture. Of course this is only really an issue when the parish to which they give pays more in quota than they receive back in clergy stipends.

Nevertheless, Christian giving is part of fellowship. The call of God is to separate from those who teach falsehood (see for example 2 John 1.10, 2 Thes 3.5-6, 1 Tim 6.5 and also Jesus warning in Rev 2.20). Therefore, it cannot be right to have fellowship through giving with those who are deliberately teaching error.

Many Churches, through their PCC, will recognise that these are real issues and will have thought about how to be faithful stewards. Parishes may already be taking action along the lines suggested in this document. But what should you do as an individual if you feel that your local church should be doing something but it is not?

Your desire will be for some degree of accountability, to know that money is being used acceptably, in particular to promote gospel ministry consistent with Scripture and the doctrines of the Church of England. You therefore have the option of restricting what you give, which you are allowed to do under charity law. A PCC must record such a gift as restricted and must honour the wishes of you, the donor.

You can specify that money should only be used to support ministry locally, or should be used for particular purposes. If a lot of people do this it will force the PCC to take action. If just a few people do it then the PCC will have to think how to respond. They could refuse to accept the money. Or they may mark it down as restricted and spend this on local costs (such as clergy expenses, children's resources or heating bills) which will help you but not necessarily bring about more accountability overall. But the PCC may choose to honour fully your concerns and recognise this by withholding a proportion of what you give from parish share. The proportion will depend upon local circumstances. This is likely to be only a token gesture but it will produce an impact and it will force people to face up to the issues.

6. Financial Structure of the Church of England

The Church of England is a complex institution and this survey of its finances is necessarily brief.

The heart of the Church of England is its parishes. Parish finances are the responsibility of the Parochial Church Council, which receives money in and pays money out. Income arises from giving, legacies, fees, rent, investments etc. Expenditure includes building maintenance, ministry resources, non-clergy staff costs and parish share or quota. For the purposes of this paper Cathedrals are similar to parishes albeit with some significant differences.

Dioceses are the regional layer of the Church and their finances are primarily the responsibility of the Diocesan Board of Finance. Income arises from parish share, donations, legacies, investments, sale of properties etc. Expenditure include the administration of the Diocese, particular boards, diocesan officers, costs relating to stipendiary clergy in the Dioceses together with their housing.

Part of the income of each Diocese derives from glebe land transferred to the Dioceses from the parishes in 1973. Likewise, the assets of a Diocese comprise in large part the Parsonage houses that belong to each Benefice

Nationally the Church of England is defined both doctrinally and by its establishment. The House of Bishops provide spiritual oversight whilst General Synod exercises government. However, all this is regulated by Parliament, which, at least nominally, represents the people.

The Archbishops' Council is an umbrella for most of the national bodies of the Church attempting to bring together both oversight (it is the Council of the two Archbishops) with governance (it is accountable to and partly elected by the General Synod).

The Archbishops' Council therefore embraces most of the national bodies of the Church. Income comes primarily from the Dioceses. Expenditure includes all the costs of the central bodies, including training, as well as the costs of ecumenical and international bodies. The Council also oversees around £20million of Church Commissioners' grants that are allocated to Dioceses primarily for clergy stipends.

The Pensions Board acts as trustees for several funds and administrator for both these and others (covering both clergy and lay employees). The Pensions for all current employees are fully funded by contributions from Dioceses or other bodies.

The Central Board of Finance now acts as Trustee for various funds that invest on behalf of others, including parishes and Dioceses. Through its subsidiary company CCLA it also manages funds for other charities and local authorities.

In 1948 the Church Commissioners took over from two bodies concerned to sustain ministry in areas of need. In the years following their role has changed significantly and, for example, they now run the national clergy payroll. Their income comes mainly from historic assets. They spend around £160million (not including the clergy payroll). Now around one tenth of their money is given directly to assist needy parishes. Over 60% of their

expenditure goes to the pension provision of all service prior to 1998. Just over 10% of their funds is used to pay for the stipends, housing and costs of Bishops, around 4% for Cathedrals and 6% for general parish support. The Commissioners also make loans to clergy, retired clergy, parishes and Dioceses.

Parish share (or quota)

The largest part of the expenditure of each Diocese is on parochial clergy (stipend, housing, national insurance etc.). To meet this they require income and the main income comes from parish share or quota. Parishes are under no legal obligation to pay this but without it a Diocese cannot meet its commitments. Some Dioceses, particularly the older ones, also gain significant income from investments including the old glebe land and from the sale of clergy houses. Therefore, the level of parish share varies greatly from Diocese to Diocese. The level of grants from the Church Commissioners to each Diocese is adjusted in order to give greater assistance to poorer Dioceses.

Some examples:

A parish administrator. The PCC will usually pay the salary direct and probably contribute to a pension with the Pensions Board.

A stipendiary clergyman. The Clergyman receives his stipend from the Church Commissioners (who act like a payroll bureau for this) who pay it out of the account they hold for the relevant Diocese. Pensions contributions are also paid by this means. Expenses of office will be paid by the parish.

The parsonage house. This belongs to the Benefice but is listed as a Diocesan asset and is maintained and administered by the Diocese. In older parishes the property and possibly other land will have come from the historic patrons or the parishioners.

A retired clergyman. He receives his pension via the Commissioners who channel money from the Pensions Board. Pension commitments for service prior to 1998 are

met by income from the Church Commissioners investments (despite the fact that these assets were originally given to benefit poor parishes. Since 1998 Dioceses have gradually picked up the pensions bill, which they meet from parish share payments and pass on to the Pensions Board. Some retired clergy receive housing loans from, or jointly own property with, the Commissioners.

Remembering history

The present financial structure dates back to the 1970s and was significantly revised in the late 1990s. For centuries prior to this clergy were mostly paid locally from glebe income and parish fees with the predecessors of the Commissioners assisting poorer parishes. This resulted in widespread inequality, which the centralised system rectified.

The 1973 Endowments and Glebe Measure transferred assets from parishes to Diocese. This was to ensure greater equality. Each diocese should show the remaining assets and income from them in their accounts. The income should be used to pay parochial clergy and on average appears to represent around £3,000 per clergyman. Some well-endowed parishes, including small country livings, often handed over assets that would have generated more than enough to continue paying their clergy today.

It is a matter of debate whether the centralised system of payments and pooling has served the Church well over the last 30 years. For centuries prior to this the Church had survived and generally thrived without such a system.