

Your Committee are aware that many of the Clergy pay from their very limited incomes to various Life Assurance Companies an average of about £15 per annum, for the purpose of securing to their families the sum of £500; a sum which, however well invested, can hardly be expected to produce a larger return than £35 per annum. If therefore, to secure an income of £35 to their families, they readily pay a yearly premium of £15, your Committee are disposed to believe that they would gladly pay a larger sum than £15s., if it can be shown that by so doing they would in any considerable degree add to the ability of the Widows and Orphans' Fund to assign a pension of £50 to their widows and their orphans.

It will naturally be said, however, that the very fact of many of the Clergy, struggling amidst much self-denial to pay this annual premium to the Assurance Companies, renders it vain and unreasonable to expect them to do more on behalf of the Widows and Orphans' Fund.

Your Committee are deeply sensible of this difficulty; but the question appears to them to resolve itself into a *choice* of difficulties. If the Clergy are required to pay a much larger contribution, it is to be feared that it will add materially to the many trying and harassing anxieties by which they are often surrounded, in consequence of the scantiness of their means. On the other hand, if from their own resources, or through the assistance of their parishes, a large measure of unfluctuating support is not given to the Widows and Orphan's Fund, there is but too much reason to apprehend that, after having laboured during life in the service of the Church, after death their families may be left in poverty and perhaps in destitution.

It does not appear to your Committee that their language is too strong, when they say that this is a prospect which is in truth appalling. In order to avoid it, they find that many of the Clergy continue to pay to the Life Assurance Companies at the rate of £15 per annum, because such payment is absolutely necessary, in order to enable those Companies to secure to their widows and children a yearly sum of £35. If, therefore, it can be demonstrated, that to enable the Widows and Orphans' Fund, with anything approaching certainty, to pay £50 annually to their families, it is equally necessary to pay a larger sum than the £15s., which is at present contributed to the General Purpose Fund. Your Committee are disposed to think that the Clergy would gladly do so, even although they were thereby compelled to lessen the amount paid to the Assurance Companies, or to practice more self-denial, if possible in their daily liv.

Your Committee have felt called upon thus largely to discuss the nature and necessity of the suggestions which they have to offer, because they feared that if they simply embodied them

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