

From the Chairman

At a meeting on November 7th in the Diocese of Gloucester, it was estimated that half the sermons that are preached on any Sunday in this Diocese are preached by those who are retired. This will not come as a surprise to many of us!

The meeting was for all serving clergy, retired clergy and Readers. It was a seminar on Matthew's Gospel led by the Principal and two of the tutors at Trinity College, Bristol. This Advent Sunday we are starting Year A when Matthew's Gospel is what we will be preaching on in the coming year; it was a very helpful morning and excellent that the retireds had been invited.

It was good to be reminded of many things - that it is important to know the Old Testament roots from which Matthew's Gospel springs, while also seeing the way the conflicts with the religious leaders and the Pharisees are exposed, and the emphasis on 'the nations' - that is the Gentiles.

The message that we will be preaching at Christmas is Emmanuel, God is with us, but we were reminded that the whole of Matthew is of God dwelling with his people and that Jesus is the Temple.

We were reminded that Matthew uses the term 'the Kingdom of Heaven' not the 'Kingdom of God' with the sense of the reign of God in the present 'on earth as in heaven' with the seven parables as illustrations.

Whether we are still preaching, or whether we are hearing the Gospel read in Church each Sunday, or, if we are housebound, we are reading it in our own home, let us look forward to hearing that Emmanuel, God is with us, is not just at Christmas, but all the way through 2017, as we seek to bring out treasures old and new from Matthew's Gospel.

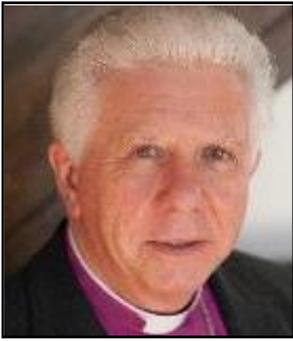
A very Happy Christmas and every blessing for 2017.

+David Jennings.



We thank **Bayshaw Designs** for their help with our new logo at the head of this letter.

The New Chair of the Association



It was a great delight to announce at the Council meeting in October that our President, the Bishop of Exeter, had appointed the Right Reverend Ian Brackley to be the next Chair of the Association.

Ian was ordained in Bristol, was a school Chaplain for six years and then had sixteen years as a parish priest in the Diocese of Chichester followed by twenty years as Bishop of Dorking in the Diocese of Guildford. He will become Chair at the end of the General Meeting in Exeter on 20 June 2017.

Please hold Bishop Ian in your prayers as he prepares to take on this responsibility. +David.

New Council Members.

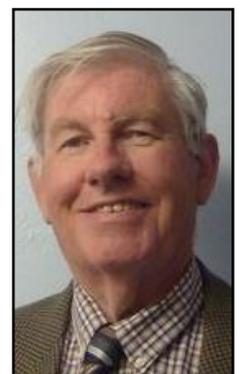
After many years of faithful service, Alan Wolstencroft has announced his intention to retire from the Association's Council next year. This will create a vacancy for someone to represent the **Dioceses of Blackburn, Carlisle, Chester, Liverpool, Manchester, and Sodor and Man**.

If you live in any of these Dioceses and wish to serve the Association in this way, please let me have your name and contact details, supported by two members who live in any of these Dioceses, as soon as possible and, in any case, **not later than 31 January 2017**. Please ask for further details of the responsibilities involved at secretary@rcacoe.org.

During the year the following new members have been elected to the Council:

Revd Prebendary David Crowhurst

Representing the Dioceses of Birmingham, Hereford, Lichfield and Worcester
David was elected by 21 votes to 14 against Revd Roger Williams



The Word was made flesh' inspires the whole of my life in my efforts to live out a priesthood, now retired from active ministry, yet very active in supporting parishes around the two deaneries of Conover and Shrewsbury in Hereford and Lichfield Dioceses respectively. I was made deacon in 1980, priested a year later (both in Worcester) having by then worked for over twenty years in the Bank of England, the final few as a Manager in their Birmingham Branch. My final parish before retirement was Oswestry in north-west Shropshire, a border town looking towards Wales.

I am looking forward to being part of the RCA Council and to discussing things that affect my fellows, ranging from matters spiritual and how we can support a changing Church, to domestic needs of housing and pensions etc. As a Trustee of a clerical charity in one of the two dioceses in which I currently serve, I have also a glimpse into the tight situations in which some Clergy live in their

retirement. Whatever I can do to assist the lives of us all in our journey, which the incarnate God shares, and in which the incarnate Christ we follow shares, is foremost in my mind.

This summer my wife, Lee, and I were privileged to visit the south of Italy in a holiday in our motorhome, witnessing the devastating effects of life beset by natural causes in Pompeii and its environs, as well as the historical severe poverty of Naples in its slums. It was the church which has always stood as the beacon of hope in all of these situations of life as it has ever manifested sacramentally the Word made Flesh come amongst us, and I am pledged to do whatever I can in my own small way to bring relief to people who suffer in these sorts of ways in our own time and our own place. Not particularly a matter for the RCA, but certainly for the Church in the world, and for the priesthood of the church!

I shall look forward to meeting those whom I represent whenever I can be of help and support, and in joining in the work and ministry of the RCA in its wholeness, a constituent part of the one holy church of God into which we are baptized and ordained to serve. May I wish you and all your families a Christmass of blessedness, peace and especially, hope in the Incarnate Lord.



Revd Robin Isherwood

Representing the Dioceses of London and Southwark

Robin was elected unopposed

I am Robin Isherwood, the new Council member for London and Southwark. Traditionally, London Diocese hasn't had retired clergy officers, the established wisdom being that few clergy retire to the Capital. However, I'm finding more than enough to do as I attempt to develop the role in Stepney Area, where I was appointed by Bishop Adrian Newman.

My day job is Preacher of the Charterhouse, an almshouse chaplaincy going back to the 17th century. I have pastoral oversight for the 44 beneficiaries of the charity ('Brothers') and for over 70 staff and other residents. There's plenty happening in this charity, which is opening a museum in the New Year.

Before working at the Charterhouse, I was a small town vicar in south-east Cheshire for sixteen years, during which time I founded the Listening Post project in Alsager Health Centre and started Alsager Music and Arts. I also directed a music ensemble, Icon. Spurred by an interest in the sociology, psychology and philosophy of music, I've presented talks and run music and meditation sessions for parishes, therapists, mental health practitioners and ordinands in England and Wales. As well as grappling with the difficulties of talking about music and God, my pleasures include drinking and eating, reading, and following the rugby, cricket and soccer fortunes of Bath, England and Manchester City.

I was ordained in 1994, after training at Ripon College, Cuddesdon. Before becoming a curate in Bramhall, Stockport, I worked as a musician and teacher in Scandinavia. I studied theology at the universities of Uppsala and Oxford. I'm married to Lena, and we have two children and a granddaughter.

During the last two months I've attended two meetings which have taught me a lot about the Retired Clergy Association of the Church of England. Two things have struck me in particular. The first is the large proportion of clergy who don't avail themselves of the opportunity to attend sessions, courses, or conferences put on by the dioceses to help us prepare for retirement. The second is that there are some retired clergy who are clearly on their uppers. I hope that before my five years' council membership is up I've learned something more about the circumstances that result in some clergy being in need while others are custodians of a property portfolio.

Robin will become Newsletter Editor from January 2017 onwards

Revd Malcolm Liles

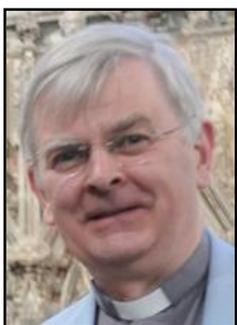
Representing the Dioceses of Derby, Leicester, Lincoln, Sheffield, and Southwell and Nottingham
Malcolm was elected unopposed



In the summer my wife and I happened to be in the kitchen garden at Clumber Park and we fell into conversation with two volunteer gardeners, it turned out that one of them was also a former parish priest who had also been a Bishop's Officer for the retired. Having been retired for 18 months at the time I recounted to him some of my experiences; he had a similar story to tell but suggested that I join the RCA, which I had not yet done.

He later sent me a letter advising me of the vacancy for the East Midlands on the RCA. Since I retired I have become more and more convinced that the retired clergy are an underused resource in the Church; on retirement I moved to Sheffield Diocese and it did seem to me to be a less than straightforward process. I gather that I appeared in Crockford's as address unknown, yet I had received letters from the Pensions Board so they knew where I was.

I hope that the development plan for the RCA will make the path to retirement smoother for others in the future and will use my experience as a former member of the Executive Committee of the Faithworkers Branch of Unite in that process.



Revd Canon David Pritchard

Representing the Dioceses of Chelmsford, Ely, Norwich, St Albans, and St Edmundsbury and Ipswich
David was elected unopposed

Ordained in 1982, after eleven years teaching in Norwich and Oxford, I served my title in Kidlington, Oxfordshire before moving to my first living as Vicar of Marcham in 1984. Before becoming Rector of Henley-on-Thames in 1996, I was Rural Dean of Abingdon and served two terms of office on Bishop's Council and the Diocesan Board of Education. In 2004 I was appointed Precentor and Pastor at Ely Cathedral and before retiring at the end of 2014 I also served as Vice Dean and Acting Dean.

As the number of stipendiary clergy diminishes and the number retired clergy increases, the Church of England is at a watershed. How can the skills, wisdom and energy of retired clergy be best used (for those who would be happy to do so)? As a newly elected RCA Council member I look forward to sharing in creative conversations with those who have an important role to play in affirming and valuing the retired clergy who can sometimes feel rejected, unwanted, undervalued or even irrelevant.

One of the big unknowns about my own retirement concerned the life of prayer. Having been part of a community in which the disciplines of the daily office were the ballast of daily life, how would I fare 'on my own' in retirement? To my great surprise and delight I find retirement has given me a freedom and a liberation which I did not foresee. No longer tied to a fixed time to say my prayers I am free to determine when to do so each and every day, and I can stay in that mode as long as I like without worrying about having to finish by a particular time. A link on the Diocesan website takes me to the Diocesan Prayer Calendar, and another link takes me to the individual parish websites which open up more avenues for prayer than the Calendar can manage – a veritable *embarras de richesse*.

Perhaps prayer is the greatest of all gifts we possess in retirement for it is something we can do each and every day as long as we have breath. I hope you, like me, were delighted to be invited by our Archbishops to be part of the 2017 'Thy Kingdom Come' global prayer initiative between 25th May and 4th June.

Revd Canon Frances Wookey

Representing the Dioceses of Bath and Wells, Bristol, Gloucester and Salisbury
Frances was elected unopposed.



I feel very privileged to be representing the above Dioceses on the Council of RCACoE. I have attended two Council meetings this year, and the AGM at Lambeth Palace, and have been very impressed by the vibrancy of all three. The work done to represent the interests of retired clergy is vital, and I am delighted to be part of it.

I was ordained in 1997, aged 45, and served my curacy in a multi-cultural parish in central Gloucester. I then returned to my 'rural roots' as incumbent of a benefice in south Worcestershire, which grew from three churches when I arrived to nine by the time I retired in 2015. I now have PTO in Gloucester and Worcester Dioceses, and help out locally where I live in south Gloucestershire. I am also a Day Chaplain at Worcester Cathedral, of which I am a Canon Emeritus.

Before ordination, I worked mainly in insurance and financial services in Bristol and Cheltenham. I am married to Roger, and our lives are run by Thea, a black Labrador. I enjoy reading, humour, food, travel, music, theatre and handicrafts. For anyone inclined towards social media, I can be found on Facebook.

The Beauty and The Horror

Richard Harries

SPCK Church House Bookshop £17.99

The sub-title of this book, *Searching for God in a Suffering World*, could hardly be more apposite today. Richard Harries explores the dissonance between the living hell that we see in our news bulletins and the joy that we can experience in life in God's glorious creation.

The book is a scholarly work, drawing on a variety of threads in literature, philosophy and theology, and it is difficult to do it justice in a brief review. It begins by establishing the premise of a good and loving Creator, and looking at why Christians believe what we do about that Creator, and about Jesus Christ. I did not get the impression that Bishop Harries wrote this book exclusively, or perhaps even primarily, for Christians, and anyone with theological training is unlikely to find any surprises in the first 100 or so pages.

I felt that the real discussion of the tensions that we all feel begins from Chapter 9 onwards. There are interesting explorations of the nature of evil, with which some readers will agree and others not. There can be little doubt that much of the suffering in the world is caused by human wickedness, but the author also tackles the issues of disease and natural disaster. Although the results of these can be exacerbated by human behaviour, many are not originally caused by it. A persuasive case is made that the world has to be how it is, and humans how we are, for self-conscious, autonomous life to exist. Not being a scientist, I can accept that this may be the case, although I did not find the argument totally compelling.

What troubled me more was the suggestion that we need to live through life in this world in order to enjoy a full life in the next. I

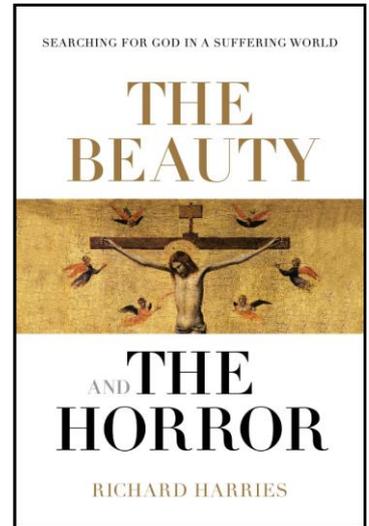
apologise for this gross over-simplification of a detailed explanation, but the statement "Physical existence has given us a medium in which to shape ourselves.

Death has served its purpose in giving us a limited lifespan in which choices have to be made and a self fashioned," seems take no account of the many millions who have died, and continue to die, in infancy. This is surprising as our particular revulsion at the suffering of children is a recurring theme throughout the book.

The last chapter reminds us that we see through a glass darkly, and although we have faith and hope that love will ultimately prevail, we should always strive for a better world. As someone who dislikes with a passion the blessing that asks God to "...settle you in the faith", I particularly appreciated the Tennessee Williams quote on the final page: "I've met many people that seemed well adjusted, but I'm not sure that to be well-adjusted to things as they are is....to be desired....I would prefer to be racked by desire for things better than they are....than to be satisfied with things as they are"

Overall, I found that the book raises as many questions as it answers, and is an unsettling, yet satisfying, read. It would offer a basis for a stimulating Advent or Lent course, and also make a good Christmas present for the friend/family member who asks awkward questions.

Rev Canon Frances Wookey



TAXATION AFTER RETIREMENT by Peter Lawley

Following my retirement from parochial ministry, but before reaching the state retirement age, I soon found myself becoming 'actively' retired once I gained my PTO, being asked to conduct funerals and to cover Sunday services in times of holidays and vacancies. These requests naturally involved fees, mileage expenses and accounting to HMRC, because when we earn as retired clergy, we earn as self employed. So we need to keep good and accurate records of expenses and income, in order to pay the correct amount of income tax to HMRC.

We also need to ensure that fee income is properly handled given that fees are now statutory income belonging properly to the Diocese concerned. Payment and/or declaration of fee income vary from diocese to diocese. Strictly speaking, we should not accept direct payments from funeral directors in any circumstances.

I have set up a banking, accounts and expenses package on my computer and keep a register of all fee income there so I know just where I am at any one time. This then serves as my prime register for calculating income for tax purposes.

If I am taking Sunday services in a parish, I try to arrange payments by BACS transfer online, to avoid writing and posting cheques, some of which seem to get lost amidst the study paperwork in some Vicarages in my experience.

I set aside an amount from fee income to cover my likely tax bill at the year end, payable by 31 January each year. If your tax bill exceeds a thousand pounds or so, HMRC will also ask you to make a payment on account at the half year in July, which is a bit of a burden the first time of asking, but actually then spreads

the tax bill out a bit more evenly. HMRC will pay interest on the payment if your subsequent income and tax bill falls significantly in the following year, or you can ask for the payment on account to be reduced if you know your income is to be less. [I have found HMRC willing to accept payment of self-employed tax through my tax code - Ed]

When it comes to completing the HMRC self assessment form, all the income from pensions, fees and any locum work should be included, together with legitimate expenses for office consumables and a proportion of heating and lighting costs for the 'office', although you cannot of course claim the 'HLC' allowance if you are living in your own home. Note that you can claim tax relief on essential mileage at 45p per mile.

If you are married, and your spouse is not working, or is not using their full personal allowance, currently worth £11,000, you can apply under the Marriage Allowance to transfer a proportion to yourself to reduce your tax liability by around £200 or so annually. It also works the other way around, if you are earning less than your own personal allowance annually and your spouse's income exceeds their allowance.

If you retire before you reach your State Pension age, as I did, you should continue making National Insurance contributions until State Pension age. Failure to do so might affect certain benefit payments after retirement.

Remember, HMRC can come and inspect your income and expenses records at any time, so accurate recording and legitimate claims are for your own protection, as well as making life much easier when the Self Assessment form arrives in the summer.

Retired Clergy Association - www.rcacoe.org

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SUMMER GENERAL MEETINGS

Tuesday 6 June 2017 Bishopthorpe Palace, York
Tuesday 20 June 2017 Exeter Cathedral

Coffee Eucharist Lunch Fellowship
Address from the Archbishop of York or the Bishop of Exeter

All members are entitled to attend these meetings. There will be no charge, but we hope a freewill offering will cover the cost of lunch.

To register an interest in attending either or both of these occasions please email or write to the Secretary, David Phypers as above. You are not committing yourself to come at this stage.



Email or Snail Mail?

Over 1800 members now receive their Newsletters in colour by email, saving us time and expense. If your letter has come by snail mail and if you have an email address, please send it to secretary@rcacoe.org



Items for the next Newsletter should be sent to robin.isherwood@thecharterhouse.org **before the end of February 2017.** Reaction to anything in this Letter, or news of your own activity, or of your retirement group will be most welcome. Don't be shy! We need to hear from you!