

November 1965

The Priests' Mutual Benefit Society

James E. Hoflich

Follow this and additional works at: <http://epublications.marquette.edu/lnq>

Recommended Citation

Hoflich, James E. (1965) "The Priests' Mutual Benefit Society," *The Linacre Quarterly*: Vol. 32 : No. 4 , Article 14.
Available at: <http://epublications.marquette.edu/lnq/vol32/iss4/14>

The Priests' Mutual Benefit Society

RIGHT REVEREND MSGR. JAMES E. HOFLICH

We are living in an age of change—the changing society—the changing parish. At the beginning of Vatican II very few of us realized the changes that were about to take place and in reality have already come to pass. Not only the total society but the individual is involved in this transition. Pope John said, "There must be an *aggiornamento*," an up-dating.

Our purpose here is to relate briefly the up-dating of what is now known as the Priests' Mutual Benefit Society of the Archdiocese of St. Louis. The diocesan priest, at ordination, makes a vow of obedience to his Ordinary but he does not take a vow of poverty as do the religious communities. We had a professor in the seminary who was a member of a religious order and his comment on this was, "We take the vow of poverty but you keep it." Consequently, the diocesan priest who is hospitalized, incapacitated by sickness or by accident and those who have retired would have to be dependent entirely upon whatever savings he may have

Monsignor Hoflich, Moderator of the St. Louis Catholic Physicians' Guild, is currently president of The Priests' Mutual Benefit Society.

accumulated to take care of himself. In anticipation of this problem, on January 31, 1870, the Circuit Court of the County of St. Louis incorporated "The Clerical Mutual Benefit Society of St. Louis" and on February 5, 1870 this was certified by the State of Missouri. The officers filing this petition were the Reverends P. F. Ryan, Charles Zigler, and Henry Muehlsiepen. This showed great foresight because in 1884 the Third Plenary Council of Baltimore made a mandate substantiating this.

In the beginning, this was a voluntary organization whereby the priests of the diocese were invited to enroll in the Society. The following quotation is from a letter sent by the president of the Society, Father Muehlsiepen, in September 1870:

A word of explanation as to the nature of its organization may be useful: corporate powers are invested in a board of nine Directors, not that a few manage without the consent of all, but in order to simplify and give unity to its actions. If these Directors (who have been appointed by the Most Reverend Archbishop, and who are afterwards to elect their successors) were to be elected by votes of the members of the Society and the same members were to vote on By-Laws etc., there would be likely to arise much confusion from the varying views of persons of so many different

nationalities and modes of education and the result might be the entire dissolution of the Society. What is chiefly required is to invest the money safely and to pay regularly the amounts due to the sick and superannuated members; thus there is nothing to rule. Besides, every member has the right to propose amendments, and it is the duty of the Directors to take such proposals earnestly into consideration.

The purpose of the Society is to raise a fund, the interest of which should be sufficient to cover all claims members may be entitled to. In order to obtain this, the money paid in for the first ten years shall not be used, but remain on compound interest. But provisions will be made that, in the meantime, members becoming sick will be aided from other sources, so that in reality the benefits of the Society may be realized from the time of entrance.

One sees from this communication that membership was entirely voluntary. In November 1890 the following communication was sent.

Whilst no priest anticipates having to call on the Society for assistance, no one can tell how soon we may be so circumstanced, by sickness or accident, that we would have to depend for support on our relatives or friends, or on the charity of strangers, neither of which we would wish to do.

Would the majority of the priests of the diocese become members—much better if all would—in a few months, as soon as the first annual installment be paid, the amount in the treasury would exceed \$5,000.00.

If a priest falls sick, so he can no longer attend to his congregation, another will have to be appointed in his place. By what or whom will the sick one be supported? Few priests, if any, especially those in the country, can put aside anything for the future. If a priest meets with an accident, on sick-call or otherwise, he may be disabled for months or for life. What will maintain him? 'Tis easy to say, "Let the diocese support him," "The diocese must

support him," and the like. We know there is no diocesan fund for such purpose.

Ask yourself, on what would or could you rely, if broken down by sickness, or disabled by accident; you would have to resign your present charge. Would you have saved enough to support you for a year or maybe longer? Would you wish to be an object of charity in some hospital? Most assuredly not. This Society provides a way by which priests are enabled to render aid—not charity—to a member when it is necessary. The small sum required for membership is within the reach of all. For the first four years of membership, \$25.00 each year; after four years only \$10.00 annually. No priest will miss it.

In 1895, the Clerical Mutual Benefit Society of St. Louis was succeeded by the St. Louis Infirm Priests' Fund and by synodal decree, all "secular priests affiliated with the diocese must cooperate in sustaining this Fund." The annual contribution from each associate was \$10.00. There was a provision made that should this Fund become exhausted by unusual demands upon the treasury, "the Archbishop will devise ways and means to replenish it."

ADMINISTRATION OF THE FUND

Further conditions follow:

1. The administration of the Fund will be in the hands of the Archbishop, assisted by a Board of five clergymen selected by him. Of these one shall be treasurer of the Fund, and another, secretary of the Board.
2. At the call of the secretary, the Board will meet with the Archbishop towards the end of August each year, to authorize the annual statement, which the Secretary will send to each associate, and to transact such other business as may properly come before the meeting.
3. The accounts of the secretary and treasurer will be audited each year by the Vicars-General.

DISBURSEMENT OF THE FUND

1. All applications for relief, together with the attending physician's certificate, must be sent to the Archbishop.

2. In each case, the treasurer will give relief during such a length of time as may be specified by the Archbishop; and no relief may be given without the Archbishop's order.

3. Until it can be safely increased, \$40.00 shall be the monthly allowance.

4. Relief is not allowed for the first month. When relief is granted, it begins at the end of the second and consecutive month; and for that month.

5. If applicant receives revenue from his own charge, or for labor in another, he cannot expect an allowance from the Fund.

6. In cases of destitution at death, funeral expenses may be paid from the Fund.

7. Delinquents may be denied relief at the discretion of the Archbishop.

The present organization, established in July 1948, is known as The Priests' Mutual Benefit Society of the Archdiocese of St. Louis. The constitution adopted at that time was revised in May 1956 and again in 1960. The revision was a change in dues. The dues to 1954 were \$40.00 per year per priest. From 1954 until 1960 the priest paid \$40.00 per year and the parish or institution paid \$40.00 per year. Beginning with 1960, the priest and parish or institution paid \$100.00 each per year.

A further revision was made in 1961 in which The Priests' Mutual Benefit Society broadened its coverage and will henceforth take care of the diocesan priests in the following categories: those in retirement, those incapacitated by sickness and accident and those hospitalized. In order

that this new arrangement might be successful, synodal decrees obligates each diocesan priest to become a member of this Society. The annual dues are \$200.00. Half of this amount is paid by the priest himself. The other half is paid by the parish, the institution or the department to which the priest has been assigned.

BENEFITS

I. Priests in Retirement

a) The Priests' Mutual Benefit Society shall pay \$100.00 per month to priests in retirement at Regina Cleri or in a parish rectory.

b) The Priests' Mutual Benefit Society shall pay \$200.00 per month to retired priests not living at Regina Cleri or in a parish rectory.

2. Sickness and Accident Cases

Upon application in writing, benefits shall be as follows:

a) Medical and surgical hospital care.

b) Private room, minus luxuries, i. e., television, telephone, etc.

c) Out-patient care, both regular and diagnostic care.

d) Reasonable hospital charges due to mental disorder.

e) Care in a nursing or rest home.

f) Private nursing care, at home or in a hospital, is *not* included.

g) Sick leave benefits are \$200.00 per month. If a priest on sick leave is being taken care of at an institution (e.g., St. Joseph Hill Infirmary) the sick leave will be \$100.00 per month.

h) While ill, the parish does not cease to pay the salary of the priest unless so ordered by the Chancery Office.

i) In case of the incapacity of pastor or assistant, the parish will continue to pay honorarium for a period of one month. For ensuing months, the members may seek sick leave benefits by applying to The Priests' Mutual Benefit Society.

3. If temporary or permanent disability is sustained by accident in line of duty and is thereby covered by the Workmen's Compensation blanket insurance policy at present in force in the Archdiocese, no benefits for said disability shall be paid by the Society.

4. All claims for aid shall be made within a reasonable time, in writing, directly to the executive secretary.

5. All payments shall be made to whom due (hospital or physician), and the individual involved will be notified of the fact of payment and the amount.

6. All disputed claims shall be adjusted by the Claims Committee.

As of June 30, 1965 there were 576 diocesan priests.

Number of priests on retirement during year	28
Number of priests on sick leave during year	12
Number of priests admitted to hospitals (in-patient)	96
Number of priests admitted to hospitals (out-patient)	30
Number of priests admitted to homes	7
Number of priests chronically ill	12
Number of priests deceased	7
Number of priests taken care of during year	178
Number of priests at Regina Cleri during year	16
Average number of days in hospital (not chronically ill)	11
Average number of services received monthly (not including retirement and sick leave benefits)	26

This Society, founded in 1870, has been most beneficial for our diocesan priests.