



CHARTER



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INSIDE

Letter from the President	1
Client Profile	2
On Poverty	3
Case Histories	4
American Consumer Credit	4
Counselling	4
Armistice Day	4
New Members	5
Ex-November Ball	5
Book Review – <i>The Wisdom of Our Fathers</i>	5
Coming Events	5
The GB team in Beijing	7

www.britcharity.org

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Letter from the President - Wild Times on Wall Street

The papers are full of the turmoil in the financial sector of the economy. At the beginning of 2008, there were five independent investment banks in the USA. In March, Bear Stearns was acquired by J P Morgan Chase at a fire-sale price. Just this month, we have seen Lehman Brothers file for bankruptcy, Fannie Mae and Freddie Mac effectively nationalized, the largest insurance company in the world (AIG) rescued by a government guarantee, Merrill Lynch announce a merger with Bank of America and the last two investment banks, Goldman Sachs and Morgan Stanley, announce that they are converting to commercial banks in order to be able to attract deposits and stabilize their capital structure.

How did all this happen and what does it have to do with the British Charitable Society? In a word – debt. The mortgage industry has been under intense political pressure from Congress to make affordable housing more available. Never mind that at over 70%, the rate of home ownership in the USA is already among the highest in the world. The only way to expand home ownership was to make mortgage loans to people who would not normally qualify because they didn't have enough for a down-payment or enough income to support the re-payment schedule. Many were also issued at low initial rates which would later "re-set" to something closer to a market rate. Such mortgages were known as "sub-prime" and went from 2% of total loans in 2002 to 30% in 2006. Those mortgages were then "packaged" into big bundles and sold to Fannie Mae and investment banks, along with "good" mortgages from people with good credit. Fannie and the investment banks then issued more loans, "backed" by these mortgages. To make them seem better quality, the issuers arranged for them to be "insured" by companies like AIG and the rating agencies then happily deemed them to be AAA, enabling them to be sold around the world.

As long as house prices kept rising, there didn't seem to be a problem. Unfortunately, house prices didn't keep rising; borrowers discovered that their house was worth less than what they owed the bank and with no equity in the house, they walked away from the debt. Banks started to foreclose, driving prices down further and forcing more and more borrowers to default. With the value of their "mortgage-backed" securities falling, the investment banks were forced to write down the value of those assets. AIG wasn't nearly big or strong enough to cover the losses it looked like as if would have to meet, and the whole house of cards came tumbling down.

If some of the biggest and strongest firms in the world can be brought down by debt, it is no wonder that the individuals and families who come to us for assistance face the same difficulties. Unfortunately, the US Government won't step in to bail them out and that is where the Charitable Society can help. At times like these, we are grateful that generous people established and funded the Society so that we can do what we can. We can't usually make mortgage payments but we can help with essentials like heat and utilities. It is a small but valuable contribution.

Client Profile

We keep records of our client histories with us, and we thought you might be interested in the general characteristics of this population. First of all we look at the New England states of origin of our applicants:

TABLE I				
Distribution of UK-Born Population by New England State				
vs.				
Distribution of BCS Applicants by New England State of Residence				
New England State	UK-Born Residents 2006	% of Total UK-Born Residents in Six New England States	BCS Applicants 1998-Sept 2008	% of Total BCS Applicants from Each of Six New England States
Connecticut	15,238	30.0%	99	44.8%
Maine	2,797	5.5	12	5.4
Massachusetts	23,905	46.9	72	32.6
New Hampshire	4,190	8.2	24	10.9
Rhode Island	3,436	6.8	4	1.8
Vermont	1,312	2.6	10	4.5
TOTAL	50,878	100.0	221	100.0

Sources: Table B05006, 2006 American Community Survey, US Bureau of the Census; BCS databases

Connecticut supplies many more of our applicants than her population of UK-born residents would suggest. This is because Connecticut has a well-established 2-1-1 programme, and this programme is just getting off the ground in Massachusetts and the other New England states. In the future, when 2-1-1 has become more visible in Massachusetts, we can expect a large rise in the number of applicants from this state.

Gender of applicants: Female 74.9%; Male 25.1%

Average Age of applicants: Males: 57 (n=2); Females: 44 (n=10) 2008 only

Likely percentage of candidates appropriate for American Consumer Credit Counselling: 29.6%

Applications 2008: Estimated – 20

Average non-stipend award 2008: \$1,330

At any one time we have about six people receiving monthly stipends, averaging \$300/mo each

On Poverty

[My parents] had been poor themselves, and I have since been poor, - and I quite agree with them that it is not an ennobling experience. Poverty entails fear, and stress, and sometimes depression; it means a thousand petty humiliations and hardships. Climbing out of poverty by your own efforts, that is indeed something on which to pride yourself, but poverty itself is romanticised only by fools. ... I was jobless, a lone parent, and as poor as it is possible to be in modern Britain, without being homeless. *J K Rowling, Harvard Commencement, 2008*

Much of the problems which people bring to the Society result from poverty, i.e. from not having enough money to pay off debts, to get a flight home in an emergency, to repair a broken car or to put a down payment on a new place to live. Once the validity of a claim is established, the Society writes a cheque and, usually, posts it directly to the person or organization to whom the money is owed, or who will provide the service needed. In other words we solve the problem by throwing money at it. Case closed – or is it?

We have been told that it is better to give than to receive, but it is also easier to give than to receive. To receive charity has an air of humiliation about it, because it implies failure. (W H Auden famously remarked to Stephen Spender that art is born of humiliation. This is nonsense, of course, but Auden was still an undergraduate at the time, so perhaps he may be forgiven). We do have to ask our clients for details of their sources of income and of their expenses, and, although we try to be tactful, it cannot be pleasant to have strangers insisting upon knowing these intimate facts about their lives. British people are particularly reticent about these matters.

Accepting charity is not only damaging to one's pride, but poverty also means real hardship. It can mean a cold house in winter, a postponement of dental care, a poor diet, clothes too shabby for a job interview, cancellation of a cable TV contract, home-made presents for the children at Christmas, and on and on. There is no romance whatever in this way of living. Roughly 10% of the population live below the official poverty line of approximately \$20,000 a year for a family of four. Try running a family of four on that income today! The realistic poverty line should be close to double the official one.

Money may solve a problem in the short term, but it may not solve the underlying causes of the problem, and so it may return. We are currently learning to use two new tools to help our clients change these repeating patterns. The first of these is the programme 2-1-1. In each of the six New England states enormous databases have been created contained the details of all the helping agencies and non-profits in the state. If 2-1-1 is dialed, a trained information and referral specialist will determine what the caller needs, and then identify the nearest organization which can provide it. We can direct our clients to this service, or call it on their behalf, and inexpensive or entirely free services may be located which we cannot provide ourselves. The result may be less dependency on financial grants from people like us.

The second tool is a referral to American Consumer Credit Counseling, a non-profit organisation which helps people manage their household finances more efficiently, pay off credit card debts and be able to deal with unexpected traumas such as illness or job loss. An ACCC member came and briefed the Society's Executive Committee at our meeting this September. We estimate that roughly 30% of our applicants could profit from assistance from ACCC. Again, better budgeting skills can lead to a lower dependency on gifts of cash. See more about the ACCC on page 4.

It is doubtful that the war on poverty will ever be satisfactorily won this side of the veil; perhaps the best that can be done is to reduce its sting, here and there, one family at a time. That is what we are trying to do.

Case Histories

By Jane Ollerhead

“**Mary**” left Gloucester for the States in 1988. She met her husband soon afterwards, but the marriage was not a happy one. Mary’s husband was abusive to her and also to their son when he was born. Eventually Mary fled to a battered woman’s shelter with her then 7-year-old son, and, with the help of the shelter, she broke free of the shackles of domestic violence and began to turn her life around.

During the next ten years saw Mary put herself through college, earning an Associates Degree, which enabled her to obtain employment as an administrative assistant. She could then provide for her son, who is now 17 years old. Just about able to make ends meet, Mary lived pay check to pay check, juggling the bills here and there, spreading around the small salary she earned. The downturn in the economy this year tightened Mary’s cash flow to the point that she became in arrears with her rent. The British Charitable Society stepped in to pay two months’ rent and help her to her feet once more.

I am happy to report that Mary is taking advantage of the free tuition at the college where she is working. She plans to complete her education with a Bachelor’s Degree in social work. Aside from earning her a decent wage, she says she hopes eventually to be able to help others less fortunate than herself.

“**David**” is a 29 year-old Antrim-born man who, through bouts of mental illness, lost several jobs here in the States. Unfortunately his efforts to find work after the last firing were unsuccessful, and without a means to support himself he very quickly wound up in dire straits.

With no family to fall back on, and no money to afford an airfare home, David was eventually forced to live on the streets. He came to our attention through one of the several agencies that advertise our services to British subjects. Through the generosity of the British Charitable Society we were able to provide an airfare for this young man to get him back to England, where he will be able to search for work and also obtain the mental health services that he so desperately needs.

American Consumer Credit Counseling (ACCC)



Matt Paradise

We were delighted that Matt Paradise of ACCC was able to be present at the September meeting of the Executive Committee and brief us on the services available to our clients through that organisation. Their stated mission is:

To empower consumers to regain control over the quality of their lives through financial education, counseling and debt management.

In practice this means counseling individuals or families about their financial problems, and leading them through processes which will lead them to the control of their debt. ACCC is a nationwide organization, based in Newton, Massachusetts, so most of their counseling takes place over the telephone. However their location in New England would make it possible for our clients to visit them in person. With one two exceptions their services are free.

We estimate that up to 30% of our applicants would benefit from the help provided by ACCC and it is our intention to encourage them to do so when appropriate.

Armistice Day Service

The usual Armistice Day Service of remembrance (Morning Prayer with Sermon) will be held at 11:00 am on Sunday the 9th of November at the Old North Church in Boston’s North End. The preacher will be the Reverend Christine R. Whittaker, Rector of St. Michael’s, Holliston, MA.

Free parking is available at Government Center Parking at 50 New Sudbury Street, below City Hall. Discount parking is also available, slightly closer, at the Kinney Garage, Parcel 7, on the corner of Commercial and Hull Streets (600 Commercial Street). If tickets are validated at the church, the price is \$3).

Welcome New Members

We welcome the following new members:

Joel Curry of Boston, MA
 John and Ann Ison of Westwood, MA
 Elizabeth Taylor-Mead of Cambridge, MA
 Simon L. Tempest of Marshfield, MA

The Ball, which had been tentatively planned for this November, has had to be postponed for reasons beyond our control. But do not despair – we are already planning the next one.

Book Review

THE WISDOM OF OUR FATHERS
 Lessons and Letters from Daughters and Sons
 By **Tim Russert**
Random House
 ISBN-10: 081297543X; ISBN-13: 978-0812975437

From time to time our distinguished member, Michael Wynne-Willson, himself an author*, sends an email to his friends recommending a book he has just read. In August he wrote about *The Wisdom of Our Fathers* in such glowing terms that I went directly to Amazon and ordered it.

“It is the only book that I have read in my life from which I have learned something from, almost, every single page”, Michael wrote, and “I so hope that my hope for your enjoyment is fulfilled ...” Tim Russert, of course, was the greatly loved and respected Washington Bureau Chief of NBC News. He died last June.

Having read it, I must report that this is a “terrible” book, but one that I could not put down. It is an outrageously sentimental book, one which only just stops short of being maudlin. It could even be described with some accuracy as a lot of soppy stuff about the melting, sometimes not quite in time, of silences between fathers and their children. It is about their getting to say to each other those three terrible words which can change everything.

But Michael W-W is right: you *can* learn something from every page. Read it before it is too late. But if there is someone else in the room, arrange your chair so that they cannot see your eyes.

Michael Dawson

**Before I Forget! 1st Books Library, 2001*

Events (from the British Consulate-General's Website)

On the 20th of September **Tony Blair**, now Howland Distinguished Fellow at Yale, taught his first class in his “Faith and Globalisation” course.

ART: Benjamin West and the Venetian Secret

This fall the Yale Center for British Art is the first and only venue for a small but fascinating exhibition about a late eighteenth-century hoax that fooled several prominent British artists. Benjamin West and the Venetian Secret bring together paintings and documents pertaining to the hoax from several institutions at Yale and the Royal Academy of Arts, London. In 1796 Benjamin West, the American-born President of the Royal Academy of Arts in London, fell victim to a remarkable fraud. A shadowy figure, Thomas Provis, and his artist daughter, Ann Jemima Provis, persuaded West that they possessed a copy of an old manuscript containing descriptions of materials and techniques used by the Venetian painters of the High Renaissance. West used these materials and techniques to execute the painting Cicero Discovering the Tomb of Archimedes (1796-97). In truth the manuscript was fake and the story an absurd invention. West had believed it, and, through him, a number of other key artist-Academicians.

18 September - 04 January 2009

Yale Center for British Art
 1080 Chapel Street, PO Box 208280
 New Haven, Connecticut 06520
 203 432 2800
<http://ycba.yale.edu>

MUSIC: Cantata Singers & Ensemble feature the Benjamin Britten Season

Cantata Singers is delighted to announce its 2008-2009 season, a celebration of Benjamin Britten – his thought-provoking, inventive music for chorus, orchestra, chamber ensemble, and solo voice – and his enduring legacy to children's music education. Benjamin Britten was one of the most influential proponents of music by and for young people, and he composed music for children both to perform and to enjoy. The pairing of this composer and Cantata Singers at this moment is especially telling, since we celebrate the fifteenth anniversary of our flagship education program, Classroom Cantatas, our music composition and performance residency program in Boston's inner city schools.

September 2008 - May 2009

For more information please visit:

<http://cantatasingers.org/concerts.html>

Cantata Singers

161 First Street, Suite 203

Cambridge, MA 02142

Phone: 617-868-5885 | fax: 617-868-3772 |

e-mail: bach@cantatasingers.org

ART: Sun, Wind, and Rain: The Art of David Cox

This autumn the Yale Center for British Art will be the first and only U.S. venue for a major retrospective of David Cox (1783-1859). Marking the 150th anniversary of the artist's death, Sun, Wind, and Rain: The Art of David Cox examines the work of this important figure in the development of British landscape and watercolor painting. The first significant exhibition devoted to his work since 1983, it includes more than one hundred of his watercolors and drawings and approximately a dozen oil paintings. The works are drawn from the Center's collection, as well as from public and private collections in Great Britain and the United States. Sun, Wind, and Rain: The Art of David Cox has been co-organized with Birmingham Museums & Art Gallery, U.K., where it will be on view in early 2009.

16 October - 04 January 2009

Yale Center for British Art

1080 Chapel Street, PO Box 208280

New Haven, Connecticut 06520

203 432 2800

<http://ycba.yale.edu>

Stone Mountain Highland Games,

Stone Mountain, GA

17-19 October

UN Day Lunch - Sir John Sawers, Ambassador of the United Kingdom to the UN

Join us for the 2008 UN Day Luncheon marking the day in 1946 when the UN Charter went into effect. The annual event gathers policy-making, business, community, and academic leaders to engage in a dialogue about world affairs. British Prime Minister Gordon Brown chose the Kennedy Library in Boston this past April to deliver a major foreign policy speech. Entitled "A Call to Reform," the Prime Minister focused on the importance for the international community to work through international institutions. Building on the Prime Minister's speech and coming less than two weeks before the US elections, Sir John Sawers's address will provide an opportunity for a timely discussion of how to make progress on the global issues facing us.

Friday, 24 October 2008, 12:30pm-2:00pm

Boston Harbor Hotel

70 Rowes Wharf

Boston, MA

For more information please contact the United Nations Association of Greater Boston, info@unagb.org or 617-482-4587 | Visit www.unagb.org to purchase tickets.

Television: Premiership Soccer & British Sport on TV in New England

Looking for a place to watch Premiership Soccer, or other British sports and sporting events in New England? Please visit our [British Radio, TV and Media](#) page for information on television and radio networks that cater to fans of British sports.

We Did Rather Well The Olympics - The GB Team in China... and on to London

The final medal count of the top six countries at Beijing shows that we did rather well:

Country	Gold Medals	Total Medals	Gold Medals per 10 Million Population	Total Medals per 10 Million Population
China	51	100	.38	.75
USA	36	110	1.2	3.6
Russia	23	72	1.6	5.1
Great Britain	19	47	3.1	7.7
Germany	16	41	2.0	5.0
Australia	14	46	6.7	21.9

Source: BBC website

Populations (000,000): China 1,326; USA 305; Russia 142; Great Britain 61; Germany 82; Australia 21. (Source: Wikipedia)

As usual in international events we were punching above our weight, doing best in swimming, bicycling and sailing. Among the top five countries we did better than anyone else in terms of both gold and total medals per capita. But lest we get carried away by hubris, have a look at Australia's per capita numbers. They blew us all away. They are a nation of athletes! No wonder we have such a difficult time with them in the Tests.

In the closing ceremony the Olympic flag was handed over to Boris Johnson, Mayor of London and Host of the 2012 Olympics. This dear man – funny, brilliant, eccentric – is hard to find in a modest mood when talking about the city he loves. As reported by the BBC, this is what he had to say after he received the flag:

“I am profoundly humbled by the immense privilege I've been given today. I am also immensely proud. Proud of the athletes who pulled in the best medal tally for decades. Proud of the people behind them who've delivered this stunning success. And proud beyond all that London is now in charge of the Olympic legacy.

“The next games return to a country which I frequently boast has either invented or codified just about every major world sport.

“We will draw on that heritage and we will draw on our wit, flair, imagination and ingenuity to build on what we have all witnessed in Beijing and deliver a fabulous Olympics in what I consider to be not only my home, but the home of sport.

Sport is coming home. See you in London!” The opening ceremony takes place on the 27th of July, 2012.

We understand that the Cabinet will probably recommend honours for the athletes, and they won't even be expected to pay for them.

On the next page there are a few photographs, culled from the BBC website:

SOME GB TEAM PHOTOGRAPHS FROM THE OLYMPICS

(Source: BBC Website)



Michael Foster leads the GB team into the stadium at opening of games



(l-r) Ben Aislie, sailing gold; Rebecca Adlington, 400m and 800m swimming golds, and Chris Hall, 3 cycling golds



Rebecca Adlington – Two Swimming Golds



Iain Percy and Andrew Simpson – gold medalists in Star Class sailing event.



Chris Hoy, Jason Kenny and Jamie Staff rejoice after winning gold in the team cycling sprint



Boris Johnson Waves Olympic Flag as Games End

If you would like to contribute a letter or article to the next issue of *Charter*, or register a comment or complaint, please get in touch with Michael Dawson: michael.dawson@verizon.net
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