

Catholic Citizen

Organ of St. Joan's Social and Political Alliance (formerly Catholic Women's Suffrage Society), 55 Berners Street, London, W. 1.

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15th JUNE, 1932.

Price Twopence.

Daughter of the ancient Eve,
We know the gifts ye gave and give;
Who knows the gifts which you shall give,
Daughter of the Newer Eve?

—Francis Thompson

Memorandum Addressed to the Minister of Health

by the undermentioned organisations in opposition to the proposals to reduce the Benefits payable to Insured Women, married and unmarried, in the National Health and Contributory Pensions Bill (No. 72—1932).

1. It is proposed in the National Health and Contributory Pensions Bill to reduce the sickness and disablement benefits payable to insured married women and the disablement benefits payable to insured unmarried women. The reason given by the Government is that women have greater sickness and disablement claims than men. The undermentioned societies here set forth their reasons for opposing such reductions, and for asking for the Bill to be amended in this sense.

2. State Insurance involves pooling resources for the benefit of all.

Whether or not insured women pay less in proportion than men for the benefits they receive, we submit that any legislation which reduces the benefits payable to one section of the insured population because of the high level of claims arising from that section, is contrary to the basic principle of state insurance. That principle is the pooling of the resources of the scheme for the benefit of all, which is well expressed in Paragraph 17 of the Minority Report of the Royal Commission on Health Insurance as follows:

“The object of a ‘national’ health insurance system must presumably be, not to supply cream to the fat and skim milk to the lean, but good milk to all insured persons.”

3. This Principle is applied

(1) *Under the Unemployment Insurance Acts.*—This principle has been applied in the National Unemployment Insurance in the interests of men, where a considerable proportion of the sums paid in by and on behalf of women are used to subsidise the men's benefits, as women have always had a lower percentage of unemployment than men. For example, in 1922, 14% of the male insured population were drawing benefit and only 7% of the women. In January 1932, 25% of the men were drawing benefit, and only 15% of the women. At no stage in the intervening ten years did the claims of the women reach the level of the claims of the men. No suggestion has been put forward at any stage that the benefits payable to men compared with those payable to women under the Unemployment Insurance Acts should be related to the percentage of claims received. *It would be most unjust that this principle of pooling resources should be applied when it is in the interests of men, but that it should not be applied when it is in the interests of women.*

(2) *Under the Widows, Orphans and Old Age Pensions Acts.*—Under the Widows, Orphans and Old Age Pensions Acts the insured woman pays 2d. a week, but for this effects an insurance only for her own old age, and if her husband predeceases her and is un-

insured, for her orphans. She is not permitted to insure her dependent husband if she is married, or her dependent relatives, other than illegitimate children if she is single, nor are her insurance rights regarded as unassailable as in the case of the man. If she marries and leaves employment she automatically forfeits the payments she has already made and cannot continue in insurance. Part of these payments is frankly used to subsidise the benefits payable on account of the insured man. The principle is here again applied in the interests of the insured man.

4. It is unfair to select women for penalisation.

Assuming for the moment that it is reasonable to depart from this principle, we cannot accept the suggestion that the women alone should be the victims. Women are not the only section of the insured population who constitute a special burden on the funds. The miners, who are a large proportion of the male insured population, have even higher sickness and disablement claims, as the following figures, taken from the Report of the Government Actuary on the Third Valuation of Approved Societies (pages 29 and 30) show:

General Level of Claims.			
	MEN	WOMEN	MINERS
Sickness	92%	104%	138%
Disablement	90%	138%	154%

Welsh insured persons, as a whole, also are a heavy charge on the funds. We are not suggesting that the benefits of miners or Welshmen should be reduced. The cases are cited to illustrate the point that women are not the only expensive section of the population, and to strengthen our contention that differentiation is contrary to the principle of state insurance. Women should not be penalised, any more than miners or Welshmen.

The Bill makes a number of proposals for financing other groups which are in difficulties. One proposal even will raise the rate in certain instances. Why should the benefits of women, as women, be lowered when these rates are being raised?

5. Reorganisation and stricter administration are the ways to meet the difficulty.

(1) *Partial Pooling of Surpluses.*—The Report of the Government Actuary declares that the predominant feature of the Third Valuation is "the magnitude of the aggregate surplus and the substantial additional benefits enuring to a large proportion of the popula-

tion." £20,000,000 has been released for the payment of additional benefits, and this is to be shared among 88% of the insured men and 38% of the insured women. That is to say, the scheme on its present contributions pays additional benefits to a large majority of the insured population. Since this is so, there should be some readjustment of the distribution of the sum available in order to prevent the reduction of the present statutory benefits payable to insured women, so that all should have bread before some have cake. It is most inappropriate to suggest where the scheme has such surpluses, that the women are to be victimised. The Majority Report of the Royal Commission on National Health Insurance recommended a partial pooling of future surpluses. It reported as follows:

"These considerations . . . would incline us to view with favour the introduction of a measure of partial equalisation of benefits so limited in its operation as to preserve the incentives to sound and economical administration . . . but at the same time going considerably beyond the restricted scheme of pooling which was introduced, so far as the societies actually in deficiency are concerned, by the establishment of the Central Fund." (at page 120.)

(2) *Extension of Machinery of Central Fund.*—There is nothing to prevent the extension of the machinery of the Central Fund, which exists to help societies which have deficiencies. An increased levy on every insured person for the benefit of this fund, with any necessary additional powers to those who administer it, might afford a possible method of dealing with the difficulty.

Once the principle is accepted, as we submit it should be, that the pooling of risks should be a pooling which does not exclude insured women, it is not beyond the power of the Government Actuary to devise a method giving effect to the above suggestions, or otherwise to re-organise the finances of the scheme without sacrificing the women contributors. The amount required is fortunately so small.

6. Abuse of the Fund.

It has been suggested that a high proportion of women, and especially of married women, have been guilty of malingering, or of otherwise exploiting the fund. No doubt there is some malingering and exploiting of the fund by both men and women. This is a difficulty

(Continued on p. 53)

Notes and Comments.

Our anniversary dinner, which we report fully in this issue, was a very great success, and we shall long remember it. It was a joy to see so many representatives of other societies, and some of the pioneers who had suffered much in the old days for the enfranchisement of women.

* * * *

Our leading article—or Memorandum—on the National Health Insurance Bill now before Parliament, shows that women, especially married women, are still sacrificed in an emergency. The Minister of Health was first approached by the Open Door Council, and later by the Association of Women Clerks and Secretaries, to receive a deputation on this subject. Mr. Ernest Brown, Parliamentary Secretary to the Minister of Health, in the absence of the Minister, received this deputation of women's organisations, including St. Joan's Alliance, who laid before him the views expressed in the Memorandum. His reply to the deputation was most unsatisfactory. The Government had reluctantly decided that it was necessary to change the rate of insured women's benefits, in the interests of solvency of the scheme, which in itself existed for the benefit of the public health. Differentiation between men and women was a principle which had been in force since the inception of the scheme in 1911.

It is the unjust differentiation between men and women which gave birth to the feminist movement, and which keeps us ever vigilant.

* * * *

We have to thank Councillor T. Morris, J.P., chairman of the Catholic Benefit and Thrift Society, for his spirited defence of insured women, at the recent Annual Conference of the C.B.T.S.

* * * *

Miss Barry, and some other members will represent St. Joan's Alliance at the Eucharistic Congress in Dublin. It was a woman, Marie Martha Tamisier, of Toulouse, who was the founder of a devotion which is now world-wide. The first Congress was held in Lille over fifty years ago, and since then many Eucharistic Congresses have been held, in different parts of the world. One was held in London in 1908.

Friends of Miss A. M. F. Cole, a member of ours, who spent her life in trying to stop the traffic of old horses to the continent, will be interested to hear that the Ada Cole Memorial Stables for old horses were formally opened by the Duchess of Hamilton at South Mimms, near St. Albans, on May 11th. Miss Cole was founder of the International League against the export of horses for butchery, and one feels that the building of these stables is her most appropriate memorial.

We further note that the Exportation of Horses Bill has been introduced in the House of Commons by Colonel Moore, and is backed by members of all parties. Its object, is to stop existing export and re-export of live horses from this country for butchery abroad.

GARDEN PARTY.

Mrs. Laughton Mathews is again holding a Garden Party in aid of the funds of the Alliance at 57 Carlton Hill, St. John's Wood, N.W.8. (though this time the profits will be divided between St. Joan's and Mrs. Mathew's Sea Ranger Company, who have so often helped at functions of our Alliance). The date fixed is Saturday, July 16th, 3 p.m. to 7 p.m., and all who remember what a jolly afternoon we had at the last Garden Party two years ago are sure to turn up in big numbers and bring their friends with them.

Miss Kathleen Beldon has promised to sing (professional engagements permitting); "Pandora" will tell fortunes; little Elvira Laughton Mathews will dance, and the Sea Rangers will sing Sea Shanties.

There will be no charge for admission, and the many delightful entertainments and competitions will only involve a very small expenditure. It is by numbers that we hope to mount up our profits.

Mrs. Laughton Mathews will be very glad to hear from any members of the Alliance willing to assist in the afternoon—by helping with the competitions or with the tea, or by promising to send cakes or other refreshments.

OBITUARY.

We ask the prayers of our readers for Mother Hildegarde, of Tyburn Convent, who died recently. (R.I.P.) We offer our deep sympathy to her brother, Mr. Joseph Clayton.

We also ask the prayers of our readers for Mrs. Finucane (R.I.P.), and offer our deep sympathy to her husband, our associate, Dr. Finucane.

ST. JOAN'S SOCIAL AND POLITICAL ALLIANCE,

AND

Editorial Office of "Catholic Citizen":

55 BERNERS STREET, LONDON, W.1. Tel. Museum 4181

Signed articles do not necessarily represent the opinions of the Society.

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Our Coming of Age.

St. Joan's Social and Political Alliance, formerly the Catholic Women's Suffrage Society, celebrated its twenty-first birthday on the 30th of May, Feast of St. Joan, by a dinner at Rumpelmayer's. Many friends from other societies had gathered to join in our festivity, and pay tribute to our work. There was an atmosphere of comradeship and friendliness, good to remember.

After proposing the toast of His Holiness the Pope, His Majesty the King, the Chairman, Mrs. Laughton Mathews, proposed the toast of "The Spirit of the Catholic Women's Suffrage Society." Mrs. Mathews reminded us that we were celebrating the birth of an idea—and ideas conceived by people who can act, as well as dream dreams, gain by maturity. This idea of uniting Catholic women to do their share in the fight for women's emancipation came to two young girls, when waiting outside Holloway Gaol to meet suffrage prisoners to be released that day. Miss Jeffery, who was present with us, was still on our Committee. Besides our first Chairman, Miss Kathleen FitzGerald, we also had with us Miss Gadsby, our second Chairman, Miss Barry, founder of the Liverpool Branch, but who soon came to London and has held the fort at Headquarters ever since; and the Editor of our paper. Mrs. Mathews thanked the members of the clergy present who had befriended us in early days—Dr. W. H. Kent, Dom Gilbert Higgins, C.R.L., Father Arthur Day, S.J., the Very Revd. Bede Jarrett, O.P. Father T. J. Walshe, of Liverpool, who could not be with us, had done great things for us, as also the late Father Philip Fletcher. For herself, Mrs. Mathews said she would have been amazed

had she foreseen that one day she would be Chairman of this historic gathering. Among our early friends we also remembered Alice Meynell, who gave us her support to the end; Miss Abadam, whose eloquence had greatly helped the new Society; and Mr. Joseph Clayton, a good friend from the first. St. Joan's S.P.A. was still at work; we stand for equality between men and women—but recognise the difference between equality and identity. Miss Kathleen FitzGerald, responding, recalled the early days when difficulties assailed us; there was, she said, still much work to be done. She urged all Catholics present to join in the good work.

The Very Revd. Bede Jarrett, O.P., proposing the toast of "St. Joan's Social and Political Alliance," spoke of the tragic days of the suffrage campaign, when to open a newspaper was to court horror and distress. He foresaw troubled times ahead, when the courage for which women are noted, would be needed more than ever before.

Miss Alison Neilans, in responding, said that in the founding of the Society and of our paper, the Alliance, like its great patron saint, apparently acted on voices and visions instead of following material common sense—but like the shepherd girl of old, success followed on these curious ways. She had never known the Alliance to compromise where principle was involved. We are grateful to Miss Neilans for her tribute to the work of St. Joan's S.P.A., from which we quote the following:

"To you of St. Joan's we tender our thanks," whenever the fight has been hardest, most confused, where sometimes others have turned aside, there in the forefront, fighting every inch of the way, was

seen the blue, white and gold of the Alliance. And I think the reason is that you have, in your faith and courage, set aside the values of the ordinary world. You have not sought for the help of influential persons *as such*. When you have had their support, as in the case of certain distinguished Churchmen, Mrs. Meynell, and others, it was because they were themselves of that company who put principle before popularity.

A Word about the Future. The Alliance has come of age. It has had a stormy childhood, and it attains its majority in times which look even more troublous and difficult. All your faith and all your courage is needed. In times of economic stress women tend to go to the wall. *The economics of death are being encouraged.* We are told the nation cannot afford the health of its married women, education, the birth of poor citizens, the toll upon wealth of the aged and the unfit. The word "sterilization" is more and more frequently heard. His Holiness has told you that "*the whole economic life has become hard, cruel and relentless in a ghastly measure.*" It may fall to women, and not for the first time, to challenge the conscience of the civilised world and to bring men back to true economics—the economics of the "life more abundant."

"To all of you, therefore, I say: Stand firm, organise yourselves, strengthen your Alliance. We from outside can offer them our love and admiration, but for you who are Catholics, your duty and your privilege is to join, and join it now, and hold up the hands of those of your gallant officers, who have for twenty-one years, borne the heat and the burden. *It has not been an easy task.*

"I have the honour to propose *St. Joan's Alliance. Lift up your hearts and go forward.*"

Miss Nancy Stewart Parnell, replying to the toast in the name of the Alliance, pointed out that people were apt to forget that St. Joan died for many things that we stand for, and vindicated the right of woman to live according to her conscience, and to follow her vocation unhampered by artificial barriers. The Alliance, unique among societies, being a feminist society confined to Catholics, had become a spiritual home for many.

Mrs. Belloc Lowndes, whose mother was one of the early pioneers, proposed the toast of "Woman Suffrage in France," to which Melle Lenoël replied. Melle Lenoël, as our readers know, is the founder of the French section of St. Joan's Alliance, and also of its admirable paper.

Mr. Pethick Lawrence proposed the toast of "Women in Public Life," and in calling on him the Chairman reminded her audience that no man had suffered more than Mr. Pethick Lawrence in the cause of women's emancipation, he had stood with his wife in the dock, and suffered imprisonment. Mr. Pethick Lawrence stated his conviction that it was stimu-

lating and good for men and women to work together.

Dame Rachel Crowdy, late Head of the Opium Control and Social Questions Department of the League of Nations, in reply, expressed her thanks to St. Joan's Alliance, which had been the first society of Catholics to co-operate, in 1920, with the League in the suppression of the Traffic in Women and Children. Mrs. Laughton Mathews proposed the toast "Our Guests," and in reply Dame Edith Lyttelton, British delegate to the Assembly of the League of Nations, thanked the Alliance for its help in the matter of the Nationality of Married Women. There were many distinguished guests and representatives of societies whom we were glad to have with us: Mrs. Pethick Lawrence, Miss Philippa Fawcett, Miss Jenner from South Africa, the Very Revd. Father Alfred, O.S.F.C., Father Herbert Vaughan, Father Bickford, and many others.

A memorable evening ended with a toast to Miss Barry, who received an enthusiastic ovation. Officers and members feel strengthened and refreshed by our rally, to meet whatever the future holds.

L. DE A.

These are some of the many messages received at our 21st Birthday Dinner:

From the Bishop of Pella.

I am very sorry I cannot be with you on Monday as I had intended. When I accepted your kind invitation I forgot that with Corpus Christi falling so early this year, the date of your dinner would be the same as that of the men's annual outdoor Procession from St. George's Cathedral, in which I always take part.

St. Joan's Social and Political Alliance can look back on a long career of activity and usefulness, and has the consolation that it did much to bring about the great electoral change in this country, which gave the suffrage to women on an equality with men. I hope women will all realise that their rights are no mere privilege, but carry with them a grave responsibility—that of using their votes faithfully and wisely, there are still many matters concerning women and children in which reform is needed.

With every good wish,

WILLIAM F. BROWN, Bishop of Pella.

From Father Filmer.

I am truly sorry that I cannot be with you at the Birthday Feast of the Alliance—not only because I should have liked to meet you all, but also because I should have liked to have witnessed by my presence to my belief that your Alliance is one of the most practical powers for good in our country at the present time. All good wishes.

From Fr. J. Keating, S.J.

I have already expressed my regret at being unable to attend the "Coming-of-Age" dinner of your Society to-night, but I may be allowed to send you my best wishes for the occasion, and also for the future of the Alliance. The importance of the rôle which it has played, and has still to play, in the great movement for complete justice for women can hardly be exaggerated, since it can always be trusted to bring everything to the test of Christian principles, on which the stability of society finally rests. With very best wishes.

JOSEPH KEATING, S.J.
Editor of *The Month*.

From Fr. Vincent McNabb, O.P.

I feel deeply touched by the invitation of St. Joan's Alliance to share their Coming of Age Meal on May 30th. If I find myself an unwilling absentee they will understand that it is through no lack of remembrance of all they have been minded to foster.

The twenty-one years which your meal and meeting will recall are almost too tragic to be recalled. They have seen a World War whose titanic tragedy make all other tragedies little else than melodrama. It is a world in ruins that St. Joan's Alliance must now help us to restore.

Perhaps they "bulted better than they knew" who chose St. Joan the Shepherdess—eldest sister of another shepherdess, Bernadette, to be their ideal.

Pray convey to your Alliance my deep sense of their sisterly affection. I will offer up another "BANQUET" for their well-being.

From Don Luigi Sturzo.

I cannot come to your public dinner for the 21st birthday of the St. Joan's Social and Political Alliance, and I am very sorry. But I am with you in spirit.

I send you my warmest wishes for your intelligent, convinced and courageous action to further the rights of woman in the social and political, the national and international field.

And since rights imply corresponding duties, let woman, bring all her force to bear in the struggle for good, and for the moral regeneration of a society under many aspects materialistic, selfish, and forgetful of God.

From Lady Astor.

I am glad to send the St. Joan's Social and Political Alliance my best wishes for many happy returns of the day. If every successive birthday could have a present of the achievement of one part of your objects, how satisfactory it would be! We must all keep on watching and working: and just now we must try our utmost to ensure that the economy measures taken by the nation are justly spread upon us all, and are not too exclusively imposed on women and the things they think important.

From Mrs. Despard.

I thank you and your Committee very heartily indeed for your invitation to be present at your celebration. . . .

I was present, I think, at the formation of your Society, and I have had the honour of standing with you in your work. . . .

I am sending you all my warmest greetings. May you have success, not only at your festival—that is certain—but still more in the work that you are carrying on.

Looking round, one cannot but feel that the times are critical, and I for one, rejoice that women, to whom peace and harmony mean so much, are able, willing and capable to action. They make an element in social and political life which is deeply needed. . . .

Yours sincerely, and in the name of the Cause which we all have tried to serve—Gratefully.

From Miss Irene Ward.

I am most terribly disappointed that I shall be unable to come to your Dinner on Monday.

I made up my mind to make my maiden speech on coal, and have been waiting for the opportunity. It has occurred at last, but alas, on Monday. I cannot afford to lose the opportunity, and I much regret at having to fail you.

Will you please apologise and explain.

From Mrs. Haslewood, from Domrémy.

Many thoughts and prayers have been sent up here by me for your Alliance from the church where she was baptised and the little home in which she lived.

Telegram from Lady Balfour of Burleigh.

Greatly regret absence makes attendance impossible. Heartiest birthday greetings. May your work in the past be prelude to even great victories in future.

From the International Alliance of Women for Suffrage and Equal Citizenship.

I deeply regret not being able to be present to give St. Joan's Social and Political Alliance the greetings of the International Alliance for Women for Suffrage and Equal Citizenship. From my heart I wish you many happy returns, and may you never lose the fire of youth which has made your society such a valuable force in the struggle for suffrage and equality.

MARGERY CORBETT ASHBY,
President.

We wish it were possible to print all the kind messages we received amongst others from the British Commonwealth League, to which we are affiliated; the National Union of Women Teachers; the Open Door Council, to which we are affiliated; our good friends of the Women's Freedom League; the Women's Indian Association; the Six Point Group; and the Open Door International, who congratulate us most particularly on the foundation of our French Section, and of their paper, "Revue de l'Alliance Sainte Jeanne d'Arc."

Apologies for absence were received from many friends, including a telegram of good wishes from our Dutch members, from Miss McEntee (New York), a letter of good wishes from Miss Dorman, of South Africa, a message from Mrs. de Fonseka, of Ceylon, and Dr. Mary Beadon (India).

Memorandum Addressed by the Minister of Health

(Continued from p. 48)

which should be dealt with, not by penalising any section of the community, but by a stricter administration, or, if necessary, changes of the law.

7. Causes of greater sickness among women.

It has to be remembered that greater sickness among all women is induced

(1) by their lower wages, which are encouraged by factors such as

(a) the exclusion of married women from employment by the Government, by some local authorities and other employers.

(b) the lower minimum rates of wages for women than men fixed by the Trade Boards.

(2) by the lower sickness and unemployment benefits paid to women than to men;

(3) by the bad tradition which is responsible for the fact that women have to live on less than men.

It has further to be remembered that the still greater sickness and disablement claims of married women

(1) are largely due to the fact that she almost always comes last where the family income is reduced in sickness or bad times.

(2) are largely accounted for by the disablement arising directly or indirectly out of childbirth.

8. Action the Government is asked to take.

To sum up, our objection to the proposal to reduce the benefits of insured women is that it is contrary to what should be the main principle of state insurance, namely, the pooling of resources for the benefit of all.

AND WE URGE—

That the Government shall so amend the Bill as not to reduce the benefits payable to insured women, whether married or unmarried.

We point out that this might be done

(a) by stricter administration with respect to all insured persons;

(b) by the partial pooling of surpluses and/or

(c) by increasing the funds of and powers with respect to the Central Fund.

Signed by The Association of Women Clerks and Secretaries, The Open Door Council, and nineteen other feminist societies inclusive of St. Joan's S.P.A.

TREASURER'S NOTE.

We want to express our great pleasure to all our friends who responded so enthusiastically to our Birthday Appeal, and we offer them our very hearty thanks for their generosity.

P. M. BRANDT
(Hon. Treasurer).

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**ST. JOAN'S SOCIAL AND
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Organ—"The Catholic Citizen," 2d. monthly.

OBJECT.

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THE THIRTEENTH

Annual Summer School

of the

Catholic Social Guild

will be held in OXFORD from

6th to 13th AUGUST, 1932

SUNDAY, AUGUST 7th, 11 a.m. **Pontifical High Mass.**
Sermon by Rev. W. I. Rice, O.S.B., M.A. 2-30 p.m. **Annual Meeting of the Guild**, His Lordship the Bishop of Hexham and Newcastle in the chair.

DURING THE WEEK: 10 a.m. **Three Lectures on the Encyclical Quadragesimo Anno**, by Rev. C. Rajmakers, S.J., Professor at the University of Nijmegen, and **two Lectures on Marxist Socialism**, by Rev. Lewis Watt, S.J. 11-30 a.m. **Five Lectures on International Relations:—How to Stop War: the League Covenant and the Kellogg Pact**, by Rev. J. Keating, S.J.; **The Disarmament Conference** by Mr. J. Eppstein; **Economic Co-operation**, by Mr. Maurice Hill, M.A. (Oxon); **The International Labour Organization**, by Mr. J. A. C. Orchard, B.A. (Cantab.); **The Permanent Court of International Justice**, by Richard, O'Sullivan. 5-45 p.m. **Lectures: Work with the Unemployed**, by Miss D. M. Emmet, M.A. (Oxon); **Co-operative Credit**, by Mr. Gregory Macdonald; **Voluntary Work for Housing**, by Miss H. M. Larke, M.R.San.L., A.M.I.S.E.

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