



West of  
England  
Thematic  
Society

## Newsletter No.12 November 2001

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*Everyone knows the word "banking" and it is almost certainly too that we all make use of a bank. Here Leslie Marley tells fellow members when and how these guardians of people's finances first appeared some 6000 years ago and grew steadily to the modern system. Many present day stamps picture coins and notes - why not a "Money & Banking" thematic?*

## THE BANK OF THE TIGRIS WHERE SAVING BEGAN

### EARLIEST ORIGINS

**Mesopotamia** - the land between and around the Tigris & Euphrates rivers in modern Iraq is generally considered "the cradle of civilisation". Back around 4000BC it was magnificent and its organisations included banks. Banks originated, in the first instance, as safe places for the deposit of wealth, and the earliest can be traced back to about four thousand years ago in Mesopotamia. Clay tablets have been found there, bearing records of banking transactions conducted by the priests in 2,000 BC - about the time of Abraham.



**Babylon** - was a nearby region, also found in modern Iraq, and along the northern shore of the river Euphrates where around 2000BC it also included banks and other organisations at a time when the rest of mankind was barbarous and disorganised. It may seem, at first sight, surprising that banks should apparently have begun as a sideline of the priesthood, but a little consideration of the matter makes it more obvious. The safest place in any community is the strongest building, and the strongest buildings in ancient times were inhabited by the ruling caste. In Babylon, the ruling class was the priesthood, as was the case in many of the ancient empires and the temples were strongholds in the physical- as well as the religious sense. Wealthy people naturally tended to lodge their valuables with the strongest and most stable organisation they knew - the priests. Further tributes collected by the priests would familiarise them with the handling and storage of cash, and make them the natural people to whom to turn in matters affecting money. Private enterprise entered the field rather later, it seems. Records have been found indicating that in 575 BC there was at least one private bank in Babylon which took deposits, paid interest, made loans and carried out most banking functions as we know them today.

**Greece** -In ancient Greece, also, banking had an early foundation. As in Babylon, the temple priests were the first bankers, those of Ephesus and Delphi being most powerful. Later, both private and state banks were established in Greece. The Romans, in their turn, followed the same lines of development in banking, and, as we might expect from these great law givers, they minutely regulated their private banks.

**Egypt** -Hellenistic Egypt also imported banking from the ancient Greeks, and it is recorded that in Alexandria, there was a private bank which operated by night for the convenience of vessels using the Harbour, in the first century AD.



*The head of Alexander the Great on coins - and banking by the Nile?*

### COFFEE BREAK CHALLENGE No1?

Cambien de collectionner pour thematic ou sujet acheter le Francais timbre 1997 (SG ???)

Oops, sorry. Back to English. Would you believe this particular French stamp shows an Aeroplane, a Balloon, a Candle, a Diamond Ring, a Flower, a Hat, a Sailing Boat, a Show, a Teddy Bear, Sun Glasses, and a Car.

**Do you have it in your collection?**

More importantly do you know which stamp we are talking about, replies to the editor of WETS News.

**Banking and the Church** - This fragmentary sketch of the earlier days of banking may serve to illustrate two points, firstly that banking began in fairly stable and prosperous communities which had developed some volume of trade and, secondly that it was closely associated with the most powerful group in the community, the ruling and priestly caste. The civilisations of antiquity crumbled, culminating in the breaking up of the Roman Empire, and a period of unrest and uncertainty followed. Church and State, previously one,

drifted apart and became separate, sometimes rival institutions. Stability and security were greatly affected, but the idea of "sanctuary" remained. Religious buildings still retained much of their power to inspire awe and respect, and hence the monasteries, abbeys and priories of medieval days were often the repositories of treasure not their own. One outstanding example of the "ecclesiastical banking" of the time is provided by the Order of Knights Templar, which flourished from 1118 to 1320, and whose records show that it conducted almost every kind of banking business.

**Interest and Usury** - A serious obstacle to the spread of banking was the question of usury. The incorporation into Christian doctrine during the Middle Ages of much of Aristotle's teaching led, among other things, to the widespread adoption of the Aristotelian idea that the taking of interest was immoral, despite the distinction between interest and usury made by the Hebrews and others. The Church, indeed, with many subtle arguments, did make some distinction, but governments seem to have taken a more downright attitude, and the taking of interest was either prohibited or subject to strict control, as being an evil thing. Exceptions to this attitude were to be found the states of Lombardy and Cahors in particular with the result that the Lombards and Caursines developed banking to a considerable degree. Banks were established in Venice and Genoa in the 12th century and became a valuable part of the vigorous commerce which was growing up at that time in the Mediterranean, stimulated by the Crusades. In England, from the time of the Norman Conquest to 1290, the chief bankers and money lenders were the Jews, whose religion did not forbid interest taking. They had virtually a monopoly of the business, and were highly unpopular as bankers often have been. Lending money was then a much more risky business than it is now. The borrower rarely wanted money to finance productive enterprise, usually he was a noble fitting out a band of followers for a crusade, or borrowing in order to be able to compete in magnificence with his neighbours. Such loans had small prospect of repayment, and a good chance of repudiation, the lender ran risks for which a very high rate of interest was no more than appropriate. The misfortunes of Isaac the Jew in Sir Walter Scott's novel "Ivanhoe" offer an example. However, in 1290, Edward I expelled the Jews from England - a measure later to be copied by other European countries. With the Jews gone from England, not to return until the 17th century, a period ensued during which, despite legal prohibition, few villages lacked a usurer, whose activities were both too scandalous to be tolerated and too convenient to be suppressed. Ordinances were framed against the "false and abominable contract of usury", but largely in vain. With the expansion of inland trade which took place as the cloth-weaving and iron-mining industries developed in the late 15th and early 16th centuries, and the demand for "productive" loans which followed, the matter came to a head. By the middle of the 16th century, after much controversy, interest was legalised in England.

## ONE UP FOR THE SCOTS



Scottish history gets its fair share in GB issues for that topic, but there has never been a portrait of Mary Queen of Scots. And this absentee even though she was the only woman to be once holding the titles of England and France too in the 16<sup>th</sup> century. Any collectors with a "North of the Border" theme are unlikely to boast about a 30p Scottish Aerogramme issued in April 1987 to commemorate her execution 400 years previously at Fotheringhay Castle, Northants. Killed to end any challenge to her cousin Elizabeth I, Mary had been in prison for over 10 years because of Elizabeth's reluctance to execute her, the rumour is that the authorisation was finally hidden amongst official papers so her cousin signed without realising what she was doing. Perhaps Mary had the last laugh. Because Elizabeth had no family, so it was Mary's son James who became the King of England and Scotland.



**The story of Banking will be continued in the next and future issues.**

# CRICKET LOVELY CRICKET - Philatelically that is.



The British have "invented" most of the worlds sporting activities, soccer, cricket, golf, tennis, and rugby, though we seem to have moved into the "also ran's" category lately. So while waiting for us to grab a few trophies again why not go thematic on the pitch!



What sport? Well how about pulling on your pads and striding out to the wicket for a cricket collection!

Cricket began in England during the 17<sup>th</sup> Century and became more organised around 1800. Yet it was 1973 before Britains post authorities batted for the game. Not surprisingly it was the legendary W.G.Grace who appeared on a set (SG928-30) which marked the century of the Official County Championships.

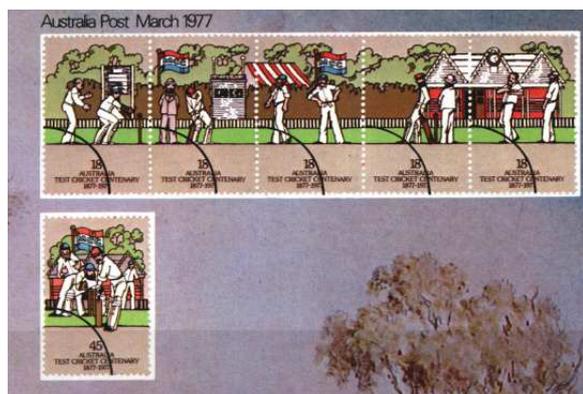
In 1980 a Sports Centenaries set included a 17 1/2p (SG1137) for the first test meeting with Australia, while in 1994 a series on "Summer Sports" included a Lords Test Match (SG1837).

During 1987 four booklets featured Cricket on the covers, but mainly apart from that anyone looking to bat for the game then it has to rely on special cancels and post marks, fortunately there are lots of them.

Australia our greatest and longest cricket opponent introduced (SG572) in 1974, and hammered a six with a 1977 set (SG647-52) to mark the Test History, and in 1992 remembered its Sheffield Shield domestic competition (SG1381-2) reaching a century.



"Summer Sports" included a Lords Test Match (SG1837).



Launching a series of "Australian Legends", Sir Donald Bradman was remembered in 1997. The batsman who scored 309 not out during a test game against England at Leeds in 1930, dominated the game for 20 years and finished with a test average of 99.94 per innings. He featured in a portrait and action photo pair (SG1663-4) and became the first non-royal to appear on an Australian stamp while still alive.



Individual Caribbean countries play jointly under the West Indies banner for cricket, but many islands offer stamps marking their success on the pitch. Barbados were the first to bat, including the West Indies batting great Gary Sobers in a 1966 "Independence" set (SG358). Guyana, Jamaica, and St. Lucia offered issues two years later marking the MCC Tour. Batsman's style was shown in a 1969 Grenada set (SG344-7), while New Zealand concentrated on schoolboys and girls in action (SG899-900). Samoa included (SG366) in a 1971 set, and India marked the same season with Test success (SG864). The next few years showed many Commonwealth Countries featuring cricket, though the Fijians raised a few eyebrows as a 1974 set (SG492-4) showed men playing in white skirts rather than flannels.

Unexpected countries, New Caledonia, and Surinam, batted during this time, while in 1976 a dozen Caribbean Islands marked the glory of the West Indies in the World Cup competition.

The later 70's and early 80's saw more issues via the expected pitches, though Christmas Island was marking just 25 years since its first match. So why not bat for England via the stamp album! It might even lift the moral of the 2001 season strugglers!

Score a well deserved "ton" if you can name the first country to have a cricketer on a stamp. Well the issue was in



1962 and the pitch.....Cape Verde Island! The inclusion of (SG386) in a sports set was because "sailors who once visited us played this strange game."

If you want a stunning introduction to your collection, well the Marylebone Cricket Club, London, was launched 40 years before the Penny Black was issued, but you might find an entire addressed to the MCC from a hopeful requesting a trial perhaps!



**The WETS Roadshow** - displayed at a dozen clubs in Devon and Cornwall during the year and the great interest shown by the hosting stamp collectors guarantees a repeat in 2002. The organiser Lesley Marley stated "Hopefully viewers gained tips for displaying their stamps and inspiration to have a go at displaying their own subjects this way. Also we hope we encouraged the non-thematic collector to consider this as a rewarding way to collect." Club members are encouraged to produce an 8 or 16 sheet display for the 2002 Roadshow which starts in January. Offers to Alison Burden, or Mary Claydon - **arms will be twisted.**

**GOING DUTCH** by Mary Claydon - We have been staying with the two friends about whom I have written on a previous occasion. They were always interested in collecting but took on board my interest in thematics and are now well under way with their own themes.

On the Saturday of our visit we went with them to a meeting of their thematic society. The Nederlandse Vereniging voor Thematische (NVTF) or - Dutch Society for Thematic Philately. Members of the Belgian Thematic Society (Themaphila) were also there. Of course anyone living on the Continent scores over us in that travel between countries is so easy. You just get in your car and pop over the border as easily as it is for us to drive to Cornwall or the Midlands or Wales or London - maybe even easier for them.

There were several dealers present and we spent a very enjoyable couple of hours going through their stocks and finding ourselves some items we had never seen before. Norman's bird collection has grown as a result. One of the dealers in chatting to us said that he sold thematics because he made more money but is in fact a traditional dealer. I was busy telling him that thematic collectors needed to collect all the postal items possible and a lot of us did not want just pretty pictures or first day covers - though they sometimes come in useful to illustrate a point. We met Mr. Van Den Bold - author of the book on Thematic Philately and other members of the committee. They are looking forward to having members of the B.T.A. (and as many English collectors who want to go) with them in November 2002 when they host an international thematic meeting and competitions. They welcomed us very warmly and hoped we would be able to join them on that occasion - we are hoping that we shall manage to be there.

The afternoon was taken up with a workshop with around 28 people present, the workshop consisted of 12 numbered sheets being handed round - all of which had numerous postal items fixed to them - such as registered mail, returned mail, postal stationery, censored mail, booklets, meter marks, airmail, military mail, T.P.O's, First day covers, postmarks, express mail etc.

All of which if applicable to a theme should be used in a thematic exhibit. We were each given a sheet numbered from 1 to 12 and invited to enter on this everything that was fixed to the sheets being handed round. All the comments and instructions were of course in Dutch after the gentleman presenting the workshop (Piet Struik) had welcomed us in English and then said of course from then on everything would be in Dutch. Norman has a little knowledge of Dutch - my knowledge is virtually nil. Nonetheless we thoroughly enjoyed the afternoon with our friends able to translate everything for us. It was suggested not too many (probably only a couple ) of first day covers in an exhibit. Which of course is what we are always told over here.

The afternoon finished with a short display of 12 sheets by Piet Struik the organiser.

We find these sort of events very interesting. Everyone is so friendly and we are jealous of the opportunities available to those who live in countries where it is so easy to get together.



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Alright - whose arm can we twist to be Treasurer.