settlement movement in working-class London, particularly at Toynbee Hall, and worked with George Lansbury on the *Minority Report of the Poor Law*, which suggested that there should be government departments to deal with many of the social problems of the day and which provided a blueprint for Attlee's later Labour ministeries.

Attlee was badly wounded in the First World War, in which he rose to the rank of Major, and was returned as Labour MP for Limehouse in 1922. He was projected close to the leadership of the Labour Party by the loss of many older Labour leaders in the disastrous general election of 1931, before replacing George Lansbury as Labour leader in 1935. In 1940 he became a member of Winston Churchill's wartime Cabinet, eventually defeating him in the general

Attlee was driven by a sense of duty and moral indignation at the economic and social plight of so many British citizens ... Citizen Clem is an impressive piece of research that reinterprets Attlee

election of 1945. Attlee led two Labour governments between 1945 and 1951.

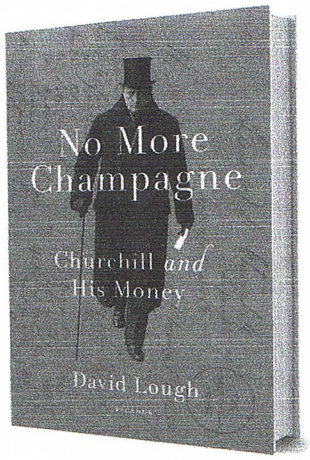
The vital nub of *Citizen Clem* is those two terms as Labour prime minister. His governments' record on health, housing and nationalisation is best known for creating the 'New Jerusalem', yet it also gave rise to the creation of the 'enigma' of Attlee – presented as a shy, modest man, without vision, who somehow controlled a ministry of talents which created the modern welfare state. Whether he was Hugh Dalton's 'little mouse' or Malcolm Muggeridge's 'sheep in sheep's clothing', it is clear that he was tremendously resilient, for he was able to defeat Churchill's Conservative Party on two occasions. As A.J.P. Taylor said 'Attlee grows on you' and he was able to marshal the large personalities with whom he surrounded himself, including Ernest Bevin, Nye Bevan and Stafford Cripps.

In the end, according to Bew, Attlee achieved three things: he atoned for the sacrifice of those killed in the First World War; he developed a body of legislation that created a socialistic, universalistic, citizenship in Britain; and he arranged for the Empire to become a more inclusive Commonwealth. Above all, these achievements were embodied in the National Insurance Act of 1946, the creation of the National Health Service and independence for India. He may not have wanted American domination in foreign affairs, but it was he and Ernest Bevin who ensured that NATO was formed.

Bew has revived the view of Attlee as a product of his time, able to transfer his Victorian and Edwardian upbringing and zeal into a wider, more democratic, world. He faithfully places Attlee within the changing political and economic environment of the early 20th century. A weakness is Bew's literary introductions to many chapters, meaning that this lengthy book is less distilled and focused than it could have been. Nevertheless, *Citizen Clem* is an impressive piece of research that does not lose the path and reinterprets what we know about Attlee. It establishes that Attlee was a prime minister who rode the postwar success of the Labour Party as it adapted to changing times. He was in the right place at the right time and produced, within the compass of his background, driven by patriotism, what he saw as the 'Promised Land' for all citizens. It suggests that Attlee is not so much 'underestimated as underappreciated'.

Keith Laybourn

Citizen Clem: A Biography of Attlee
by John Bew
Riverrun 662pp £30



CHURCHILL

The only worry in life?

'Easily satisfied with the best', Britain's wartime leader spent his life pursuing the money that sustained his luxurious lifestyle.

IN JANUARY 1898, **Winston Churchill returned to Bangalore to troubling news. His mother, Lady Randolph Churchill, had to restructure her finances owing to major debts and needed to take out a £17,000 loan (about £1,700,000 in today's money). This required Winston's consent as it meant he would have to leverage his and his younger brother's inheritance from their late father's trust to guarantee the loan. Winston reluctantly agreed and wrote his brother a**

Churchill's extravagant tastes quickly depleted his earnings ... in 1926, he adopted a short-lived austerity regime during which he instructed that 'No more champagne was to be brought'

despondent letter on February 16th, 1898 declaring that 'The only thing that worries me in life is money'.

Winston Churchill's precarious relationship with his finances remained a major cause of concern for most of his life. Though he created a significant income as a journalist (becoming the world's highest paid war correspondent for his reporting during the Boer War) and by cobbling together his government payments and bits of inheritance, Churchill's extravagant tastes, luxurious holidays and bibulous meals quickly depleted his earnings. Churchill adopted this irresponsible spendthrift mentality for most of his life. Whenever he was alerted to a problematic financial situation, his solution was almost always to increase production from his pen and only rarely to curtail his spending. In 1926 (while he was Chancellor of the Exchequer) Churchill was struggling to keep Chartwell, his main residence in Kent, in working order and had to take out emergency bank loans. He realised by that summer that his writing alone would not make the difference and so adopted a short-lived austerity regime during which he instructed Clementine that 'No more champagne was to be bought'. For a lover of fine wines and crisp *Pol Roger*, this was an extreme measure in which desperation was only matched by brevity.

It is from this letter that the author borrows the title for his brilliant and compelling study on Churchill and his money. In short, David Lough has written an account of Churchill's

accounts and it is fantastic fun and informative. He has cleverly kept a running conversion formula to help the reader understand the amounts in modern monetary values. But beyond the spectacle of Churchill's dizzyingly poor relationship with money, the book's real value can be found in what it reveals about Churchill.

Informed by his background in finance, Lough exposes the reader to completely new elements in Churchill's thinking, which have remained largely untouched by biographers and historians. Private financial matters can motivate people to do all sorts of things and Churchill was no exception. For instance, while biographers have traditionally ascribed Churchill's 're-ratting' to the Conservatives as a move of political ambition or his apprehension toward British social upheaval in wake of the First World War, Lough offers a new and compelling argument: 'Churchill had recently inherited his great-grandmother's Irish estate, transforming the erstwhile entrepreneur into a propertied landlord for the first time in his life.'

An account of Churchill's accounts [that] is fantastic fun and informative ... the book's real value can be found in what it reveals about Churchill

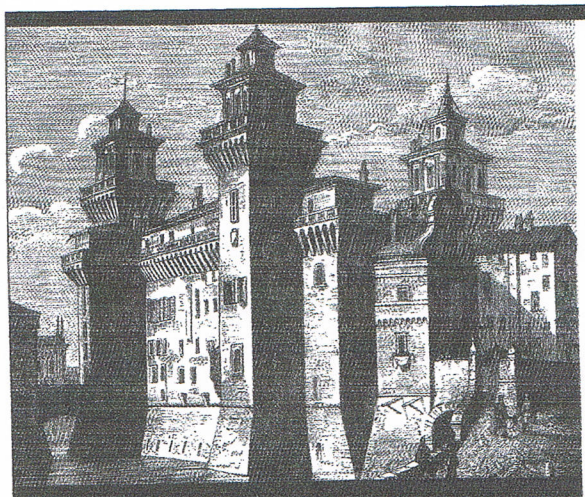
Lough's approach reveals much about Churchill's fiscal life, which opens interesting avenues of inquiry. For example, many historians have assumed that in his later life Churchill's wealth was primarily derived from royalties relating to his writings, without considering the true engine of his financial success, his film rights. Another illuminating aspect of Churchill's money troubles can be found in his dubious dealings while in office, which, by today's standards, would be career-ending for any politician. He took cash and shares while he occupied various government offices and in 1922 he received fees for lobbying for oil companies. Though this behaviour may have been a product of the time, his relationship with the taxman was scandalous. As Chancellor of the Exchequer, Churchill exploited tax loopholes and he retired as an author on more than one occasion to avoid paying tax. In 1949 when the Inland Revenue Board considered taxing Churchill on his income as a painter, he insisted that he was only an amateur and never considered painting a profession. Surprisingly, this tactic worked in keeping the taxman at bay, perhaps because not even Inland Revenue could challenge Winston Churchill in 1949.

Arguably, the most important aspect that Lough's study reveals about Churchill's personality was his love for taking risks. Churchill's career as a soldier, politician and war leader is littered with examples of his risk-taking: sometimes wisely, such as his switch to the Liberals in 1904, and sometimes poorly, such as Gallipoli in 1915. With Lough's scholarship, we can now see that Churchill took numerous, needless risks with his own finances. On his expensive trips to Monte Carlo, he frequently gambled, losing an average of £40,000 a year, and often risked huge sums on the stock market, nearly being wiped out in 1929.

Just as historians have struggled to understand the importance of Churchill's 'black dog' depression and the power of its bite on his motives, now they will have to consider the bite of the gambling bug as well.

A. Warren Dockter

No More Champagne: Churchill and His Money
by David Lough
Picador 544pp £25



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