THE

NEW AGE

INCORPORATING "CREDIT POWER"

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NOTES OF THE WEEK.

There is only one thing more farcical than the twaddle talked during an election, and that is the twaddle talked afterwards. The Canadians have returned a Liberal Government with a clear majority. Whereupon we are told that every Canadian heaves a sigh of relief because, now there's a clear majority "something can be done." What the something is apparently does not matter, for everybody in Canada, irrespective of how he voted, is equally pleased. So we are told. For instance, Mr. Garvin says that "Liberals, Conservatives, Progressives, are equally for Canada First." "Canada First" by all means, let us assent. But if we ask what the Canadians mean by it, all we can get out of Mr. Garvin is that they stand for it, "according to their different conceptions of what that principle means." Exactly. There is a "Canada First" high tariff policy, and a "Canada First" low tariff policy. There is "Canada First" farmers' outlook in the West and "Canada First" manufacturers' outlook in the East. The truth of the matter is that this "Canada First" principle will contribute nothing at all to settling the "something" that will now be done, nor indeed in settling that anything at all shall be done. The only significance of "Canada First" is "Lord Byng Last." King has been butted into office by a scapegoat. But as he sits down to "do something" his bruised posterior will remind him that he is where he is, not because Canada wants him there, but because a small proportion of the electorate thought that Lord Byng did not want him there. As if Lord Byng cared a tinker's curse about it; and even if he did, as if he could not foresee that his initial snub to the Liberals would present them with a tight-meshed vote-catching net. In Canada, as in every democratic community, the exercise of responsibility is mistaken for attempted tyranny. Mr. Garvin voices the feeling—

> "Never again must there be any chance for the shadow of a suspicion that the King's representative has shown bias or preference as between one party and another. That is settled, and well settled, in Canada as long since among ourselves."

On the contrary, unless it is proposed to abolish the office of Governor-General, there must always be a chance of such suspicion. To assert otherwise is to assume that people need no protection against an abuse of power by their elected representatives. Moreover, the principle that the Crown (whose function Lord Byng represents in Canada) must never do anything that may displease one party more than another has *not* been settled among ourselves. In this month's *Round Table* it is stated that—

> "The head of a State is obliged to act upon the advice of his Ministers on all ordinary occasions, but he is no less constitutionally bound to reject it on others. For instance, supposing a Cabinet and a majority of the legislature presented for the signature of the King or the Governor-General a Bill prolonging indefinitely the life of Parliament and therefore their own term of power, the head of the State, except in some crisis such as a war, would certainly be bound to refuse to sign it. . . We are only to-day concerned to point out that at times the head of the State must act *on his own responsibility*, that usually these times are moments of crisis, and therefore that the holder of the office ought to be a person of ripe political or constitutional judgment and experience." (Our italics.)

Following this the writer makes allusion to the British principle governing the selection of Governors-General, namely—

> "agreement between the British Government and the Dominion Government concerned from among persons who have had experience of public life in Great Britain but *no direct connection with the Dominion in question.*" (Our italics.)

Thus the impartiality and judgment of the selected person are guaranteed so far as is humanly possible. This leaves open the question of when is the right occasion for him to act on his own judgment. Well, obviously, it must be when other judgments are divided. So his decision is bound to offend somebody. Mr. Garvin's ideal Governor-General seems to be one whose function it is to discover a "common formula" to reconcile two conflicting party rights, or wrongs—to wit, a Spellbinder-General. "It is not enough to possess a talent: one must also have your permission to possess it—eh, my friends?" Nietzsche was well aware of the trend of democracy

to whittle down the responsibilities of every high office so as to bring its exercise within the capacity of mediocrity.

* * *

Miss Christabel Pankhurst has just published her third book on the second coming of Christ. In the third chapter, "How I Learned of His Coming," she says:

> "Like so many others, I had lived in an atmosphere of illusion, thinking that once certain obstacles were removed, especially the disfranchisement of women, it would be 'full steam ahead' for the ideal social and international order."

Reflecting on her disillusionment she says:

> "It is not laws nor institutions nor any national or international machinery that are at fault, but human nature itself.

Describing her conversion to Second Adventism she says that one day she came across, in a bookshop, writings on Prophecy, which pointed out that in the Bible there are oracles foretelling and diagnosing the world's ills, and promising they shall be cured.

> "I eagerly followed up the clue, and for some little time I hardly believed for very joy. I almost feared to believe that this same Jesus will really come to break the vicious circle of history, put an end to human failure, and begin an entirely new dispensation."

However, she believes it now, and is accordingly conducting a series of Advent Testimony and Preparation meetings in the principal cities of the provinces, concluding with two meetings at Queen's Hall on November 2, when, according to a *Star* account, it is expected that there will be a great rally of both Suffragette admirers and Second Adventists. We mean no disparagement of Miss Pankhurst's beliefs or of her sincerity in preaching them, but we assert that to the extent to which she induces people to share her convictions she will be a force retarding rather than accelerating the assuagement of the world's ills. If we were advertising consultants to the banking hierarchy there is nothing we could think of as a more fruitful field for a subsidy than her campaign. "Do nothing: leave it till Jesus comes." Could any formula better subserve the desire of the financiers to be left as virtual vice-regents of the world in the meantime? The Big Five ought to buy up all the reserved seats, and offer her Dr. Walter Leaf, who shares with God a knowledge of Greek, as Chairman. But they ought to exact guarantees as to the precise interpretation she places on the Bible prophecies. There are two schools, both of them quite certain that they are right. One places the Second Coming at the beginning of the Millennium; the other at the end of it. We gather from the report in the *Star* that Miss Pankhurst is a pre-Millennialist. If so, well and good: this would qualify her for banking support. But suppose the other school is right—that mankind will somehow inaugurate and live through its own Millennium before the consummation of Christ's descent? What if the next epochal event will be, not the coming of a Saviour from nowhere, but a multitudinous human act from everywhere—an act taken under a sudden world-wide revelation of the *fact*, the *content*, and the *use* of Real and Financial Credit? We have no comment to make as to the foundations of any belief about the Second Coming as such. But we shall vehemently oppose any theory which requires people to depend upon a deferred supernatural solution of problems which are immediately soluble by natural means. All economic problems belong to that category, and the means of their solution have been discovered. Miss Pankhurst's flight to Prophecy was, on her own showing, premature. It is a pity. Probably it is too late to call her back to work in a world which so sorely needs examples of the intrepid initiative which she once embodied so conspicuously. If at all possible, it could only be accomplished by an intimate friend. It is unlikely that such a link exists.

Why not bring the Vatican to Chicago? Such is the substance of an article in an American broadsheet run by a Mr. Hadrian H. Baker, of that city, under the title *Letters of Junius*. It gives a list of some hundreds of subscribers, all of whom are judges and lawyers. One name is that of Mr Charles H. Aldrich, the U.S. Solicitor-General. The broadsheet is devoted almost entirely to questions of jurisprudence, but here and there are exceptions such as the one referred to. Mr. Baker, by the way, describes himself as "Reporter and vendor of rare information," and in another place claims to be "allied with master minds." The suggestion has arisen out of the Eucharistic festival last June. Its elaboration is best put in the author's words:

> "What could be more far-seeing than to unite the world's coming capital with the international church? Westward the star of empire wends its way. Solomon's Sanhedrin was at Jerusalem. The Vatican moved west to Constantinople, then to Rome. then for one hundred years its official Vatican sat at Avignon, France, with usurpers holding Rome."

The writer visualises a "wonderful edifice" eleven blocks long on the Chicago lake front. It would have four basements "for the necessary Vatican bank," with Vatican executives and Vatican Press in the "22 stories above," surmounted by the "22 story Vatican church eleven blocks deep," with chimes, clock, and flag. He then pictures the Vatican at present living "as a prisoner, and in jeopardy of fascist, bolshevik, Mexican, Mohammedan, Protestant, or Masonic dictation" and contrasts it with a Vatican in Chicago "surrounded by the center of the papal bonafide 15 per cent. of the U.S.A." The article concludes with a taunt of Protestants whose "imposing revolution" against Eucharism has "died out." It will be noticed that in the list of the hypothetical assailants of the Vatican enumerated by the writer there is no mention of the Jew. The omission may have some connection with the Versailles Treaty which, as we have several times quoted Mr. Armstrong, the banker-author of "Truth" as having said, was intended to lay the foundations of a world government by the Money Trust acting in alliance with the Jew and the Catholic. On that hypothesis, it is easy to see the logic of a plan which would bring the present seats of these three powers so near together as are New York and Chicago. Further, it appears to be taken for granted in the article that the cost of building the Catholic headquarters would be forthcoming. That implies the co-operation of huge banking interests. That Mr. Hadrian Baker includes bankers among the master minds to which he alludes is suggested by the fact that, as he says, "Among the $100,000 frescoes in the Illinois Merchants' Trust Company (Chicago) the first fresco at the La Salle entrance reads: "Private credit is wealth; public honor is security.—*Letters of Junius*." There is no further comment to be made except to suggest that this idea should be borne in mind in connection with the diplomatic and other activities apparent in the Latin countries of Europe and South America.

PRESS EXTRACTS.

"In a sense the reported 'boycott' by Catholics in Mexico is not a boycott at all. It is merely an abstention from the purchase of anything but the barest necessities of life. When the commercial attache of the United States at Mexico City reports that department stores have suffered a curtailment of as much as 80 per cent. of their business, he proves more than he suspects. It is clear that the people of Mexico, or some of them, have been buying altogether too freely of the things they wanted but did not need. . . . The new habit of thrift thus inaugurated may well be a blessing in disguise. The people who decide to live so severely within their means *must make some disposition of their savings.* They will become a capital resource. It is an old fallacy that extravagance is 'good for trade.'"—"*Wall Street Journal*," August 20.

Production for Use.

The Socialist ideal, "Production for use and not for profit," can be shown to be practicable or impracticable by alternative methods of reasoning. The method universally chosen is that which proves the idea impracticable. Thus, the authors of *Profits* rightly claim that the profit motive is the only effective inducement to enterprise, and that to expect individual industrialists to renounce profits in order to satisfy some indefinable law of usefulness is itself useless. Fortunately it is also unnecessary. It does not follow at all that because every business organisation in an economic system considers profit before use therefore the system itself must necessarily fail to produce socially useful goods. In fact, an economic system cannot permanently maintain itself except by making and selling such goods.

In insisting on the principle "Production for use" the Socialist performs a valuable service, for he is calling attention to the one-sided nature of modern production—the great output of "capital" products contrasted with the small output of consumable goods. But when he goes beyond that and attempts to lay the blame on the actual makers of goods he confuses the issue, creates antagonisms, and undermines his own case. Let him be satisfied with having discovered a paradox. The paradox is this—that whereas Industry *as a whole* can only keep solvent by selling articles of consumption, it largely neglects producing these for the production of other things.

Picture the world's industries and natural resources assembled on an island in the middle of a lake. Picture the world's population of capitalists and workers living on the shores of the mainland and going to the island every morning to work, and coming back in the evening with one day's wage, salary, dividend, rent, or any other form of personal income. Assume that the whole costs of industry represent, in the last analysis, disbursements of personal incomes, that is to say that for every pound of industrial cost a pound goes into the pocket of some *private consumer* or other. Apply this to the island. Every day the people use their brains and hands there, and bring home across the water, say, £1,000,000, leaving a figure of that amount inscribed as costs in the account books of the island. Now the island has to recover its costs by selling its production. To whom? And what sort of production? Obviously *to consumers*: and therefore *consumable articles*. All the money is *ex hypothesi*, in the pockets of private individuals, therefore the demand for the island's production is entirely a demand for articles of private consumption, use, and enjoyment. The solvency of the island *as such* is here seen to depend absolutely upon its sales to consumers. Hence the policy of the island is *production for use*. Its production programme is governed by the consumption programme on the mainland.

Up to this point the island has been considered from outside as a single production unit. Inside it there would be an assemblage of separate production units—i.e., business organisations—making and selling materials, semi-manufactures, machinery, etc., etc., among themselves. Now, every one of those organisations would make just what paid it best to make. A large majority would make things which were of no use to the private consumer, but only of use to other producing organisations. Once they could sell them at a profit they would not trouble to question whether these things ought to be made or not. The only "ought" they would consider would be: "Does it pay?"—"Will other firms buy at a profitable price?" But this would not matter at all *so long as the production programme of the island as a whole was governed from the mainland.* It stands to reason that if the island as a whole could only finance itself by sales of useful articles, no materials or semi-manufactures of any sort could be profitably sold within the island except in so far as they were necessary means to a consumer output. *Thus the individual profit-motive would automatically contribute to a general "use" objective.* The island of industry may be considered as "exporting" to the mainland of consumers; and since that export trade consists entirely of consumable articles, there would be no profit for any business on the island that was not an essential link in the chain of such export production. This is the sense in which we assert that industry can only keep solvent on its sales of consumable articles.

We must now consider the paradox referred to. The present economic system in no way answers to this hypothetical condition of affairs. The reason is this. On the island we have not allowed for an independent body of *credit creators and monopolists*. There was no institution there which could say to a sort of "Federation of Island Industries," something like this:

> "We will make it more profitable for you to produce what *we* want you to than what the people on the mainland want you to. Of course, you must sell them *something*, because it is necessary to *get hold of their million pounds;* but the question is, *How much* do you sell them for that money? The answer is, Just so much as will keep them fit and obliged to come over and work here every day. Keep them on the verge of actual scarcity, and you will get all their money in return for what you offer to sell them. And remember, even should they at first refuse to pay your price, we will advance you new credits to enable you to do without their money until they are starved into submission. That accomplished, you can then divert your energies from this stupid 'useful production'—which really is so much waste—to expanding your capital equipment. The more you do this the better we will look after you."

Now this is a fair synopsis of the policy which credit monopolists are announcing to-day to the island of the world's industries, and have the power to impose on it. So coal is mined, iron ore is mined, iron is cast, steel is rolled, machinery comes into being; then the machinery is used to quicken the mining of coal and iron, and the making of more steel and more machinery. In a word, the means of production are used to make more means of production; and these to make yet more means of production, and so to infinity. It pays better to multiply "means" than to achieve ends.

We can now re-phrase the Socialists' indictment and say that the defect in the world's economic system is *Production to a bankers' programme instead of to a consumer programme.* That means, incidentally, the domination of the policy of not more than a few hundred individuals over the policy of thirteen hundred millions. And every disorder of every magnitude, from a squabble between husband and wife about housekeeping money to international warfare about markets, arises from the imposition of the banks' policy, which creates illusions of natural scarcity, the "iron law" of wages, over-population, need for territorial expansion, and a host of other irritants.

To come back to our illustration. The controllers of credit are forcing the island of production to *blockade* the mainland of consumption instead of to serve it. While they retain the power to do this, no Socialist exhortation to the business organisations on the island to "produce for use" can possibly succeed. They would not respond, for if they did they would incur a financial penalty. To lift the blockade the island must be freed from subservience to its bankers' policy.

Precisely how this is to be done is admittedly a difficult problem. But it is the only problem that need be solved, and therefore the attention of every thinker can be focussed upon it to the exclusion of everything else. One thing is indisputable, and this is that the industrial system, as such, is quite as

willing to work to a consumers' programme as to a bankers' programme—provided the consumers can offer it the same inducement as the banks. It is no good for reformers to go over to the island and preach sermons; if they go there they must talk business. The preaching variety will do their best work on the mainland. There they will, in their several ways, articulate the discontents of the consumers—a function which, although not of immediate incidence on the problem, will undoubtedly tend to create an atmosphere in which those who know how to solve the problem will find their task easier. (A football team always plays better before its own supporters, not because of the scraps of technical advice frequently hurled at the players, but because of the crowd's yells of encouragement.)

Another thing of indisputable truth is that as much as the industrial system is willing to work to a consumers' programme, so much do the consumers wish it to. The two desires are mutually supplementary, and it remains to fulfil the condition necessary to translate them into action. The condition is obviously for the consumers on the mainland to be able to send a deputation over to the island to bid against the banks for the services of industry. The bidding must be in terms of money, of financial credit. It must *pay* the industrials to do what they *ought* to do. Now, can the mainland raise the credit? Certainly it can, as soon as it realises that it owns all the credit there is or can be—including even the credit being controlled by the island banks and used against the mainland's interests. Every pennyworth of credit the banks have been using on the island to blockade the mainland has been first taken from the mainland. The mainland is providing the banks with the means of its own undoing. The remedy is obvious. The export of credit from the mainland must be regulated by the people who live there. They need not refuse to let the island banks administer it; but they must decline to allow them to decide for what purpose it shall be administered. And the body which should act on behalf of the mainland is, of course, its political Government.

In view of this conclusion, the public will do well to observe the attitude of the world's foremost banking authorities. They declare it to be a fundamental principle that *banking shall be independent of political influence*. That is saying that the bankers' policy shall be independent of the consumers' policy with regard to what is done with the consumers' own property. It is saying that the credit power inherent in every voter in the community shall be wielded by an institution over which the voter must not exercise any control. It places national government below financial government. Against this colossal pretension no statesman of any consequence in any country has raised even a mild protest. If the coal-owners were to claim the right to refuse to sell coal except against a guarantee that it would be used only for purposes approved by them, they would find themselves expropriated by general acclamation in a couple of weeks, notwithstanding the fact that the coal was their own property. Yet on exactly those terms do banking institutions dispense financial credit belonging to the public—and to promote anti-public ends.

It is a duty of vital importance for every leader of public opinion to make himself familiar with the credit question. The wider investigation of the New Economic analysis must be insisted upon. It proves the main contention of this article, that financial credit is communal in origin, and that its real owners are the public. Once understood, and it will be realised that banking policy must be entirely subordinated to political policy. The mainland must become the banker of the island. Then, *production for profit* will result in *output for use*, and the aspiration of the Socialist will be fulfilled by common consent.

The Coming of Anti-Christ.

By C. H. Douglas.

In a recent issue of an American weekly, which claims, probably with reason, to have the largest circulation of any weekly in the world, there appeared a very well written little story entitled "The Packhorse."

The hero of this story was, as usual in American stories, a business man, who, however, was hampered in the sacred object of accumulating dollars by an extravagant wife. The lady would persist in spending them as fast as he made them. This would have been unimportant, if very unprincipled, except that, also as usual, the hero had an overdraft with the bank. He was pressed in the usual manner to reduce the overdraft, and the hero followed closely along the lines of real life, in that he lay awake at night considering which and how many of his employees he could dispense with in order that the behests of the banker might be met.

Up to this point it is fairly clear that the story possesses no points of special interest. But it proceeds, in addition, to explain that economies in the hero's business did not provide for the situation. A somewhat new note is sounded when the banker sends for the business man, and having removed any obscurity as to what would happen to him if he did not do as he was told, goes on to say, in effect, that the bank was satisfied that he had cut his business down to the bone, and that the real trouble lay with his domestic expenditure. This may be everyday bank procedure in America, but it is usually done with more finesse here.

The business man agreed with his banker, adding that he had, himself, mentioned the fact to his wife, but that she could not be persuaded to see it.

Whereupon the banker remarked that he would at once telephone to the wife and tell her, in the American vernacular, "where she got off."

The reader's expectation that this would be one of those messy murder stories is wide of the mark. The story ends happily and with propriety by the wife cancelling all her social engagements, her daughter's coming-out party, and sending back her son's car (which was being obtained on the instalment system), while the business man slightly reduces his overdraft, and dreams that his daughter might marry the banker's son.

There is clearly a moral to this story; in fact, several morals, but perhaps the most interesting part of it is the obvious feeling on the part of the writer that the story ended exactly as it ought to end. On the old-fashioned European it produces somewhat the effect of the story of the man who, entering New York harbour on an ingoing steamer, rang for a whisky and soda, and was met by the shocked remark of the steward that it was quite impossible, they were now inside the Statue of Liberty.

If there were any doubt about it previously, the events of the past few years ought to make it clear to any unprejudiced observer that there is at work in the world a subtle, widespread, formidable, almost omnipotent force which has a well defined objective—the imposition of universal slavery. Whether such a force is conscious, in the ordinary sense of the word, or whether it may be said to be unconscious in the sense that moonlight is unconscious, I do not profess to be able to decide. In some subtle mysterious way it manages to enlist in its service men of every nationality, and apparently of the most divergent views. It picks out from the activities of these men exactly that which serves its ends, no matter what may be the alleged objective of these individuals as stated by themselves. It has, I think (with certain reservations to which we shall come presently), no objection to the slaves being well fed, well housed, and provided with plenty of toys, but it demands, and works implacably to obtain, the power to interfere with their activities at any moment of the twenty-four hours of the day.

While the Financial system, by the methods so lucidly portrayed in the little story I have just quoted, forms by far the most effective method by which the end can be obtained, this mysterious power clearly has other methods. Previous to 1914, except in the highest circles, money was not a great power in Germany. Rigid militarism, combined with inculcated adoration of the State, was an effective taskmaster for the mass of the German population. Socialists, who agitated and worked for still more of this, were doubtless in many cases sincere but misguided men. But that their efforts were thoroughly well understood, and by no means disapproved, is evidenced by the well-known remark of Prince Bismarck, that he and the Socialists marched separately but fought together. In England, at the present time, it is, of course, true that the main stream of political propaganda, intended for popular consumption, is a glorification of harder work and longer hours and a lower standard of living disguised under the name of economy. But it must be perfectly obvious that no serious exception is taken to attacks upon the rich, so long as they take the form of demands for confiscation of their riches and denunciation of the iniquity of their "leisure." Even attacks upon Finance obtain a considerable amount of publicity of a sort—for instance, the Communists sell from their bookshops the financial treatises of various heterodox authors, though not those of THE NEW AGE group. The only condition which seems to govern the selection of such books is that whatever they may have to say in regard to the criminal absurdities of the present system, the remedies suggested shall involve the spoliation of the small minority which suffers less from those absurdities than the majority.

Of course, this process has been going on for a long time—at least a hundred years in England. Side by side with it has marched poverty and exploitation of the proletariat. Until this latter has become a source of political danger, it has been partially placated by increasing taxation. When, in spite of continuously increasing taxation, the situation has appeared especially menacing, a period of industrial activity, with its larger wage distribution, has so far sufficed to calm the threatened disorder; while the rise in the cost of living which has invariably accompanied such industrial prosperity has added invisible taxation to that of the more obvious description.

That this is no empty delusion may be seen by considering the methods which were employed in the United States in 1920-21 to deal with the really serious unrest which followed the violent deflation of 1920. Credits were expanded, and large production programmes were entered upon, with the result that after five years of industrial prosperity, organised social agitation in the United States may be said to be dead. It is an open secret that business men in England at the present time are prophesying a period of great prosperity when the miners and the railwaymen shall have been put in their places, and the competition of the small man shall have been reduced as the result of the numerous bankruptcies of the past few years. Such a period of prosperity is confidently relied upon to still, for a considerable period, the objectionable agitation which is rather widespread at present.

The whole scheme, if it can be called a scheme, is so subtle, and makes such superhuman use of human frailty, that it would appear at first sight that it must succeed, and that the future of the ordinary human individual was dark in the extreme. While it is highly probable that it will proceed further before the climax is reached, there are, I think, at least two reasons inherent in the nature of things which involve its final defeat. The first of these is that, as the scheme itself seems to involve the bribing of the general population by at least temporary prosperity, certain results of general prosperity have to be reckoned with. These results are becoming evident in the United States at the present time, and are forming the subject of general and very uneasy comment in political and financial circles. It is observed that while organised agitation does undoubtedly die down in times of prosperity, something much more difficult to deal with takes its place. There is a growing derision of all those beautiful copy book maxims which have been of such invaluable service to the Hidden Power. Nobody believes that the best way to become rich is to work hard. Certainly nobody believes that poverty is blessed. Buying on the instalment system has completely blown the gaff on thrift. Prohibition, having transferred drunkenness from the poor to the rich, has tended to reinstate intoxication as a social virtue. There are many other instances, but these may suffice.

The second reason inherent in the nature of things may almost be put in mathematical form. When there were n businesses there were perhaps $n + 1$ possible heads for the businesses. But now there is only one Business, and there are still at least $n + 1$ possible heads of it. There is consequently a good deal of squabbling going on in the Head Office.

While these reasons, with others, are undoubtedly causing concern to the Hidden Power, they are certainly not beyond being dealt with under the conditions which exist for the moment. But in the latter days of Armageddon, they will exercise their due effect.

THE BANKER.

By Edward B. Grimes.

[Reprinted from the *Wall Street Journal* of August 25.]

Among the many helpful men
Of all the useful ones I know,
The Banker ranks among the first
Who aids communities to grow.
His is the potent power that turns
The wheels of factories, mills, and shops,
And tides the tillers of the soil
O'er backward seasons twixt their crops.

E'en timid men oft win success
Through his advice and ready cash,
Without which many times, no doubt,
Their Business Barques would go to smash.
He's schooled to know commercial schemes,
The crooked and the fair and square;
And daily warns his patrons 'gainst—
The many built on Torrid Air.

He holds as sacred in himself,
The secrets of each borrowing friend,
And is adviser to them all,
In ways they thankfully commend.
By some he's counted cold and stern,
Hard to convince in what's proposed,
Perhaps, that's true, but when it is,
His course is based on what he knows.

As e'er a Balance Wheel of Trade,
He holds it to a safe, sane course,
By regulating Big Affairs,
With conservation at their source.
The very Ship of State, itself,
Rides safely on to sheltered lees,
When he stands watchful at the helm
In crossing o'er Financial Seas.

The Widow and the Orphan, both,
Are subjects of his special care,
Whose interests held in trust by him,
Increase in value for each heir.
He counts above their vaunted wealth,
The characters of all he serves,
And trusts them with his timely aid,
On Honour rather than their Nerves.

The Ohio Banker.

Enfranchisement.

I.

A short time ago I read a work by Professors Ogden and Richards, entitled "The Meaning of Meaning." One of thirty volumes on the same number of subjects, issued or to be issued as the International Library of Psychology, Philosophy, and Scientific Method, its purpose was to fathom what we really mean by a small number of the words we are so free with—a task nicely begun in some six hundred well-filled pages. "Only those who shut their eyes," said the introductory apology, "to the hasty re-adaptation to totally new circumstances, which the human being has during the last century been blindly endeavouring to achieve, can pretend that there is no need to examine critically the most important of all the instruments of civilisation"—which, when we have regained our breath, means language. "New participants in the control of general affairs," the preface continued, "must now attempt to form personal opinions upon matters that were once left to a few." I was tempted to italicise the last sentence, but refrained, lest I italicise the whole passage. New books, especially fat ones crammed with learning, are all introduced to the public in accordance with the same convention. They were compiled, their authors plead, for the welfare of democracy. I do not doubt that every one of the thirty volumes in the series will commend itself to Everyman, on a variation of the same formula. In these days of the Illuminati in the street, not the most trivial idea may occur to any tinker's mind without somebody making it the excuse for a new department of science—complete with its proper bureaucracy of specialists, and including, as every department of science must, its church, priesthood, and higher criticism. As the thousand thousand expositors of the thousand and one departments dig themselves in, each and all exhort every other human being to master the whole of their specialities as the minimum qualification for the diploma of a conscientious democrat. "At the same time," the preface naively goes on, "the complexity of these affairs"—once left to a few—"has largely increased." I impute nothing derogatory of the book; readers interested in the subject, and blessed with leisure, may enjoy it. I simply present its apology as an example easy to hand illustrating what is on all sides taken for granted, in effect, that at least one essential meaning of democracy is that every mortal thing is every mortal's business. It seems quite a reasonable inference that the average man, to advise the King and command his ministers, should be at least as well informed as a Secretary of State. Democracy, in deifying the people, deifies each person, who consequently contracts a sacred obligation not only to understand the world it is his right and duty to govern; but also, since there are many of him, to familiarise himself with the personal views of everybody else. For once the professors work upon a just inference' a good democrat should be a professor of all things.

The cumulative extensions of the franchise, actual and prospective, confirm this epitome of democracy while exposing the absurdity of the democratic illusion. While the relationship of unwieldy States and institutions, from the League of Nations or the alleged international financial system to the case against vaccination, have grown more involved, the more people have been entitled to express their opinions as guidance or instruction to the experts. What wonder that so little satisfaction has followed the franchise extensions that the one forseeable consequence common to them all is a demand for further extension. At each increase in the list of voters a few Conservatives, professing distress that, while the political muddle increases in complexity, the additional millions of consultants consist of people more childish, inexperienced, and ignorant than the millions consulted already, have put up a feeble resistance. These apprehensive patriots, despite their superiority over the masses, could think of nothing to stem the flood of demand for enfranchisement. Young men were given votes because they fought in a war, though they would have valued other gifts more—especially decently paid jobs. Young women claim the vote on the incontrovertible fact that they are as old and grow older as quickly, objectionable though it is, as the young men. To anyone superstitious enough to keep his enthusiasm in check when democracy is the theme, and profane enough to ask the young women for their qualifications to exercise a vote, they assert, with perfect justification, their comparative capacity measured alongside the young men's. Thus a political system perfects itself, whose foundation is a delusion that every person with a room of his own is able, with faculties arising from that fact, to deliver considered judgment on the conduct of municipalities, states, and empires. It is not astonishing that a considerable section of the learned population gets its livelihood from playing on the consciences of the voters, and persuading them to add a grain of educational colouring-matter to their bottle of omniscient pretence.

If this age is as devoted and obedient to logic as it is fond of making believe, the century-old dream of universal franchise is about to come true. By the strictest application of reasoning from the premises of democracy everybody over fourteen should at once be conceded the vote. All the arguments advanced for the previous extensions of the franchise are good here. Men and women of fourteen cannot, without dire injustice, be forced to pay taxes on their cigarettes and sweets without a corresponding voice in the spending of those taxes. Sooner or later they will have to take full charge of the nation, which they simply cannot in fairness be expected to do, in view of the mess it is likely to be in, if they have not previously been consulted. Over the educational, moral, and criminal systems, in which they are vitally affected, in which they are really the only ones of importance, they have at present not the least say, a state of affairs ridiculously undemocratic. If a child can be brought to the dock—or the witness-box—he has a natural right to go to the ballot-box. Given his proper share in the formation and direction of the policy of his Empire, he would be likely to take a greater pride in it, and tend less to rebelliousness, frivolity, and cinema-going. If we bravely advance where logic drives us, votes are no less warranted for children in arms. Immaturity disqualifies nobody. Apart from the public scandal that most men of fifty exhibit weaker intelligences, according to up-to-date codes of measurement, than boys or girls of fifteen, and many of them, by the obsolete standard of common-sense, than children of five, what man dare call himself mature? Men worthy their title are growing up at fifty-two. Any infant in arms, to strike rock-bottom, is as capable of answering the questions put to electors as nine voters in ten, and his answers would be every bit as original and as helpful. Objection to the enfranchisement of babes can certainly not be sustained on the plea of their inexperience. How are they to gain experience, as the women shouted into our stupid ears for so long, if they are excluded from the councils where alone it is to be had? Are not babes our real rulers? Then their influence ought to have direct representation in Parliament, instead of depending on the echo of a far-off cry that their mothers are too much occupied to hear.

RICHARD MONTGOMERY.

My Naked Life.

By Grant Madison Hervey.

I.—ITALY UNVEILED.

Any person who can add to the joy or success of other human beings, says a well-known psychologist, even by the artistic unveiling of any part of the body, or by the action of any part of the unveiled body, is a valued member of society. He is doing his or her part in helping society to do what it wishes to do, i.e., to develop itself as an ever-growing organic unity.

My naked life, accordingly, as a voluntary convict in the Australian wilderness, possesses a certain prophylactic or defensive racial value. Somebody, somewhere or other, must not only maintain the tremendous psychic value of nakedness as a cultural religion, but he or she must also defend and maintain the practice of nakedness, as the true source of all the greater intellectual and psychic powers of a higher European race. Mr. D. H. Lawrence, in *Aaron's Rod*, it is curious to note, presents a very vivid picture of certain well-dressed Englishmen who are engaged in crawling forth, like beaten dogs, with their tails at the true submissive angle, from a railway carriage in Italy. Despised by the second-class Bolognese, these poor, miserable, ineffective, clothes-defeated individuals are compelled to remove to where their clothes say they belong—the first class. Simultaneously, Mr. Lawrence vignettes the new Italians. Allowing for some condensation upon my part, it may be presented thus: "There was something big and exposed about it. The great square farms and people stood naked amid the lands, without screen or softening. There was a bigness—and nothing to shelter the unshrinking spirit. It was all exposed, exposed to the high strong sky and to the human gaze. A kind of boldness, an indifference. It fascinated. It seemed so much bigger, as if the walls of life had fallen. Nay, the walls of English life will have to fall."

That is the idea. Very well, then. Here is the quiet narrative of one who, choked by the powdered-barmaid quality of all human life in Sydney, spurned the entire Australian apology for a civilisation. But I did not leave a hovel of my own for the great, free life of paradoxical prison. On the contrary, I left a beautiful home at Coogee, upon the Cote d'Azure of eastern Australia. That is to say, I left the comforts equivalent to those of a Nice or Monaco for a wild and savage life in the mountains of Algiers.

Convicts of many kinds worked with me in the Bush. I remember, always with cheerful thanks, one laughing man—Julius Cæsar Andonara. He was, of course, an Italian; and serving a sentence of three years. Stout and strong, a sometime sailor upon the western coast of South America, he was a wonderful carver of model ships. With nothing but a pocket-knife to work with, he created things of beauty that made him, in a certain sense, the Leonardo da Vinci of that Prison Camp. For out of nothing more than fragments of aromatic pine, cast up along the seashore from the lost deck-cargoes of passing American and Norwegian ships, he would construct those most marvellously beautiful miniatures of full-rigged merchant-ships and schooners. To the last detail they were perfect. When I left that place, to resume my own journalistic artillery-work in the world, I carried with me one of Julius Cæsar's perfect models. It was the miniature edition of a small schooner of fifty tons—the kind of craft that is used by small Italian traders from Callao to the sugar plantations along the coast of South America. And there was a world of significance, withal, in the name that Andonara, at his own whim, had painted on that tiny vessel. It was called *Neuvo Tigre*—the New Tiger.

In that phrase the New Italy stands unveiled. I saw its full meaning one day, a little after the completion of the schooner, when Julius Cæsar was working beside me in the Bush. We were laying low a whole forest of dead timber. It was hard work—the sun blazing at full power overhead, no breeze from the sea, and the wood as hard as Stonehenge's own trilithons. Presently, my Italian comrade in the wilderness laid aside his axe. He was naked like myself. All that we wore were a pair of heavy boots and a kind of apology for a loincloth. He wiped his brow. Then he turned to our water-bag, which we shared together, he and I, and took a long, deep drink.

"Hey, Hercules," he said, when he had refreshed himself. "What you do when you leave dis place? You make any plan?"

I considered. "I shall go to London when I am ready, Julius," I replied. "I shall start a new religion. I shall convert all England away from their present monstrous figment of a Church. I shall start a new faith. I will call it Jacarandah. Its first law will compel every man and woman who accepts that faith to spend at least three months of every year stark naked in the sun" He grinned. "All dis bronze colour lak ourselves? Fine! By holy smoke, dat religion very good. More better dan kiss the dam silly toe of Pope. *Basta!* Do you know what we do to dat dam fellow one day? We kick him out of Italy. He go to America and live—Chicago or somewhere. Italy start a new religion of her own." He said damn about eighteen times, abusing His Holiness. Then he paused. He took up his axe. "Do you know wat *I* do, Hercules"—that was my own nickname in prison—he asked, "when I go out? Listen! I tell you. I buy one speed-boat. Yes! One big power-boat dat go lak hell. I live in Sydney. I call myself one fisherman. Haw-haw! How I fish? One night I run up the coast to Newcastle. I rob some big place—plenty money! Then I go back to Sydney and catch some fish. Not many. Ha-ha! Then I come in with my fish, all same nice innocent man. Next night, maybe, I go down the south coast to rob some other town. Maybe one place, maybe another. I come back same way, catching little bit of fish. Nobody suspect me. Poor Italian fisherman. Ha-ha! I do the same as Mussolini. He make Italy his own big speed-boat, too. He catch the plenty fish."

He swung his axe. He was a magnificent figure of a man: solid, stockily built: full of feral force and energy. Presently a kookaburra—a big grey bird: the well-known Australian laughing jackass—flew on to an upper limb of Julius Cæsar's tree. It looked down at Andonara with curiously expectant eyes. These quaint grey Sancho Panzas of the Bush all the time kept following us. They found their grubs and beetles in the trees we slew. Occasionally, also, they picked up lizards, young snakes, and other satisfying jackass-delicacies from the ground.

Suddenly the bird began to laugh. It opened its powerful beak to the uttermost. *Kookook-kookoo!* It laughed and laughed as if it were the sardonic laughing spirit of the Australian Bush. Presently two other kookaburras in the distance joined in. The first jackass answered them with zeal. The chorus came flying over, his call was so imperative, and perched beside him, still laughing with an inexplicable energy, upon the limb. And then for an instant they fell silent. All three birds looked down at Julius Cæsar Andonara with shrewdly comic eyes. By this time every convict in the gang had stopped working. We were a set of bronze gods from some divinely fashioned Parthenon, staring at the Italian and his judicial Bench of three examining birds. Even the sleepy "screws"—the prison guards who were supposed to be in charge of us—woke up from their eternal sleepy talk together on politics. They stared at Julius Cæsar and his birds.

Three "men" they were—three entirely typical lazy official Australians—creatures who did nothing on earth except crawl backwards and forwards at morning and evening, talking politics, smoking pipes, and splitting straws. They were like three lizards. And so we called them the Three Gohannas, because they were always indifferent, always slow, always tired.

One of them was an Irish Australian named Molloy. He had one of those cold, monotrematous faces which resemble the map of Hell turned inside out. "Wehl, neow, Dago," he said in his thin, whining voice. "What deu yeu t'ink de 'jackies' ar' laughin' at? Hey, Dago, can yeu tell me dhat?"

Julius Cæsar spat.

"Ha! Dem birds laugh at me," he said, "because I am one dam fool of an ignorant man, and come to jail. At Corrimal"—a coal-mining town on the south coast of New South Wales—"I steal one gold watch. I get t'ree years in Gouralbiran Jail. How I get t'ree years? Listen! The Shudge say to me: 'Andonara, where you get dis watch?' I say, 'Shudge, my brother in Chicago give it to me.' The Shudge open dat watch at the back. He read out, 'Presented to Shon Williams on his return from de war, by the admiring citizens of Corrimal.' Snap! He close dat gold watch lak dat'"—Julius Cæsar snapped his finger and thumb. "Then he say, 'Andonara, every successful t'ief must know how to read! I give you one sentence for stealing dis watch—twelve months. I give you one more sentence of two years for being so t'ick in the head. Now you go to jail and learn to read.' Dat the reason, I t'ink, why the kookaburras laugh at one dam silly Dago all day, just lak dat."

The incident passed. Molloy and his fellow "officers" sank down to sleep again. We did our work. We were really our own guards. Fourteen years that prison had been in existence—a jail without walls, without one glimpse of brandished revolver or rifle, in all that fourteen years' period not one convict had ever attempted to run away. We were men of honour. Every convict that had ever entered the place had kept his parole. We carried the Three Gohannas upon our backs as parasites. They were there for form's sake. But we were there to labour. We were *men*.

We laboured. We did our job. Julius Cæsar Andonara and myself and all the rest—we did our job. We were the Pioneers of the great New Age. As president of the Prison Camp's debating society, as chairman of its sports committee, I insisted upon that mighty principle. "Men," I urged upon my mates continually, "the British Empire will be saved by the men at the bottom; not by the men at the top. Europe to-day is run by a gang of tired officials like Molloy. Italy is run by a Julius Cæsar Andonara who doesn't know enough about his own destiny to look inside the watch that he has "borrowed" from Italy itself. He can't read. But we can. The heavens and earth are spread before us like an open book. I read from that book that it is our joy and duty to make this Prison Camp the greatest human success in the whole universe. So let us get on with it. We are the coming saviours of all civilisation. We are the men, and not the tired and lazy officials. We are the Pioneers."

"Mikvah."

[Translated from Rosanov's *Solitaria*, and reprinted through the courtesy of *The Calendar*.]

Rebecca N.N. began coming to see us. On the third evening when I began talking to her about the *details* (unknown to me or not quite clear) of the *mikvah*, she gave me a few answers, and then, after a silence, she remarked:

"This *name* I pronounce *aloud for the first time.*"

"Mikvah?"

"But it is an *obscene word*, and among Jews it is not permissible to speak it aloud."

"But the mikvah, isn't it *sacred?*"

"Yes, it is *sacred*. . . . So we were told. . . . But the name is *obscene*, and it isn't pronounced aloud."

But, really, this is the "discovery of the Pythagorian theorem"; it means then that the Jews possess *that very conception*, that the "obscene" and the "sacred" can be *compatible*! *Coincident*! ! *One* ! ! ! Nothing of the kind do Christians possess, nor is it possible with them. Hence a vast historical consequence:

1. With Christians everything "obscene"—and, inasmuch as the "obscenity" grows—becomes "sin," "evil," "filth," "disgusting"; so that without comments, evidence, and demonstrations, *without theory*, the sphere of sexual life and of the sexual organs, this domain of universal shyness, or universal reserve has *sunk down into the infernal regions of* "Satanism," of "devilry," and has for its foundation the "terrible, unbearable, abomination," "universal stench."

2. But among Jews thought has been so trained that what is "obscene" (for the tongue, the eye, and the mind) does not at all appraise the inward properties of the object, does not say anything of its content; since there is one thing, always "close at hand," familiar, the weekly ritual, which being "the height of obscenity in name, *never pronounced aloud*, yet is at the same time sacred."

In this way *nothing has as yet been said* to the Jews, but there is given them a *thread*, holding on to which and walking on which, *everyone may himself-herself approach the idea*, the conclusion, the identity that "this" (the organs and functions), though not shown to anyone, and, though the name is "obscene" and not pronounced, is nevertheless *sacred*.

Hence a direct deduction respecting the "secret sacred" that is in the world; "the sacred that must be hidden," and *which should never be named*; the mysteries, *mysterium*.

* * *

I go on to ponder over the mikvah: here is a girl who blushes and frowns (she is a very well-read Moscow student, about 26), and yet admits: "with us this name is never *pronounced aloud* . . . ; this *name* is considered obscene. Yet called by an obscene name, the *thing* itself is sacred." . . .

It is necessary to know the "particulars" of the mikvah. It is not deep—about three or four feet. If deeper it is "trepha." Why? What's the reason? It is "no good" for a *something sacred* that is occurring there, but about which not a single word has been written or uttered. Only the Rabbis looked at it, measured it; and if it is not deeper than three or four feet, they say "kosher"—good. Why? —*this has not been explained to the people.*

The immersion is watched by members of the synagogue: in the case of women—by old women; and they shout to the women who immerse for the first time that *the hair shall not be visible on the surface of the water.* Given a depth of three or four feet, it is obviously necessary to sit right down, and this is hard to do and it costs an effort. And they all obediently fulfil it without understanding why. But the Rabbis say: "kosher!" If she sits right down, "kosher" —not low enough, "trepha." And in a cavity not deeper than three or four feet!

The water is not fetched from outside, is not *poured into the cavity*, but springs from the soil, *is water from the soil*. But water from the soil is *water* from a *well*. Thus, to sit down in the mikvah, always means "to sit down at the bottom of the well." They go down a very long and narrow staircase, which allows only two or three to walk abreast. The steps, as I saw at Friedberg, are "cyclopean," about two feet thick, and in descending it is necessary "to open the legs wide." . . . They do not go, but "step," "crawl," making an effort, straining themselves. . . . The descent is very low and deep, and it takes about ten minutes to ascend. And the woman (in her refreshment and joy)—a permanent feeling after immersion—naturally as she comes upstairs, just perceptibly throws her head back: before her eyes for ten minutes is presented the spectacle of "widely opened" legs, rounded bellies, and clean shaved modest parts (according to ritual). "All in man is the likeness and image of God," crosses the mind of those ascending during that ecstatic religious minute. "Kosher! Kosher!" the Rabbis pronounce.

Thus, breathless and happy, they (men) descend and ascend, and they (women) ascend and descend.

But now they are all gone. Empty water, a basin. And an old Jew, like Moses, like Abraham, is the last to come up to the shallow basin of water. And, suddenly, placing wax candles on the edges of the basin, he lights them all!! Here is the "miserly knight" of Judaism in front of his "treasures." . . . Yes, to everyone it is revolting, a shame, "it shall not be pronounced aloud." But it was *I who built the mikvah* and I know what and wherefore: all Israel will live by this for ever, *if only he does not give this up*; and I light the sacred light here, for nowhere else is the air so charged with the bodies of Israel, and all men-women have breathed in this air, breathed in and swallowed it, and now it is flowing in an aromatic and visual current in the veins of every man-woman and begetting images and desires, by which Israel is agitated. In the Talmud is found the saying: "God is mikvah, for He purifies." I don't remember if it says there "the souls of" Israel.

* * *

But let us leave the old Jew and come to ourselves, into our setting, into our mode of life, in order to explain this ancient institution of the Jews and to make us realise its soul. Let us imagine one of our dances. Movement, conversation, news, politics. The elegance of everything and the ladies' dresses. . . . Room opening into room, with white pillars and walls. And, behold, one of the guests who has danced, tired by dancing, goes into a remote side room; and seeing a basin of cold water on the table, left there forgotten and unheeded, he circumspectly looks round, shuts the door, and, taking out the excited and agitated part, immerses it in the cold pure water . . . until it cools down.

He does what the Jews do in the mikvah and the Mussulmans in their ablutions.

And he has come out. All hot, a woman rushes in there. . . . She is hot, because men pressed her hands, because she made an assignation, she fixed it for to-night, immediately the ball was over. On seeing the basin, she takes it, places it on the floor, and, also with a circumspect glance round and closing the door, she does the same as the man has just recently done.

It is what the Jewesses do in the mikvah.

And many guests, in the end all of them, do the same, assured that not a single eye saw them.

If one saw it, they would die of shame. That is the exclamation which Rebecca N.N. uttered: "*the name is obscene.*"

So far—we and what we did, coolness and cleanliness. All rational.

Let us return to Judaism.

Let us imagine that through the garret window, from a dark corner, a Jew has seen all that has taken place. We should turn away and pay no attention. But he would not act like that: his "circumcision" has given him a different vocation, has placed him differently. Opposed to our disgust, his eyes kindle. He crawls out. He doesn't need the dance, and won't go to the ball. His place is here. He takes the basin to his quarters, very careful not to spill the water. And, shutting himself in so that no one could see him, he places the basin on the table and lights a number of image lamps (the *origin* of lamps is in Egypt) and covering his head with a veil, as though there stood before his eyes a something he dare not look at, he begins to murmur words in an unintelligible language.

He utters prayers and incantations.

This is Judaism.

And the prayers are good ones. The Jew prays: "May they dance. These follies will pass. I pray for that which they will need in old age—*for health, for prolongation of their life*; that life itself may be fresh and strong; that they should not ache, and what they have immersed and washed here should never ache. Ah, they know not how, for they are in love, and speak of their work and promotion. I have gone through all promotions and I want nothing. I know how *happiness depends on this; that in these parts* nothing should be soiled, dirtied, weakened, but that it all should be bright and honest, as a good bill, and as promising as a new-born babe. I am a stranger to them, but I pray my Secret God that he may preserve in the whole world, *in them all*, and bless these parts for the eternal fecundity of the world and for the blossoming of the whole earth which He, the Gracious, hath *created*. Amen."

"Market Un-Ltd."

There is no other market like this one.

As I entered someone gave me five blue credit stamps and told me that each one was worth a shilling.

Feeling rather like a six-year-old child whose mother had given him something to spend at the toy bazaar, I looked round and saw a number of people I knew doing business in the market, which seemed to consist of a great many stalls set out in a spacious hall. I wandered along and halted beside a table of fresh eggs and looked to find the price. I saw what seemed to be two prices, for 1s. 6d. per dozen was written in red, and also 1s. in blue.

A young man addressed me "This is the Small Holdings' Stall. Would you like some eggs? They are half-a-crown a dozen in the outside world, here they are 1s. 6d. and one of your blue credit stamps." I bought some eggs, and then ordered an eating pullet to be forwarded to me at considerably less than the current outside price. I learnt from the stall-holder that the blue credit stamps roughly represented profits, while all costs were charged for in money. Nowhere in the market was there any trouble about getting the stamps accepted, but always this ratio was maintained, and all the goods were priced with two figures, one in red for money, and one in blue for stamps.

I spent money next at a stall where other necessaries were displayed. I then saw some hand knitted socks, well made, my size and colour. But I had by this time spent my credit stamps. "You must go upstairs and buy some blue stamps from the bank," said a gracious lady, who was in charge of affairs at this stall. "Aha," I thought, "here comes the snag," and I asked her what the blue stamps cost. "You go up and see," was the reply. "I will save the socks for you," she added with a sweet smile.

* * *

On the way upstairs I must needs see some Sorbo balls marked 4½d. in red, and 2d. in blue. Every Saturday my boys demand 6½d. for a Sorbo ball, so I knew this pricing was correct. Somebody slapped me on the shoulder. "Hallo old bean," and I turned to see a young acquaintance of mine who certainly was a good tennis player, but who otherwise had always seemed rather inane to me. Possibly I had this impression because he invariably seemed to agree with everyone's political grievances, usually going further along the gloomy road than they, and always in a cheerful tone of voice, which I had found very annoying. However, he seemed alert and vigorous enough now, though there was obviously no tennis round the corner.

"Look here, I'm a bank manager. Aren't you an accountant or something, Mr. X.?" I suppose I looked my amazement, for he smiled and ran on. "You've been shopping, I see. Come upstairs and earn some more credit stamps. We pay wages in those. Really, I'd be glad of an accountant for an hour or so; child's play to you, of course. The Buyer's Bank—issues credit stamps against profits and services, wealth, you know——" He babbled on like this till I was seated in a room upstairs. He then disappeared for a moment, coming back with a cup of coffee and some sandwiches. "Must eat you know; buffet up here rather good." While he munched away at a sandwich he explained what he wanted done with the accounts on the table before me. I had finished in little over half an hour, and I was then called upon to offer advice on one or two matters. They were working much on the same lines as a modern bank. They had issued five shillings' worth of credit stamps to each person who had entered the market, on the guarantee of a Trading Company. This Trading Company had obviously some capital in real money, which had been spent on stock like handkerchiefs, household soap, groceries, etc. These were sold for their wholesale cost in money, and the rest in stamps. The Trading Company had organised the market. It ran a buffet with quick service meals. It arranged for goods to be sold for producers who were unable to be present themselves. This Trading Company had authorised the Buyers' Bank to issue credit stamps to customers in order to start up the buying and set the credit stamps circulating. All their own profits were taken in credit stamps, and three hours after the market had started they could have returned the whole of the credit issued, out of their profits, if the bank had required this.

While I was there three different stall holders came into the bank, one from my friends of the Small Holdings, one a hand weaver from Surrey, and one a producer of decorated articles, and they all authorised the bank to issue free credit stamps up to a certain sum, to buyers at the next market. "Why on earth should they?" I asked, and the temporary bank-clerk who had noted their instructions, merely nodded and said "It's quite obvious, isn't it?"

I went out after the weaver and asked him. He looked, what he probably was, an artistic man. His clothes were

outlandish. Although obviously young he wore a beard. He looked at me with a kindly air, and started very simply as though he were explaining matters to a small boy. Again I had that six-year-old feeling, but I listened attentively, and here is the gist of what he said.

"I have sold enough stuff to clear all my expenses, and taken a good many orders for more. Although in real money I have made very little profit, I have sold the goods, and that all helps to keep my people working. I can afford to sell a good deal of stuff without profit for the sake of keeping the looms going, the workpeople busy and content, and my suppliers of raw materials can give me better terms if my orders to them do not fall off. If you were a producer you would understand. It pays better to have a large turnover with a small margin of profit, than half the stuff at twice the profit. The same machinery can do both. Also with a large turnover you pay more in wages, which in turn are spent, and that is good for trade in general. But that last, of course, is only a general argument, and possibly you don't see the force of it quite as we, who are working this market, do. We are out for something bigger than our own personal gains, though happily our own success runs with this larger issue and not counted to it."

He was gone. And now, the idea began to fascinate me. I overheard scraps of conversation from two serving girls at the buffet. "We shall have to have ices next time, so many people have asked for them. Yes and bath buns too; you might stick some of these things down in your note book, will you? . . . . oh and another thing, straws for the lemonade."

I went downstairs to buy those socks and Sorbo balls, and decided that I must certainly send or bring my wife on the next market-day.

D. C.

(*To be continued.*)

Music.

Queen's Hall Promenades.

September 7 and 8. The most superb Mozart playing since Busoni by the great Petri in the C minor piano Concerto. No affected infantilistic simplicity or spurious *naïveté*, but diamond clear purity of style, fineness of detail, razor-edged cleanness of phrasing, all set in a warm many-coloured fabric of subtly differentiated tone-colour. If ever playing justified and redeemed the journalistic cliché of "holding the hearer spell-bound," Petri's it was. But our critics have a carefully cultivated blindness and deafness as far as this masterly artist is concerned. As the true inheritor and worthy heir of Busoni, he shares the unpopularity and dislike in which that mighty man was held. Psycho-analytically one could make some highly unflattering deductions about those who manifest these feelings, were it not unworthy the trouble. Petri used the wonderful Busoni cadenzas in the Concerto. He was finely and sympathetically accompanied by Sir Henry Wood

Loaded with exaggerated and false sentiment, impure and crude in style, and technically indifferent was Miss Labbette's singing of "With Verdure Clad." When will she and singers like her, as, for instance, Miss Violet Wenderby, who dared on the following night to try conclusions with that most exacting, difficult, and beautiful Mozart aria, "Non mi dir," realise how unbecoming it is for such as they to attempt to touch the greatest things in the singers' repertoire—things that, as I have said many times, are only to be approached by those with perfect vocal technique, consummate musicianship, and style? Miss Margaret Fairless, too. The Elgar Concerto is not for her but for a great master of the instrument. To begin with, it is a work no woman violinist could possibly do justice to—it is a man's work in every bar of it, quite apart from the physical endurance required by its great length and difficulties (although played in a ruthlessly cut form that evening). Miss Fairless has the characteristic feminine violin tone, thin, poor, pinched, and anæmic. Her fortissimo was no more than a mezzo-piano, and she was often overwhelmed, through no fault of the conductor, who often had to subdue his orchestra to the detriment of the work. In spite of Elgar's immense debt to Brahms in this Concerto, particularly noticeable when the latter's third Symphony follows close after, it remains one of the finest things in contemporary music, and surely the finest British work. Personally, I greatly prefer it to either of the Symphonies or the Enigma Variations. It is not marred as they are so often by the bombastic magniloquence that exists in Elgar so curiously side by side with the brooding introspection, melancholy, and quiescence of the movingly beautiful slow movement of the Concerto, for instance. Elgar, as Wagner said of Brahms, cannot exult . . . when he tries to he becomes, like all shy, reticent people, offensive and self-assertive, although remaining always utterly earnest and sincere. One is not in the least accusing him of pumping up fictitious emotion in *Cockagne* and such. He feels it quite sincerely, or thinks he does; and does not Patanjali say, "As a man thinks so he becomes"?

This evening also was heard for the first time an Introduction and Allegro of Arthur Bliss. This is immeasurably the best work Mr. Bliss has so far written, and in it one sees him passing through a strange and interesting transition. The ubiquitous, omnipresent Stravinsky influence of his earlier works has shrunk to very small proportions, to be replaced by that of Elgar and Strauss. It cannot be denied that the startling change of air has been good for Mr. Bliss's musical health, for he now at least shows some signs of a seriousness and thoughtfulness in his approach to music that lacked utterly in his work of earlier years. He himself conducted it with excellent effect. The orchestral playing this season shows an enormous improvement on the after-war seasons hitherto, and is a little nearer the old Queen's Hall Orchestra standard of 1913-14, when the orchestra was at its zenith.

KAIKHOSRU SORABJI.

Reviews.

Stories Near and Far. By Wm. J. Locke. (The Bodley Head. 7s. 6d.)

It is a pity that the jacket-yarn of this collection is so far from the nearer ones. And although Mr. Locke knows his business and his Riviera and his romantic Midi comfortably enough, he ought not to listen to people who worry him to publish something in a red cloth binding before he is ready. That's how we get so mixed. We prefer his nice womanly men, spreading themselves over the normal 70,000 words, with a warm sun and a glass of wine from the other side of the valley, to any batch of magazine stories slung together just for an answer to the question of what Locke's doing. For our own part we like to think he is just doing himself well while another eupeptic hero takes shape in that distinguished, uncontroversial brain.

German Colonisation, Past and Future. By Dr. Heinrich Schnee. With an Introduction by William Harbutt Dawson. (George Allen and Unwin. 5s. net.)

We have two points of quarrel with this clean and dignified book. In the first place, all Germans are not like Dr. Schnee, and had Imperialist Germany thought there was the slightest chance that she might not "win the war," to use the tragic idiom of our still prevalent madness, she would not have talked so big about what she was going to do with the prostrate foe; secondly, although it may be true enough that her heroes marched home from the front with the siren-song of Wilson's fourteen points in their ears, they would have had to march anyway. Ludendorff's gambler's throw was cast in vain six months before, and the game was up. So if Germany lost her colonies at Versailles, it is idle to pretend that the Allies would not have suffered the same fate at the same place if things had gone the other way. Yet it rings true when Dr. Schnee says that "as a German suffering from an intolerable sense of wrong, all the more keenly because of the years of arduous labour directly given to the welfare of the natives of our colonies, I have written strongly, yet moderately. . . ." Well, to balance the poisonous propagandist rubbish with which we have been fed in order that our sense of fairness shall make no protest against the substitution of the Versailles brutality for Lansing's promise of November 5, there is the evidence of impartial observers, English pro-Consuls of Africa amongst them, to prove that before the war the German administration of her colonies was clean and efficient. And can our Maxses themselves deny that it was not Germany, but France, that set the example of conscripting black levies for service in Europe against whites, to the detriment of both colours, and the danger of those holy interests which we worship with all the passionate adoration of the jointstock devotee? Of course, it may be urged that an uneasy, under-populated, Teuton-terrified France must do the best for herself, even if it means rubbing out the colour line. But though a providential bullet may relieve us of one Battling Siki, it will not solve the problem of the others whom France herself is training by the myriad. Englishmen ought to read this book, though Fleet-street yap never so vociferously against it. They may not agree with all it says, but it will help to clear their minds of cant. However, such a suggestion savours of lèse-majesté, so we must be careful, or some of us will be deported to that mysterious Red land which is the firm destination of all unconvinced strap-hangers in the Twopenny Tube of stuntology and bunco politics.

Pastiche.

A QUESTION OF GRAVITY.

Some perplexing legal posers were contained in the following case on appeal, which was debated before Mr. Justice Salter, one of the Masters of the Bench, at a Middle Temple Moot: At a railway station there was a penny-in-the-slot automatic machine for telling persons their weight. The machine had a dial registering weights up to 20 stone, and above the dial were placed the words, "Try your Weight." Defendant, being ignorant of his weight, got upon the machine and inserted a penny in the slot. His weight was, in fact, 21 stone, and the mechanism broke. The owner claimed compensation, and recovered as damages £20. Defendant counter-claimed for the return of his penny, and his counter-claim was dismissed. Defendant appealed. Mr. Justice Salter decided that there was no negligence, or trespass, or breach of implied contract to use proper care on the part of defendant, and, consequently, his appeal against the award of damages to plaintiff succeeded. On the other hand, the contract to weigh him up to 20 stone, which was the limit of what plaintiff had undertaken, had been performed. Consequently, defendant's appeal on his counter-claim failed..—*News of the World.*

An interesting precedent for when the heavy industries burst the gold-standard credit mechanism.

J. G.

FOSSILS.

"It is significant that in many cases the extinction of fossil types has been preceded by their excessive growth." (*Evolution, a Collective Work*: article "Geology," by William W. Watts, F.R.S.)

I turn the pages
Of "New Ages,"
And understand
Banks are increasing
Without ceasing
Throughout the land.
Rejoice O Nation (*see quotation*)
For this is grand!

L. S. M.

ARK, "NEW AGE" VERSION.

The animals went in two by two;
Each thought the others the queerest crew.
The bigger ones said "We want *some* ease:
You really shouldn't let in the fleas."
The fleas said "Rot," beginning to skip,
"It's the barmy old elephants sink the ship,"
But the Editor smiled as he held the door
Still wide open to get some more.
But there *are* some folk who would rather be
Completely drowned than a little at sea
In unaccustomed company.

I. G. H. H.

LETTERS TO THE EDITOR.

INTERPLANETARY COMMUNICATION.

Sir,—Mr. H. N. Smith asks, in your issue of September 16, "Why so sensible a policy as Social Credit should appeal to persons who hold idiotic beliefs about interplanetary communication?"

I think it lies in the fact that Social Credit is not an end in itself, but only a means to an end, like all forms of wisdom. The end being the exercise of the affections.

Theories, the advancement of learning, the joy of the pursuit of wisdom, and the happiness of the exercise and full use of the affections in rendering service to others; these things Social Credit will enable us to pursue without anxiety and worry about problems of food, clothes, and shelter. Which things, by the way, are supplied freely in Heaven, according to Swedenborg. Under a Social Credit system Mr. Smith may have better opportunities to show *where* the idiocy of belief in interplanetary communication lies. Those who, like myself, think otherwise will have more of leisure, learning, and money to show the reasons for our belief in its sanity.

Must everyone hold the same beliefs in everything, other than Social Credit, that Mr. Smith holds before they can support the New Economics? That such an expectation is irrational is evident from the fact that thousands, who would no more enjoy the "meaningless jargon" of some pages of THE NEW AGE than Mr. Smith does, do not accept the credit analysis of Major Douglas.

Let Mr. Smith imagine one of these individuals writing to the editor of a popular Rationalist or Freethought weekly —who has published a letter or article of Mr. Smith's on Social Credit—and asking, "Can any of your readers explain to me why so sensible a policy as Rationalism should appeal to persons who hold such idiotic beliefs about credit?"

"All religion has relation to life, and the life of religion is to do good," says Swedenborg, and that is exactly why Social Credit appeals to anyone who is affirmative on theology, who believes people are not free to do good, but that the New Economic Era will allow everyone equal opportunity to develop their characters. It will abolish that enemy of true religion, the lust of dominion and ruling over others.

Religion must stand the dual test of charity and reason. Religion, Social Credit, and all else that fails to pass one of these tests will fail in both.

When the spiritual man sees the multitudes he wants to reach robbed of the abundance his Lord has provided for good and bad alike by a false economic system (thus anti-religious)—so much so that it keeps them so pre-occupied with mundane problems that they have no time to listen to him—small wonder that he turns to Social Credit as his chief aid. Social Credit is the next step in the development of the real universal church—Man.

J. W. EWING.

P.S.—I can speak as a theologian converted to Social Credit. I see in it a remarkable correspondence with spiritual riches and their exchange and distribution.

"A DIVERSION."

Sir,—Mr. Richard Montgomery looks at woman and the Feminist movement with the usual male bias. . . . "These women who want to be pals with men . . . . and generally do anything *for* man except bear a baby, etc."

What makes him think that women who play football, and join in smoke-room company *want* to do anything for man? Why should they bother about "winning men's love, worship, or gratitude" particularly? Who decided that it was their function in life to please the male? Many an estimable male goes through life as a useful member of society without particularly bothering his head about winning the love, worship, or gratitude of women.

As to the "baby" question, the middle classes may have known "how not to have babies," yet they do have them in moderation, and generally act as wise and prudent parents. Is it too much to ask that the working-class mother shall be enabled to exercise the same power of choice?

ROGER ANDERTON.

R. M. replies: Although the middle-classes do have babies in moderation, experience enforces the generalisation that the reason is largely inefficient application of the technique of control. I have not met the many estimable males who go through life usefully or otherwise without particularly bothering their heads about the love and worship of some woman. The question is not who decided that the female should try to please the male, or that the male should try to please the female. It is the fact that they do so try. The "pally" girls and women seek the approval of men, whatever more definite division of approval into motives one make. They seek approval to the degree of imitation of the male; and they renounce their polarity as female, to seek psychical—which involves physical—identity with him. They acknowledge the superiority of the male by emulation.

SPIDERS AND WEBSTER.

Sir,—I have been reading the "Notes of the Week" in THE NEW AGE for September 9, and thank you for your kindness in taking up the cudgels in my defence in relation to the fact that my name appears amongst the list of those who are asking for an inquiry into British finance. I am most grateful for your action in the matter, and I should be still more grateful if you could turn your attention to Mrs. Webster's latest book, where the names of Mr. Studdert and myself appear in a chart, in the form of a spider's web, which is synonymous in this instance with the intrigues of Communism and the Red International. Of course, the charge is perfectly ridiculous, but these assertions certainly harm one's efforts to help forward the Christian task of reconciliation, and the promotion of a just and righteous order in our social, industrial, and economic life.

P. T. R. KIRK,
General Director, Industrial Christian Fellowship.

TRUTH AND OBSCENITY.

Sir,—Your contributor, Mr. George Ryley Scott, in his admirable and diverting article, "Is the Truth Obscene?" might with propriety have quoted Stendhal's remark in the *De la Pudeur* (section, *De l'Amour*), "une femme de Madagascar montre sans y songer ce qu'on cache le plus ici, mais mourrait de honte plutôt que de montrer son bras. Il est clair que les trois quarts de la pudeur sont une chose apprise."

KAIKHOSRU SORABJI.

Finance Enquiry Petition Committee

This Committee has been formed to organise the collection of signatures to a Petition for an Enquiry into Finance.

It is not connected with any particular scheme of financial reform, and its object can therefore be consistently supported by everyone who believes that the fundamental cause of the economic deadlock is financial.

Among eminent signatories are the following :

The Rev. Lewis Donaldson, Canon of Westminster.
The Right Rev. Bishop Gore, D.D.
The Rev. P. T. R. Kirk, M.A. (Secretary, Industrial Christian
The Rev. R. F. Horton, D.D. [Fellowship).
H. W. F. Alexander, B.A., B.Sc., Chairman, Society of Friends Committee on War and Social Order.
G. K. Chesterton, Esq.
H. G. Wells, Esq.
J. St. Loe Strachey, Esq.
Miles Malleson, Esq.
Prof. Frederick Soddy, F.R.S.
Sir Oliver Lodge, F.R.S.
Prof. Julian S. Huxley, M.A.
Rt. Hon. J. R. Clynes, P.C., M.P.
Lieut.-Com. the Hon. J. M. Kenworthy, R.N., M.P.
Sir Henry Slesser, K.C., M.P. [Bristol.)
T. B. Johnston, J.P. (Managing Director, Poulteney Potteries,
Sir William Prescott, C.B.E., J.P., D.Litt., M.Inst.C.E.
Sydney W. Pascall (James Pascall, Ltd.), Vice-President F.B.I., President, British Rotary.
Montague Fordham (Rural Reconstruction Association).
Arthur J. Penty, Esq.
F. J. Gould, Esq.

Copies of the Petition, together with leaflets and sets of instructions, are immediately available from

THE JOINT SECRETARIES, Finance Enquiry Petition Committee, 303, Abbey House, Westminster, S.W.1

The Social Credit Movement.

Supporters of the Social Credit Movement contend that under present conditions the purchasing power in the hands of the community is chronically insufficient to buy the whole product of industry. This is because the money required to finance capital production, and created by the banks for that purpose, is regarded as borrowed from them, and, therefore, in order that it may be repaid, is charged into the price of consumers' goods. It is a vital fallacy to treat new money thus created by the banks as a repayable loan, without crediting the community, on the strength of whose resources the money was created, with the value of the resulting new capital resources. This has given rise to a defective system of national loan accountancy, resulting in the reduction of the community to a condition of perpetual scarcity, and bringing them face to face with the alternatives of widespread unemployment of men and machines, as at present, or of international complications arising from the struggle for foreign markets.

The Douglas Social Credit Proposals would remedy this defect by increasing the purchasing power in the hands of the community to an amount sufficient to provide effective demand for the whole product of industry. This, of course, cannot be done by the orthodox method of creating new money, prevalent during the war, which necessarily gives rise to the "vicious spiral" of increased currency, higher prices, higher wages, higher costs, still higher prices, and so on. The essentials of the scheme are the simultaneous creation of new money and the regulation of the price of consumers' goods at their real cost of production (as distinct from their apparent financial cost under the present system). The technique for effecting this is fully described in Major Douglas's books.

The adoption of this scheme would result in an unprecedented improvement in the standard of living of the population by the absorption at home of the present unsaleable output, and would, therefore, eliminate the dangerous struggle for foreign markets. Unlike other suggested remedies, these proposals do not call for financial sacrifice on the part of any section of the community, while, on the other hand, they widen the scope for individual enterprise.

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