NOTES OF THE WEEK

The editor of The Times, in one of his recent editorials, stated that the charge now frequently made against the bankers is that they benefited at the expense of the manufacturers. The prosperity of the banks can be traced to the prosperity of the industry; therefore, it is said, the banks are not to blame. This proposition is self-evident only as the assumptions and definitions behind them remain concealed and undefined.

One of these assumptions is the idea that the psychology of the banker is the same as that of the manufacturer. It is a false assumption, which is not based on any sound basis of facts.

To the ordinary investor, the "prosperity" of the banks, or the industry in which they hold shares, is effective profit-earning and dividend-distributing. The actual income he can get in return for his investment is small. Yet it is a minimum, and he must have the satisfaction of knowing that there is a profit to be made. If the investor is a speculator, it is not for this reason that he makes high profits for shareholders, nor even for himself. To him, "prosperity" is a condition in which the individual makes the least money possible for his personal advantage.

So, while it is true enough, as The Times suggests, that the banks' opportunity to earn profits is limited by the industry's ability to supply them with profits, the same is not true of the banks themselves. Their profits are not primarily concerned with the prosperity of the industry, but are rather the result of the banks' own operations.

Moreover, the idea that industrial prosperity would be guaran-
teed by the banks is not supported by evidence. The banking monopoly can earn just as much whether it lends £250 at 4 per cent, and allows 2 per cent on the deposit, or whether it lends £250 at 4 per cent, and allows 2 per cent on the deposit. The net profit in the second case is £250 in the first instance, or 2 per cent of £250 in the second: that is, £5 in either case. But to an individual who has been handling £250 and accounting for all its costs and profits, to be withdrawn from circulation before it had com-
pleted and sold the products.

The City Editor of The Times might apply his reasoning quite plausibly to financial matters, and urge that it is not the personal interest of the Chancellor of the Exchequer to levy high taxes. But to such an assertion everybody would at once retort that Mr. Churchill's personal interest had nothing to do with his reasons for fixing these im-
posts. Such is also the case with the bankers. They are men of integrity, far removed from the money-making. They are not interested in the industrial interests in the same plane, but an ideal one.

All women entitled to be enfranchised under the recent Act will shortly be called upon to fill up a form. It is very simple—"Name, whether aged twenty-one or over. Yes or No.

Since this Act women of twenty-one may be tempted to overstate their age, and, since presumably no woman is ashamed of being over twenty, one would not have to tempt them to be over twenty. But it is not the case that women under twenty-one may be tempted to overstate their age. If she does she is liable to a penalty of £20. So far all right, but much the same. The same rule applies to any woman who fails to give the required information. Who is the
might be brought to prove that there were no mice to
catch. Yet there is still some terror remaining. He could
have said:

"Your Worship: I neglected to feed the cat because
cats have a moral duty to attempt to catch mice, a duty
found in no other animal but in cats. (Or, the absence
of natural stimuli to cats' faculties that I am aware of is
the sensation of hunger.) Whether they may deliberate to
the more or less, the moral law of the principle involved,
and to its application, I submit that it is no new
sufferings."

But now we are getting remote from reality. A man
who such high sentiments cannot be visualised in a
docket, and a docket is a salaried official of the
Ministry of Health, and has not the privilege of
administering the Poor Law. And so we will
take a look at the man who is perpetrating it.
Cats solicitous which society shows for them. She has
no soul to be saved, and therefore, with rings on her
fingers and all over her toes, she will have cat's meat
wherever she goes.

Lady Houston, the widow of Sir Robert Houston,
the shipwreck, who left her a fortune of several
millions, complains of the enormous number of begging
letters she has received. She does so in an announce-
ment in the Press. "The writer of such letters," she
writes, "is not asking for a donation."

Letters have come from every corner of Europe,
in support of her decision to establish an
organisation of the blessed, comprising of a works-union,
seminaries, of works-books, music, poetry, together with
an overwhelming number of individual letters, such as
marriage certificates, birth certificates, and goodness knows
what else. (New advertisements.)

This avalanche is a burden too heavy to shoulder.
It is a burden which I am reduced to.

A little later it states: "The Charity Organisation Society are most painstaking
and energetic in their work. Lady Houston has more cases that are really
deserving, than she can deal with for some months in her
office."

About a month ago Lady Houston made a statement in which she
expressed her views on the subject. Sometimes I put on a
coat and sit on Hampstead Heath with nothing to do,
but I get some very interesting talks.

Let her continue the process, and steadfastly refuse
to let her charity organise. The decision as to what is a
"deserving case" can be more trusted to a person who
has been in the field for a number of years.

But, leaving this aside for the moment, the
larger reality of the situation is this. Nobody must
believe the announcement which states that Lady
Houston has more cases that are really deserving
than she can deal with for some months in her
office. About a month ago Lady Houston made a statement
in which she expressed her views on the subject. Sometimes I put on
To say nothing of the impossibilities of the plan.

The assets we speak of are not simply commercial
assets, although these are included, they embrace (1)
the immaterial assets of the life, and (2) their ability to
father the consequences of their policy on to some other
class. Substantial enough, if it is true that it

migrate. "The threat of the voters is invariably: "We'll turn
you out and put the other fellows in." That is to
tell the people they are ready to sack some
politicians, but not all of them. So Parliament
survives.

The only way in which the mind of the electorate
can come to suspect the validity of what Parliament

Some one might reasonably ask how they can do
it, how it is that Parliament does not go on strike
due to the fact that some of the seats which properly
do not belong to their constituents belongs to the
government. One reason is that Parliament as such
is not a continuous institution but belongs to their
constituents. The government is the institution under
which Parties take power. The threat of the voters is invariably: "We'll turn
you out and put the other fellows in." That is to
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can come to suspect the validity of what Parliament

contacts would be opened when statistical papers
showed that, let us say, a minority of their whole
number had gone to the poll. If they saw a second
majority vote, they would be less
likely to attribute all-power to the one or two who
one, after all, is no more than a minority, a little" or
the example of St. Paul, "Unknown Parliament." —A
sense of a inflated and un-
consumer interest mobilised for economic freedom.

From these reflections it will be seen that the two
ideas of the two open to the electorate, now and the one,
miner to the notion of being made

The public has been led to regard the vote as a
reward to women for their invaluable work in the war
or alternately, a right reluctantly conceded under
pressure of feminist agitation. But now the cat is
coming out of the bag. Perhaps recognition will
now come to the electorate, a right not

... Subtle bureaucratic who shipped that into the draft of
the Act, we would say to the people of the "invaluable work in the war":"Look
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want to trouble about it?...
What Next?

SIR,

Though for many years a reader of The New Age and a converted Credit Reformer, I write to you with extreme difficulty, not because I have a capital or a commercial position at stake, but because I believe that you are a man who has unselfishly contributed to the advancement of the cause. I have always been a follower of the teachings of Mr. Ralph and have been deeply influenced by your work.

I am convinced that the progress of the Social Credit Movement is not dependent on the approval of the government. We are determined to continue our work, regardless of any opposition. We are confident that the public will come to understand the value of Social Credit and will support us in our efforts to bring about a just society.

I am enclosing a letter from Mr. Ralph, who has written to me expressing his appreciation of your support and asking me to forward this letter to you. I hope that you will give it your attention and consider the matters raised in it.

Yours sincerely,

[Signature]

New Age, September 6, 1928

Thoughts of Psycho-Analyisis

Translation of an article by A. de Bury in the Bulletin de la Société Internationale de Psychologie et de Psychoanalyse (Neuchâtel), May 1928.

If in recent years one notices among the educated public a marked tendency to acquire some knowledge of psychological questions, then one meets a number of people who dread any approach to psycho-analysis, which they only know through having heard that its founder, Prof. Freud, refers all psychic phenomena to sexuality, and cites over and over again those misleading depths of human nature. For example, the Academy of the University of Zurich, with great need, to the surprise and the delight of Dr. Bjerre, of Stockholm, a psychologist, concludes that psycho-analysis is a harmless field for everyone, has it at least been well understood and directed by a competent person. It is enough to read the excellent popular work by J. Ralph. The author is an American, whose personal experience as psycho-analyst was amply confirmed by the results which he achieved at the beginning of the century. He could not help wishing to bring this method to his colleagues and to the public, who are not yet acquainted with the benefits of psycho-analysis.

SIR,

When you write to me, you are offering a service to others. I am not a politician, but a man who has been involved in the capitalist system. I am not a typical capitalist, but I believe that capitalism is not just an economic system. It is a way of life, a way of thinking.

I have noticed that there are a number of people who are not interested in the capitalist system. They believe that it is not a just system and that it is not good for society. I agree with them. I believe that the capitalist system is not just and that it is not good for society.

I have been involved in the capitalist system for many years. I have seen how it has caused suffering to many people. I have seen how it has caused inequality and poverty. I have seen how it has caused a lack of freedom and a lack of opportunity.

I am not a politician, but I believe that capitalism is not just an economic system. It is a way of life, a way of thinking. I believe that the capitalist system is not just and that it is not good for society.

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The Well of Loneliness.

On August 19 the Sunday Express attacked fierce and bitter denunciation terms a novel by Miss Radclyffe Hall called "The Well of Loneliness." That is the well of the world, it is filled full of water, and the water is surrounded by a fence, but the interested reader might detect a curious similarity to what this wicked lady novelist had been doing, could discover nothing more and less than something 1oghod the book of life and the book of death. Miss Radclyffe Hall was not disposed of in so strongly that she would rather give a healthy boy or a healthy girl a phial of poison acid than this novel.' Which makes one wonder if the review was written for a healthy boy or a healthy girl.

It was quite impossible to discover what awful, obscene subject this novel was written on. In every case, the book was immediately seized by the police and the consumer. Miss Radclyffe Hall was arrested for a healthy boy, for a healthy girl.

It is not fair to author or public to criticise the book in detail as it is not possible for the author or public to criticise the book. Even that rigorous censorship of so much unwanted literature, the Sunday Express, will not refuse to publish a book with the title of this one. But since we have praised Miss Radclyffe Hall's novel for its evident sincerity, we must criticise it to this extent: that its obnoxious principle is not only not objectionable, but as abhorrent to the normal world as to the abnormal world. She is a helpless, innocent, and weak creature, but she is beautifully honest, and she enters the world and goes on with her life and she is a character that is to be pitied and pitied with great respect for personal honour, and a love of the essential innocence and comeliness of human nature.

Above all, she suffers continuously from a tragic realization of the sterility of the old child. She is constantly irritated by her desire to be wholly a man and a woman and she curses the germ-cell which fell in her blood. In brief, she is by no means the representative of the human woman.

There is a constant irritation of the green infant in the book which is large in emotional intercourse and is not objectionable to others than those whom it is intended for. Indeed, it is so well written, that its suggested aim of making the final point of this unique book is written. This, to an apparently strained expression, is not true in "On the Rocks". Donna Doores is the last straw, and while the author had a natural instinct to attack a frank, sincere, and outspoken written, and inductive treatment. The vision of the shadow figures is not incoherently patterned into the human constitution, of the social structure.

IN PRAISE OF HER HUMOUR.

There should be trumpets blowing
Where you pass by,
Trumpets, and scarlet showing
Underneath your heel.

Men-at-arms ringing you round,
Like some mysterious brood;
Guardsman for your royal round
You should not lack.

And the whole world should stand still
And cease to be.

As you pass by,
Eyes where your beauty burned
Should have their bliss.

Oh, but my dear, you go
Lightly along,
Seeking no tribute, no,
Doting no longer,
Careless are you of song,
Where you go down your ways
All men should kneel.

A. NEWSPAPER CHIEF.

Current Political Economy.

According to Commerce and Finance, Mr. Frank G. Raichle, who is the partner of Colonel W. J. Donovan, the New York Attorney General, applied to the Federal Court on August 3 for an injunction restraining the New York Federal Reserve Bank from enforcing increased re-rate duties. He charges that the Federal Reserve Bank has been wilfully and illegally engaging in action aiming at an arbitrary reduction in the volume of collateral and broken loans and the general reduction of security prices.

He further adds, and accuses the Federal Reserve Bank of "wrongfully and illegally spreading of a propaganda, whereas no such action exists other than the action of its own official in its search for truth in its task, which is not, in this case, the same as its search in the case of its own official, and which has the additional advantage of being illegal, a rigid code of personal honour, and a love of the essential innocence and comeliness of human nature. Above all, she suffers continuously from a tragic realization of the sterility of the old child. She is constantly irritated by her desire to be wholly a man and a woman and she curses the germ-cell which fell in her blood. In brief, she is by no means the representative of the human woman.

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A. NEWSPAPER CHIEF.
Adlerian Sociology.

A comic picture story in Ally Sloper years ago ran as follows:—

A man had a row with his wife and decided to commit suicide. He left the house and made his way to the train station where he strapped on a rope to an iron ring over his head he put a noose round his neck. Next he poured a gallon of paraffin over himself and set fire to the whole affair. He was caught, tried, and thrown into a cell and drew out a revolver and a dose of poison.

Lastly he produced a box of matches. Everything ready, he began. He set his clothes alight, swallowed the poison, and stood on the platform looking at him, shot, missed, and got out, where he was shot in the head.

"Such is life, brothers," was the editorial epigram.

There is such a thing as being too thorough. It is probably not the too many cooks, but their too many methods, that spoil the broth. This consideration is not new. I wrote on the "Common to Church Movement" a fortnight ago. The essence of the article raised the question of whether supporters of the Social Credit economic remedy need to merge with any other group, whether they may not, indeed, modify the application of the above story—is it not possible that in trying to kill the policy of economic repression a multiplication of methods we may extend its life?

Dr. Adler, in his letter last week, denies the possibility of Dr. Adler's teaching, the proposition that every individual is a "true" of the community; that its performance of that "true" is essential to his mental health. The consideration was not new. Adler has long been a faithful reader of the work of Alfred Adler. The article raises the question of whether supporters of the Social Credit economic remedy need to merge with any other group, whether they may not, indeed, modify the application of the above story—is it not possible that in trying to kill the policy of economic repression a multiplication of methods we may extend its life?

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The Screen-Play.

American screen producers excel in the spectacle portrayal of the past history of the United States in such as our own day is the custom. The tradition began in the very United States, and it is said to be the first to have been printed.

"The Birth of a Nation," one of the first, if not the first, set the pace in this tradition. It is a continues to thrive, and "The Trail of '98," first shown in England at the Tivoli last week.

This is a continuation of a producer's film. It is an epic of courage and greed, lust and avarice. It shows human nature at its best and at its worst. It is a technical achievement of the first order, and it has thrills enough for the most die-hard of the sincere antipodean. It is a picture of the future of the West, and it is a picture of the past. It is a picture of the past, and it is a picture of the future. It is a picture of the past, and it is a picture of the future.

The one immediate lesson apparent to everybody is that the American must achieve its destiny. Whether the persons forming its instruments escape or are conquered, the picture is a warning to the world.

Twelve O’Clock.

"Shakespeare strikes twelve every time."—Emerson.

EXTRACTS FROM "THE AGE.

Today, the whole section of the law concerned with the administration of finance is under the control of the public. It seeks to discipline a people into a condition where there is no room for reaction against the prospect."

- Notes of the Week.

- "There is no admittance by any newspaper in Europe that the money of the world is not in jeopardy...it is a basic flaw in the moral fabric of the world's production."

- Notes of the Week.

- "He does not realize that Mr. McKenna wants an inquiry, nor for him to find something out, but to teach the government."

- Notes of the Week.

- "The fundamental responsibility of the banking system is not the duty of banks, but to the whole community. Every bank has the power to make the financial conditions of the country and the world."

- Notes of the Week.

- "We and our cosmopolitan conservatives have assisted in the making of this country."

- The Times.

- "The public and with his usefulness as a potential producer and financier of our times."

- The Times.

The Madman Care for Socialism.

A. W. Humphrey.

The rank, and all the elements of the most prosperous. The name of a..."-

- "The trail of ’98..." - O. C. CHURCH.

The Modern Care for Socialism.

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Reviews.

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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 raw materials and fruit of industry at a rate sufficient to stimulate capital production, and that the banks and the banks for that purpose, according to the Bank of England, and that the banks, in order that it may be repaid, is not to the advantage of the community, as the strength of whose resources the money was created. This gives rise to a defeatist system of national lack of confidence, resulting in the reduction of the community to a condition of perpetual scarcity, and bringing them to the use of an alternative of widespread unemployment and financial 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 at 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 forces the "virgin spiral" of increased currency, higher prices, higher wages, higher costs, and lower prices, and so on. The essentials of the scheme are the simultaneous creation of new money and the regular issue of new currency at the 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.

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