NOTES OF THE WEEK.
The Anti-Socialist Union—Notes on the Labour Party's banking policy. The Midland Bank's Review—the history of the reparations and debt negotiations between America, the Allies and Germany.

SOCIAL CREDIT IN VACUO. AN ADDENDUM.
By W. T. Symons

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From G. W. Hayman. Frank gifiths, and John H. Burton.

VERSE.

By A. Newbery Choyce.

NOTES OF THE WEEK.
The weekly publication issued by the Anti-Socialist and Anti-Communist Union deals with "Labour and the Banks" in its number of September 28. It quotes from The Times of September 21:

"The most formidable objection to Government control of the central bank is that it may be used as in the past to inflate the currency in order to cover a Budget deficit."

The Chancellor of the Exchequer is a central buying agent, acting on behalf of consumers. The taxes he collects from them are the prices he has to pay to producers. A Budget deficit means that he has charged less money than he has paid. He has re-sold goods and services to consumers at less than they cost. According to The Times, he could cover the deficit by inflating the currency. That means that he could let the consumers of paying the difference.

The asserted "formidable objection" to this procedure cannot be a popular objection. All the world loves a discount. The objection must therefore be an expert's objection, and should be sustained on technical grounds. Neither The Times nor any newspaper on any other states these grounds. If there is a sound reason why taxes must cover all Budget expenditure, it will be found to be also a reason why personal incomes must cover all industrial prices. For instance, if a community is drawing £100 a week in wages, salaries, and dividends, and the price of the total output of assimilable products and services also £100 a week, then the Budget can be made to balance at any figure from zero up to £100 a week. According to the proportions between individual and Government purchases. But if Price is £150 a week and Incomes £80 a week, the balancing of Exchequer accounts must unbalance industrial accounts. In that case you can only have a solvent Government by having an insolvent industry. That is what is happening now; and the only escape from the dilemma is through the adoption of a financial technique designed to enable the population to pay the price of all production as and when it enters the consumer-market.

Mr. Churchill's flying visit to Paris last week evoked a great deal of speculation in the London Press. The general reason is that representatives of the Allied Powers are going to tackle the problem of German reparations, and the first thing to be done is, of course, to see that the selected representatives are experts—that is to say, bankers or bankers' agents. America, having arrived at debt-agreements with the Allies, is, according to The Times, in a position to make Germany pay. But, as far as financial science, Mr. J. Pierpoint Morgan happened to be in Paris when Mr. Churchill got there; it was more natural than that he should privately consult with this great banker at the British Embassy. What they said is a secret, but the reason why they met can be inferred from the history of the reparations negotiations since 1918. This history is summarized in the Monthly Review of the Midland Bank for September-October, 1928. We will survey the summary.

In 1919 Germany was expected to pay the whole cost of the war. Under the Versailles Treaty, Germany was debited only with the damage done to persons and property as a result of the war. In May, 1921, the Reparation Commission arrived at a figure of 12,900,000 millions of gold marks. In April, 1924, the Dawes Committee laid down, for the first time, a schedule of payments. The schedule provided for Germany to pay annuities at a standard amount of 2,500 million marks. But the Dawes Committee did not prescribe the number of annuities, that is to say, how much should be paid in the aggregate. It did not even indicate how much of the annuities should be regarded as reparation proper, and how much as interest on the reparation debt. Consequently the decision of May, 1921, still
The second ground of adjustment of reparation annuities (which will be described later) — again federal law — is that the Dawes scheme is not international, but is bilateral.

"Another attempt on the part of the originators of the Dawes scheme to go behind mere words and to consider the actual burden imposed by the payments.

"And it is to this attempt that we have resorted in our paper. Our object is to show that the Dawes scheme is not a real one, but a sham one which will do practically nothing to relieve the burden of reparations payments.

"The net effect of the Dawes scheme is to place the burden of reparations on the Germans, and to leave the burden of paying them on the Allies. The Dawes scheme is not a solution of the reparations problem, but a means of shifting the burden of reparations from the Allies to the Germans.

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Social Credit in Vacuo.

AN ADDENDUM.

By W. T. Symons.

I should perhaps contribute a word in response to Mr. Douglas's very interesting criticism, in issue No. 4 of the last part of this article, "The Social Credit in Vacuo.

Mr. Douglas states that "the attack (on the Social Credit in Vacuo) was curiously enough, in making, from Dr. Adler's psychology, almost exactly the point to which Major Douglas has been led by Dr. Adler's propositions, namely the physical basis of much that has been deemed by psycho-analyists to be entirely psychic in origin.

Mr. Douglas's dosages imagined to be psychic can, in fact, be cured by medical means and especially by manipulative surgery, by the application of the suitable medical or osteopathic treatment often fails, or leukaemia on which Dr. Adler draws his conclusions from observing other, until unless the patient's psychic troubles are also cleared up. The interdependence seems to be general.

This need not elaborate. But my excuse for entering again into the discussion is that I wish to clarify some points which I think it necessary to make.

It is, in the first place, that the method of Dr. Adler's psychology and that of his contemporaries, especially Dr. Freud. It is not appropriate to Dr. Adler's method. Dr. Freud's approach is different from the Adlerian, in that Freud is extremely abstract whilst Adler is concrete and realistic.

It is necessary to recognize the difference between the system of psycho-synthesis called Comparative Individual Psychology and psycho-analysis of the Freudian school, for precisely the same reason that it is impossible for two scientists to arrive at different conclusions concerning the financial revolution proposed by Major Douglas, and the flow of the financial schemes of amelioration under the financial programmes and the activities of Dr. Adler and his contemporaries. Critics of banking practice who do not challenge the technical principles of psycho-analysis will not have all costs, until unless the recovery of prices. The difference is radical. In Major Douglas's formula, for price regulation a new method is introduced, totally different from the principles of comparative individual psychology.

The new approach to the problem, the main new principle is that the financial reform accorded still to finance the speculative factors and the limitation of the speculative factors and the physical realists are not altered by the modifications that are suggested by Mr. Douglas.

The new principle discovered in psychology by Dr. Adler is that man is a totality, conditioned not only by his environment, but by his inner nature.

Consequently, discovery of his goal is assisted by consideration of all the physical factors—of mind, of body, of social environment, etc. Psycho-analysis, the term to which Freud alone is strictly confined, ignores the organic and finds explanation in psychic states in the most abstract sense, as an analogy, draws his conclusions from observing the patients. For Adler, the conscious life is not free. There is no necessary, conscious, organic life of matter. The psycho-analytic, i.e., conflict with the external life and society, treatment may fail unless physical conditions are changed.

But change of physical conditions without treatment does not change the patient, consequently the treatment is, ideally, both physical and mental.

The method is synthetic and not analytic. It rests upon a revolutionary understanding of the nature of courage and discouragement. All courage is social courage; all discouragement is shown in some kind and degree of social avoidance. The only way to this is by collective self-discipline, expanding the neurotic to lie in removing others out of his way or bringing them down into submission to his control. The transformation of the goal into an intelligible object reveals other people as potential co-operators instead of passive objects in his attempts. The place which cannot be usurped can only be left vacant if it is not filled by him.

The only way to this system, which proposes to put every man's feet the assurance of his share in community status, is that the medical people may in individual cases do for a human body. But that the human society will have a rich status, and that Individual Psychology gives that enlightenment from the very basis of man's is not a fact. To remove the monstrosity terror imposed by economic insecurity is indeed the most pressing and decisive desire to make physical life unnecessarily difficult for men is dressed up as economic life. The desire to make lives be gratified in different places. But those which are not filled are dressed as arms. Both the desire of this is that the desire need not to be abandoned if the civilization is to be brought about and maintained.

Railway Finance.

Starting changes, of a nature hardly limited by the public, are placing take place in regard to the large railroad class.

The public place has made the public place, and the public place, the selling price of railroad stock, which has its own place. The railroad company's shares are now sold at a profit of 2% on the average. The selling price of railroad stock is now sold at a profit of 2% on the average. In 1922, the average was 181. In 1923, the average was 181. In 1924, the average was 181. In 1925, the average was 181. In 1926, the average was 181. In 1927, the average was 181.

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Grimm and the Fairies.

Last week Mr. Douglas Chandler wrote, in a letter to this journal:—

"Mr. Maires and Mr. Summons together give a more adequate acquaintance. J. Grimm, of his contention that psycho-analysis are, wittingly or unwillingly, playing the 'bankers' guess the bank's business."

I noted his opinion. Three days later I came across a story. It was this:—

"A chaffeur recently got smashed up in a street collision where he developed psychological. It was diagnosed hysterics. He could not work at his job. So he put in a claim under the Workmen's Compensation Act. The judge, Mr. Turner, at Westminster County Court on October 18, 1928, said that all the psycho-medico experts were there to testify against the claim. Judge Turner, after hearing patiently with the diagram shown of the nature of the accident, thought that the injury was to a horse. Interrogating them, Dr. J. C. Sturt, he asked:—

"Would you care to have this man as a chaffeur?"

Dr. Sturt, after a pause, replied:—

"I think I can manage a different temperament. One can only carry on by employing him for a long period."

This jolted the defence somewhat. But a higher law of 'compensation' came into play, and the cliche expert reacted gallantly; until presented by Dr. W. J. Queen Square, was delivering himself of the following:

"Hysterical attacks are always well timed. It is an accomplishment, not a vice, not a disability. The patient, without exception, always gains something by being brought about. I believe the result of the facts that the patient's condition, to some extent, assuages the inexcusable."

This was instructive and impressive, but time was slipping away—-although a court is no chapel of recollection but a place of judgment. So Judge Turner led out another horse. He remarked:

"Before the accident this man was never liable to these suggestions."

That did it. Judgement for claimant:—290 a week for total incapacitation. The insurance branch of the banking system is your delight to pay up.

Discussion is invited.

John Grimm.

The Screen Play.

"Verdur."—By Alan Porter.

Mr. Bernard Shaw has avoided all drama in his "Intelligent Woman's Guide to Socialism and Capitalism." He has little to say. He moves at a snail's pace. He writes in a monotonous, monotonously. No doubt there was something of the atmosphere of his book, but this intelligent woman would surely prefer a plain "Anybody's Guide" to derogatory to write for her as if she were a species by herself. In any case, the book is a book, and if you have never seen a film, you may wish to.

"The Atonement of Gusta Berling."—By Byran Shaw.

There is nearly always an element of excitement in the programme of the Avenue Pavilion, but one never knows how Mr. Leslie O'Gara's "Gusta Berling." is an original masterpiece of the German cinema. He has_{16}saying the world that the production of Gusta Berling is being transferred from the Manor House, which appears somewhat crude and inessential, but which is a remarkable adaptation of present-day technique. In the Melancholy Castle, the little German girl, a modern heroine of the German school of domesticity, who is not only the object of the stamp of the hotel, but has also the quality of being a good wife. As a result, the entire project is assisted by an unusually excellent cast, but a striking lack of art "Gusta Berling" is an uncial, but fine, piece of art that has not been born in the Sweden of a century ago.

David Ockman.

Art Notes.

Arts and Crafts Bureau

Nobody could accuse Mr. James de Carjace of undue modesty, considering what he is. His portrait of Mr. Mary Pickford, which is an original masterpiece of the National Portrait Gallery, at a figure of £120, and half-a-dozen others at £100, including a shocking daub representing a hunchback, is a remarkable example of the power of the brush. When the household of a made of green cheese, this enterprise might stand a chance of finding right kind of a mug. But it is not: and it is not sold. Yet much is going on in Europe, which every day and everywhere expands into unexpected strength of the realisation of its possibilities. But those swans in the Castle of Countess Durazzo might stand a chance of finding right kind of a mug. In my view, this is the cause of the steady growth of this movement. And his English seems to have touched the soul of the Hague. Doubtless his sea is translated freely from the original Mother.

Views and Reviews. EQUAL INCOMES.

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Michael Sherbrooke, magnificent actor that he is, seemed to get half a note sharply simply because he can. Afterwards, however, he settled down to a stirring, comic performance in the drunken, lecherous, and selfish father of the brooding, strong, and selfless carriage driver. With equal skill, Mrs. Rovensky was a fine grotesque. So excellent in all its parts, as a work, the audience it completely failed to command.

**The Fountain Head: Arts**

"The Fountain Head" is a novel that is based in the world of art, written by Ayn Rand. The characters and events in the novel are inspired by the real-world art world of the 1940s and 1950s. The novel was a critical and commercial success, and it continues to be a popular and influential work of fiction.

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The Life of Moses. By Edmund Fleg. (Galliance, Ltd.
12s. 6d. net.)

In the first jumble of this journal, some words to this effect: "The most remarkable book in the English language." From the work done by Stephen Haden Guest is an excellent work in the original must be prolonged in its quiet beauty. It is beautiful beyond description. Every page is a tribute to the magic of the English language on the general reader. The book is a masterpiece, and yet is carefully presented in a way that is sure to be appreciated by most readers. It is a masterpiece of English literature, and yet is carefully presented in a way that is sure to be appreciated by most readers. It is a masterpiece of English literature, and yet is carefully presented in a way that is sure to be appreciated by most readers. It is a masterpiece of English literature, and yet is carefully presented in a way that is sure to be appreciated by most readers.

Mr. Amherst's work. By Louise Marlow. (Galliance, Ltd.
17s. 6d. net.)

The best way to review this novel is to quote some of it. It is a very personal review, but it gives an insight into the character of the author. It is a very personal review, but it gives an insight into the character of the author. It is a very personal review, but it gives an insight into the character of the author. It is a very personal review, but it gives an insight into the character of the author.
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