NOTES OF THE WEEK.

We devote our "Notes" to some considerations arising out of a conversation during last week on the so-called "inflationary character" of the National-Dividend provision in the Social Credit proposals.

A gift of credit by a bank is the same as a loan as regards its immediate effect on prices. When critics of the Social Credit Proposals declare that free gifts of credit to the community must inevitably raise prices they concede that loans of credit will do so also under the same given conditions. The majority of them do. So their objection to the principle of giving away credit must be founded on some other ground than that of inflation. To find it we must see if there is any other distinction between the gift and the loan. A simple method will be to imagine a closed credit area containing one bank and ten people. Now in the case of a loan of credit the recipient of it is a person who is himself responsible for repayment. The essence of the transaction is not that the credit shall be repaid but that he shall repay it. Why then? The popular answer will be that the credit is not his own. But underlying the answer is the fundamental fact that new bank-credits are public property if they are property at all. Thus when one of the ten persons borrows £1 from the bank he is borrowing, shall we himself. The situation is the same as if each of the ten people had borrowed £1 and nine of them had left the money to the tenth. Clearly No. 10 is allowed to cry quits unconditionally. And that is what the bank’s being responsible on him as on the bank itself, for the bank is in principle the surety for the non-borrowers, and it is its duty to see that No. 10 fulfils the obligation to his neighbour which he has incurred by borrowing and repaying the £10.

Now the accepted view is that if and when No. 10 repays the credit to the bank his act constitutes proof that he has fulfilled those obligations. The fact of repayment in full is the sole and conclusive test of his having done so. Such a view is actively disseminated among the community by present-day bankers, and is the more readily believed in because apart from the authoritative suggestion that it is true, even independent reflection will show that there are circumstances in which it can be true.

For instance, there is nothing to prohibit the conception that No. 10 could hire his nine neighbours at £1 each, and make ten articles, and sell them one each at £1, keeping the last for himself. Whereupon the bank would receive the £10 and the ten people collect the ten articles. For each £1 paid in over the counter of the bank an article costing £1 is carried in over the doorstep of a dwelling house. A splendid scheme, is it not? And if it always happened there would be no need to disturb the present system of confining financial transactions to the banker and the borrower on the basis here outlined.

Next let us investigate, as an alternative, the supposition that the bank gives £10. Now, because new credit is public property, this £10 would have to be a gift, not a particular gift; and we will suppose that the ten people get £1 each. But the fact of the credit being a gift would not affect their ultimate procedure, for the gift-pounds wouldn’t turn into gift-articles of their own accord, and since these people want the articles, not the pounds, they would have to make the articles just the same. One may picture them subscribing to form a co-operative society, and appointing No. 10 to manage the business of production and distribution. At the end of the process No. 10 would be in possession of £10. This £10 would be held by him as trustee for the ten people, and, the credit not being repayable to the bank, he could use it to repeat the former cycle of operations, and so on ad infinitum.

Within the common hypothesis of reference in which these two examples are compared it will be clear that the essential difference between
gave him the option of naming an amount) a new shortage would occur in this very credit designed to fill up a previous shortage!

In modern industry with its long processes it is inevitable that people must receive present income for forward production and spend them on current expenses. But the biggest group of people have no intention of using the money they spend so they buy and sell their goods to each other. The proceeds of this activity are likely to be used in the manufacturing process. The immediate result is that the price of manufactured goods is likely to go up and the selling price of the manufactured goods goes down. This is the price of goods. The price of goods will increase if the price of raw materials increases. The price of raw materials will increase if the prices of the raw materials that have been bought in the market for the production of the manufactured goods increases. The prices of manufactured goods will increase if the prices of raw materials increase. The prices of raw materials will increase if the prices of the raw materials that have been bought in the market for the production of the manufactured goods increases. The prices of manufactured goods will increase if the prices of raw materials increase.

The Credit Monopoly and Its Alternatives.

By C. H. Douglas.

Manchester, May 24, 1933.

This address was made at a meeting of the Ulster Bank, held at the Headworth Hotel, Manchester, to a large audience. Although the local press asked for copies of it, no mention of it was ever made.

If my memory serves me rightly, on the last occasion on which I had the privilege of addressing a large meeting in Manchester I devoted a good deal of time to pointing out that our economists are not generally accepted or at any rate understood, that no one cottoned to the idea that the re-organized Bank of England, in the absence of any advice from experts, would be able to pursue a policy of keeping the money market calm and to keep the prices of manufactured goods down. They were not cottoned to the idea that the Bank of England, in the absence of any advice from experts, would be able to pursue a policy of keeping the prices of manufactured goods down.

In any case it is obvious that the price of manufactured goods will increase if the prices of raw materials increase. The prices of raw materials will increase if the prices of the raw materials that have been bought in the market for the production of the manufactured goods increases. The prices of manufactured goods will increase if the prices of raw materials increase. The prices of raw materials will increase if the prices of the raw materials that have been bought in the market for the production of the manufactured goods increases. The prices of manufactured goods will increase if the prices of raw materials increase.
enough that it was to the direct advantage of those interested in the maintenance of the financial monopoly that the capitalist should produce an erroneous explanation. As a result of this, we have seen during the past hundred years a number of successful attacks upon privilege of various kinds, such as, for instance, the ownership of land. These

agitations and attacks have been capitalised so that they are now conducted largely through the agency of taxation, but this has not been transferred to the aggregators, it has been transferred to the people, and it is only in this way that the power of the financial monopoly, which is easily verifiable by an examination of the present ownership in this country of all the most valuable resources.

Towards the middle of last century, the focus of popular discontent shifted from the ownership of land to the ownership of factories and the means of production, and so-called "capitalist" was pilloried as the villain of the piece. I am not here to defend either a monopoly of land or a monopoly of production, but it must be quite obvious that neither of these bears any considerable share in the situation in which we find ourselves to-day, since neither of them exists other than as a subordinate monopoly to the monopoly of credit.

Now it is true that we are recognised throughout British history that monopolies are essentially vicious, and it is possible that the grant of monopolies by the State is the reaction which eventually caused it to be displaced. But no one has ever conceived so complete a monopoly as exists at the present day in the monopoly of credit, which affects not one article, but every article, or service, in the daily life of all of us. So that it seems to me that we are in the position where the word crisis that is the first point on which to be clear, at all events, is the question whether any opinion is that we are at the present time not in a position to solve this problem by ending the credit monopoly, or whether any opinion is that the solution of the credit monopoly is not to end the credit monopoly.
Sociology and the Law.

The incident of the "public nuisance," administered by Mr. Justice MacCardie to Lord Justice Scrutton (referred to in the morning papers of May 25) is symptomatic of the general confusion in the consuls of the nation's leaders. The confusion can be illustrated from an earlier case than the one which has been referred to. For instance, Mr. Justice MacCardie, in one of his latter cases, had to deal with a woman who had taken the life of her husband, and who, in her inordinate grief, resorted to a method of disposal which was calculated to outrage public sentiment. After a lengthy trial, in which evidence was heard regarding the circumstances of the crime, the court found the woman guilty of murder. The matter was then referred to the jury, who were instructed to consider the evidence and arrive at a verdict. The jury deliberated for several days before reaching a decision. In the end, they found the woman guilty of the lesser charge of manslaughter. The case caused a great deal of public interest and discussion, and it was taken up by the press and the public, who were divided in their opinions. Some felt that the woman was guilty of murder, while others believed that the lesser charge of manslaughter was more appropriate.

This case is an example of the difficulty in determining the appropriate charge in cases of this nature. The law on the subject is complex and difficult to apply, and it is often difficult for the court to decide which charge is most appropriate. In such cases, the court must consider all the evidence and apply the law in a fair and just manner. It is important that the court should be careful not to be swayed by public sentiment or pressure, and that it should base its decision on the evidence presented. This is a difficult task, but it is essential if justice is to be done.

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The Films.

Polly of the Circus: Empire.

Marion Davies’ new film will be a disappointment to some who remembers her excellent performance in "The Women." The production is on the old-fashioned, and is not up to the standards of the Metro-Goldwyn-Mayer major. Although the story is well written, the characters are poorly developed, and the acting is uneven. The film lacks the depth and subtlety of "The Women." It is a disappointment, not only to the fans of Miss Davies, but to the general public as well.

The Crooked Lady: Empire.

This English film, made as a Metro-Goldwyn-Mayer quota picture, is also not up to the standards of the Metro-Goldwyn-Mayer major. It is a disappointing effort, and again demonstrates that a film is only as good as its director. The cast and setting are well chosen, and the acting is good, but the direction is lackluster. The film lacks the suspense and excitement of "The Women." It is a disappointment to the fans of Miss Davies, and to the general public as well.

The Devil’s Brother: Empire.

Under the title of "Fra Diavolo," the Italian version of "Fra Diavolo," the German-Polish picture was shown at the Krell Theatre. The exaggerated nature of the acting is interesting; it combines some of the best and remains difficult to watch. The direction is good, but the acting is uneven. The film lacks the depth and subtlety of "The Women." It is a disappointment, not only to the fans of Miss Davies, but to the general public as well.

The Crow's Ransom: RKO.

James Cagney, who achieved stardom overnight by playing the part of "Taxi," and who is already a star in "The Public Enemy," is now starring in "The Crow's Ransom." The film is well directed, and the acting is good. Cagney is excellent, and his portrayal of the part is well received by the audience. The film is well made, and is a good addition to his oeuvre.
Events of the Week.

(Compiled by M. A. Phillips.)

May 24.
France continues to take gold from U.S.A. Krueger report—nothing for Krueger and Told unused credits.
Committee of bankers set up in U.S.A. to manipulate new credit. President Owen D. Young. New Japanese Tariffs proposed.

May 25.
Greek Civil Service Strike against wage-cuts.
National Government for Japan.
League refuses Italian loan.
German Egyptian £300,000 bank loan mooted.

May 26.
Fall of phalange upon rumor of coming Budget deficit.
State guards—Rumours of impending Big Brother Dictatorship.
Great political crisis.

May 27.
New Economy Bill expected in autumn.
Niemeyer seizes in Central Europe by Japanese.
New Zealand trade accounts—positive balance.
Consular protest against May Committee's taxation without responsibility.

May 28.
Gilt-edged fall continues. Slump in British Industrial holdings—Baldwin says no cause for “hysteria.”
Hamburg-America and North German Lloyd capital written down by another 75 per cent. Dividend passed.
Coal United better between Britain and Finland.
Bank of England buys £2,000,000 of gold.
Canadian slumps. Bancheurs on run on Sun Life Assurance Co.

May 29.
Austria defaults.
Ford Detroit loses of £5,000,000 for 1931.
Japanese troops near Soviet frontier.
The Economist rates many German cities as lower—began to rise—Russian conditions.

NOTICE OF MEETING.
Social Credit Meeting. Friends' Meeting House, Knight's Meadow, London. Mr. Dodson, of Bradford, will speak. Time: 8 p.m. May 31. (400 pax. collection.)

News Items.

Current Humour.

"Reason—like Nature—observes a vacuum." (J. L. Carruth in the Observer, May 24.)

The Vanishing Banner.

At a big unemployed demonstration in London recently a banner was carried bearing the following legend in lettering on a red ground—

"IT'S THE BANKERS' MIGHT WE HAVE TO FIGHT."

This banner started with the procession from the Enclosures, met by the time the procession had reached Lower Regent Street, W. I., this particular banner had disappeared. All the others were being destroyed.

"Exaggerated Nationalism.

The Observer of May 29 refers to "fantastic excursions" in the "Polish Custom House," and "a great hatred for the Jews" stamped out by one race just because it had been built by another. What one wonders is the same thing as being in an episode as, for instance—ten million bags of coffee destroyed by one race just because there had been grown by that race.

Major Douglas at Glasgow.

There is always this result from the capitalistic system of attack upon privilege, that the man in the street may something. You cannot get anything by asking for something. You have to be something to get through ordinary Governmental sources. Your certain things done, but they won't be for your benefit.

The Poet in the Power-House.

The idea in the credit system being mechanical, it cannot be remedied by moral or aesthetic means. Art may come for a time in life than science; but you wouldn't for that reason appoint a poet to run a power-house.

(Paragraph of a remark by the Editor of "The New Age" at the last Annual Dinner.)

ACADEMY CINEMA, OXFORD STREET
Opposite Wartegg's. Phoebe Carrera 2988.
EXCLUSIVE RUN. SIXTH WEEK.
LEONTINE SAGAN'S
"MADCHEN IN UNIFORM"
A Psychological Study of Adolescence and Epstein's "MOR-VIRAN."

T.B.—A FREE BOOK.
5.00 TO BE GIVEN AWAY.
Any sufferer from this disease who has not yet read the book recently published in 36, by an English authority on the venereal and cur of antituberculosi may have a copy, while supplies last, sent free of charge to any address. Application to
CHAS. H. STEVENS, 204, Worples Road, Wimbledon, S.W. 20.

THE "NEW AGE" CIGARETTE

Premier grade Virginian tobacco filled by hand in cases made of the thinnest and purest paper, according to the specifications described in this journal January 23, 1939.

Large size (1 2 in the nacre): Non-powering.
Prices: 100s 7/6 (postage 6d.), 20s 1/6 (postage 2d.).
Price for 1,000, 4/6, and for smaller quantities, 3/6.

FIELDCOVITCH & Co. Ltd., 72, Chancery Lane, W.C. 2
(Warranted the curves of Holborn and Chancery Lane.)

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 to 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 accountancy, resulting in the reduction of the community of the 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, by the orthodox method of creating new money, prevalent during the war, which currency higher prices, higher wages, higher costs of living, 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 under the present system. The technique for effecting this is fully described in Mr. Douglas's book.

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The Subscription Rates for "The New Age," to any address in Great Britain or abroad, are 3s. 6d. for 12 months; 15s. 6d. for 6 months; 7s. 6d. for 3 months.

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Social Credit in Summary. 6d.
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Through Consumption to Prosperity. 6d.
The Veil of Finance. 6d.

C. M.
The Nation's Credit. 6d.

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Social Credit Chart. 1d.

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YOUNG, W. ALLEN.
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FINANCE, ECONOMICS, AND POLITICS.

BANKS, PAUL.
People versus Bankers. 6d.

DARLING, J. F.
Economic Unity of the Empire: Gold and Credit. 6d.
"Mac"—A New Money to Unify the Empire. 6d.

HARGRAVE, JOHN.
The Grand Pyramid—An Analysis of the Political and Economic Structures of Society. 6d.

HARRISON, J. F.
The Politics of a Nation. 6d.

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