THE

INCORPORATING "CREDIT POWER." REVIEW OF POLITICS, LITERATURE AND A WEEKLY

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Benceforth there is laid up for me a crown of righteousness

NOTES OF THE WEEK.

Kings As Counsellors.

When our late King fell ill a few years ago it was Pointed out in this journal that the commencement of his illness synchronised almost to the day with the disappear. appearance of his effigy from the currency note.

The commencement of his last, unhappily fatal, illness likewise synchronised with the announcement in Canad Canada of the intention to institute a Loan Council whose powers will amount in effect to the right of veto on all Policies, Dominion or Provincial, affecting the control and use of credit.

Whether these two events were causative factors in the breakdown of our late King's health, or whether the two synchronisations can be ascribed to a common causassi synchronisations can be ascribed to a matter causative factor—rationally or mystically—is a matter which those who have been investigating the doctrines, Policies and manoeuvres of the Money Power may be left to ponder over for themselves. All we need say for our present purpose is that these phenomena may be report purpose is that these phenomena may regarded as manifestations of poetic coincidence. To a conscientious Constitutional Monarch any tampering with his prerogatives is a moral blow at his Person calculate. Calculated to produce harmful physical consequences. Of course it is possible to reverse the sequence and reflect to its possible to reverse the sequence and reflect that the impairment of a monarch's health from natural hatural causes can bring about the filching away of his preropolar prerogatives by providing the opportunity for thieves to make the providing the opportunity for the theft causes make off with them. But whether the theft causes the illness or the illness the theft, the fact and the significance of their causal relationship remains the same.

* * * * * speculate in public about the feelings of our late

King on matters of policy would be an unprofitable act, and, at the present time, a breach of good taste. What he thought he thought, and what he counselled or warned his Ministerial advisers from time to time is their secret, which, if things proceed normally, will only be disclosed when all of us now alive shall have paid, like he, our debt to nature. Nevertheless we may indulge the hope that his influence in the counsels of the State on matters which we and our readers hold to be of supreme import to the liberties of the people has been wisely exerted, and that although it could not prevent the acts of veiled usurpation which we have exposed in many legislative measures of his reign, it may have slackened their progress, and, what is more important still, may have left his advisers with some feelings of trepidation lest events still to come may prove them to have been the fools who rush in where angels fear to tread. In the mood of such a reflection we can all say from the depths of our spirit: The King is dead: Long live the King.

Readers interested in the question of the King's functions in the Constitution will do well to get a copy of the Evening Standard of Thursday, January 23. The late editions (and probably the earlier ones as well) contain an article entitled "British Monarchy," contributed by André Maurois. This gifted French writer asks and answers the question why it is that in Great Britain the monarchy is "far more secure in 1936 than it was in 1836," while elsewhere, during that century, the tide of republicanism has submerged thrones. His article is a model of comprehensiveness, conciseness and compactness: no important point is omitted and no superfluous word is included. We would gladly reproduce it completely but for the copyright obstacle. For our present

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purpose, however, it is sufficient for us to quote one short

"Where, then, lies the Sovereign's sphere of action? In Bagehot's view, he retains three rights—the right to be consulted, the right to encourage, the right to warn; and no wise King will ever desire more.

" Nothing must be done in the realm unbeknown to the King; and British monarchs are right in their insistence on this prerogative remaining inviolate."

Illustrating this he says that though the King cannot prevent a line of action, he can address his Prime Minister, saying: "Be careful, this is a dangerous path you are taking. I remember this or that unfortunate precedent. It is your responsibility of course, and if you insist I shall give my signature. But I warn you, you are making a mistake." The author remarks in this context that the King is enabled to give such counsels "thanks to the information provided by his Ministers."

The question which readers of The New Age will place uppermost is that of inquiring in what respects the prerogatives of the King can play a part in bringing about the liberation of his subjects from the tyranny of the Money Monopoly. To put the question into concrete terms of Social-Credit political action: Is there any impropriety in presenting a Petition to the King? This amounts to asking: Is it any use doing so?—for one must commence with the assumption that the King will not respond to any prompting which transgresses the proprieties. Logically the answer turns, or should do so, on the character of a given Petition, not on the fact of its presentation. The Royal prerogative of encouraging or warning Ministers would be reduced to nonsense if the King were cut off from all evidences of the trend of public opinion other than those communicated to him by those Ministers themselves. So would it even if he were fully informed of the evidences, but were prevented (or hampered) by any means from knowing how to interpret them. Once grant that the King has the right to encourage his Ministers to pursue a line of action, he cannot be denied the right to acquire from any source-official or otherwise-knowledge of the reasons why such a line of action is desirable and feasible. M. André Maurois makes mention of "precedents" as factors which have helped Kings to form judgments in the past. But the Social Credit objective raises issues for which no precedents exist to guide the King (or even his Ministers for that matter).

Broadly speaking, the crises of the past in which the Sovereign was constrained to exercise his prerogative of counsel as to what decision the Cabinet should make, involved considerations of desirability rather than of feasibility. The decision rendered necessary by the great crisis now unfolding itself here and elsewhere in the Empire involves considerations of feasibility rather than of desirability. For example, no complications about feasibility resided in the problem which the Sovereign had to solve when the Duke of Wellington was preparing to suppress the reformers and refuse them the vote. Unquestionably it was possible to give votes to the masses; and possible for votes to be cast and counted. The problem was entirely that of deciding whether it would be expedient to alter the balance of the power-to-choose Governments in favour of the propertyless classes. Opinions might differ, but at least the material on which they could be formed was familiar alike to the Sovereign and his advisers. Again, at a

much later date, the Sovereign required no new and specialised knowledge to form a judgment as to the wisdom or otherwise of creating Liberal Peers, or, if creating them, as to doing so at the first time of asking or after a period of delay. In both these examples the Sovereign and his advisers were able to foresee the results and to make up their minds whether they liked or disliked them. Further, however widely their several judgments diverged, each could be supported by apported by appeals to the support of the support peals to commonly recognised facts and precedents.
"You are unwise," M. Maurois makes his hypothetical Sovereign say to the Prime Minister: "I remember But the imaginary conversation could be extended, the Prime Minister replying: "True, but does not Your Majesty also remember ——?"

But when we now come to suppose the demand for the National Divided in the suppose the demand for a suppose the demand fo the National Dividend to be the precipitant of a supreme political supreme political crisis, the question of expediency hardly arises in the hardly arises in the broad statesmanlike sense in which it could be weighted it could be weighed in the past. True that certain interests may hold the terests may hold the policy to be inexpedient but there may be considered to be inexpedient. there may be considerable disinterested doubts: but practically no states practically no statesman to-day is prepared to take the responsibility of publical responsibility of publicly avowing this issue to be one of expediency much live avowing the issue to be one of expediency, much less the onus of persuading the priblic of the public of the inexpediency. Lip-service to the principles of Democratical public of Democratical Principles of Democratical Princ ciples of Democracy, and reassurances of the material benefits to accrued to the property of the material benefits to accrued to the property of the material benefits to accrue to the property of the material benefits to accrue to the property of the pro benefits to accrue to all from their application, have gone too far for application. too far for any statesmen to get up and say to enjoy people: "We consider the say to enjoy people: "We consider it inexpedient for you to enjoy these benefits". these benefits." The utmost they could do in the way of dragging in the first they could do in the way. of dragging in the factor of expediency would be any say: "What you are say: "What you ask is not practical politics, and any attempt on our reactions at the politics and any attempt on our part to give it to you will fail and probably leave you are probably leave you in a worse condition than you are now." But to some issue as now." But to say that is to recognise the issue as turning on the fact. turning on the factor of feasibility. And not merfor political feasibility (for a collective public demand class benefits which are not to leave the issue the issue the issue political feasibility. benefits which are not to be extracted from any class thereof is essentially thereof is essentially much more feasible in the political sense than were sense than were sectional demands in the past which have been actually have been actually conceded), but technical (financial) and natural (physical) feasibility.

Now this is the factor on which Ministers of the Crown to preparing to take the are preparing to take their stand. They are going to give the time of the time (when the time comes): "We are at one with your regard to the desirability of the seek in your s regard to the desirability of the benefits you seek in you consumers' Charter (or 2) Consumers' Charter (or Petition) and if only a should distributing them could be proved effective we should not wait to be asked. But the proved of the benefits you seek way of consumers' Charter (or Petition) and if only a should not wait to be asked. But the proved effective we should not wait to be asked. not wait to be asked. But alas—
not with to set before a king?
To be accurate one should call it a kettle of field for it logically involves one should call it a kettle of fish, for it logically involves of two alternatives for M. of two alternatives for M. Maurois's constitutional mortarch: either to take independent of the state independent of the arch: either to take independent steps for verifying otherwise the theoretical soundness of the Social Crack Analysis and therefore the steps for the Social Crack Analysis and therefore the steps for the Social Crack Analysis and therefore the steps for the Social Crack Analysis and therefore the steps for th Analysis and therefore the technical feasibility of at all to posals—or to refrain for posals—or to refrain from offering any counsel at ances the Prime Minister. It is obvious that in circumstance where the his Prime Minister. It is obvious that in circumstance where the monarch down where the monarch derived his facts from the same source as did his Ministers as did his Ministers, and likewise his method of reasons ing from them. his ing from them, his counsels would be superflucted whether he tendered them. whether he tendered them or not. There must be lend to be side to be lend to be lend to be side to element of independence in outlook on his side to he weight to his encouragement. weight to his encouragements or warnings.

the logic of the exercise of the sumstands of the sumstands of the sumstands. weight to his encouragements or warnings. So much the logic of the exercise of the prerogative in normal circumstances.

But changes in circumstances alter logic, or shift its plane of application. A crisis may so develop as to threaten a grave disturbance of the Peace of the Realm. It is easily possible that King George IV. had shared the Duke of Wellington's attitude of mind as to the inexpediency of extending the franchise to the lower orders. But a juncture came when the King had to face three disturbing events—the intensification of street demonstrations on the part of the reformers; the military pre-Parations to suppress them; and the sudden and swift withdrawals of gold from the Bank. As the King saw it, the safety of the realm was being threatened from two quarters—civil war and financial ruin. That being so it was comparatively easy for him to decide between two "inexpediencies"—whether to counsel the handing out of votes on the one hand or to counsel the shedding of blood and gold on the other. As is now history, he turned down the Duke. It is significant to note that the reformers got their votes because, not having votes, they had to express their will otherwise than by voting. They had tried petitioning; but this fizzled out. And it is certain that the Duke would have disregarded even the most imposing petition, while it is doubtful if the King would have troubled to argue the matter with him. The moral is that in real politics the expediency or others. otherwise of a debatable line of policy is held dependent ent on whether it will meet with physical resistance. After all, voting was invented as a convenient substitute for cutting throats; and the principle of "one man one Vote 'is derived from the calculation that on the whole every man is as good a throat-cutter as another. And broadly speaking, even to-day, the measure of benefit which any speaking, even to-day, the measure of the any section of society can gain and hold by means of the control of the co of the vote is just that which it could help itself to in a rough house where votes didn't count. By "rough house where but but house but islance but house "is not meant simply indiscriminate violence, but also strikes, lock-outs, and other non-centralised short cuts to the establishment of rights (legitimate or otherwise). Wise). The late Mr. Orage, when editing The New Age frequency frequently reminded the then young and cocky Parliaments. mentary Labour Party that all material victories won for Labour Party that all material victories abour 'had been achieved, and would be, by the Trade Unions in the industrial battlefield.

Certain of our readers will probably be nudging us to remember that the reformers got Wellington down, not by their own force alone, but with the moral sup-Port of the bankers. The reformist posters: "To Stop the Duke Go For Gold " could not have been distributed, much less acted upon, if the bankers and other magnates of the City had been strongly averse to letting the gold go. They were not; they wanted it to Bo because it enabled them to frame up a scare for the king; for the dilute the fran-Ring; for they themselves wanted to dilute the franchise her they themselves wanted to dilute the transchise because the dilution would facilitate the transference cause for dilution would facilitate the transference for the dilution would facilitate the dilu ference of real power from landlordism to banklordism.

This peol real power from landlordism to banklordism. This needs stressing because it would be unwise for anyone to anyone to suppose that because certain forms of militancy was tancy were successful in wresting votes out of the Government ernment a century ago the same forms would wrest dividends out of the Government to-day. For the first time in history the forces of finance are unanimously and involved in the control of the control and in history the forces of finance are unlamind implacably hostile on a major issue—which the company of votes demand for the Dividend raises. The granting of votes to money. w to yet be people enabled the bankers to tell them how to vote to get money. But the granting of the only to she to moneyless people enables the people not only itself to moneyless people enables the permake to choose loftier subjects to vote on but to make

their votes effective. The popular vote rivetted the armour of the Money Monopoly: the popular Dividend will pierce it.

The question has been asked in Social Credit circles how far the lamented end of our late King may affect the progress of our common campaign. Such a speculative question must perforce remain unanswered. Moreover, it cannot be discussed with propriety except by reference to the influences inherent in the fact of the overlapping of generations in human life generally and the special consequences (if any) of those influences in the case of ruling dynasties. For the first fifteen to eighteen years of a child's life he is constrained to adapt his impetuosity to counsels emergent from his parents' experiences. These counsels constitute a frame of reference in which he can later work out problems of life which his parents have not encountered. His impulses to try out what is new are clothed upon by imparted knowledge of what is old. And this will be particularly marked in cases where the son knows himself destined to encounter and deal with the same order of problems as has his father. In humble life the blacksmith's son may become a bus conductor; and in cases of this kind the lore and learning of the father is not so complete in its applicability nor so enduring in its influence as in cases where the son is born to fulfil a hereditary function. In the extreme case of kingship the heir to the throne may be said to go through an overlap of tutelage coextensive with the overlap of his father's life. The blacksmith's boy cuts loose as soon as he gets his job, and thenceforward probably begins to counsel his father! Not so with the eldest son of a king. So there is a specific functional meaning to the saying that a king lives again in his son. And the wisest conclusion to come to is that there will be a continuity of outlook threading successions to the throne, and that high policy is not perceptibly affected by the bequeathment of kingly prerogatives. At least, this is true in these latter days when the scope for the exercise of these prerogatives has become so narrow.

The Films.

"I Give My Heart." Directed by Marcel Varnel. Regal. Screen version of "The Dubarry" operetta. History made incredible and epileptic. Direction so jerky that it is difficult to follow the story without more knowledge of the period and its personalities than is possessed by the average period and its personaintes than 15 possessed by the average filmgoer. The famous ascent of the Montgolfier balloon at Versailles in September, 1783, was, incidentally, not particiversames in September, 1703, 343, monocateany, not participated in by a dog, the "passengers" on this historic occapared in by a dog, the passengers on his distoric occa-sion being a sheep, a cock, and a duck. Has Elstree no research department? And why must all British historical films be so unhistorical?

"The Thirty-Nine Steps." Directed by Alfred Hitch-

Although it owes practically nothing to John Buchan's admirable thriller except the title, and has a singularly unconvincing ending, this picture makes first-class entertainment. It is very fast-moving, is excellently directed and ment. It is very rest moving, is excenerary directed and edited; the dialogue is unusually good, and the production in general represents the British cinema at its most techniin general represents the broost cheana at as most techni-cally efficient, which is to say that it is as good as anything of the kind that the American commercial screen has to of the kind that the American commercial screen has to offer. Special mention should be made of Peggy Asheroft. offer. Special mention should be later of Feggy resteroit, and John Laurie, who succeed in transforming small parts. into rôles of real importance.

The Timing of Loans.

Last week it was shown that consumption could be satisfactorily financed by bank loans for production provided that the time for repayment of each loan coincided with the time when the product became accessible in the shops.

We took as an illustration a production operation to be completed in twelve monthly stages from January to December at a stage-cost of £10, and we supposed the banker to lend, successively, f10 for 12 months, f10 for II months and so on, the last loan being fio for one month. We supposed each flo to be disbursed in payments to individuals (wages of service in the widest sense) and to be held by them until December. In that case, when the product came into the shop its cost would stand at the same figure as the income, namely £120. This involved the supposition that no consumption took place during the year. But supposing some consumption did take place, it was shown that the unconsumed balance of products in December would be valued at the same figure as the unspent income. The only difference would be that in this case a part of the £120 would have gone back into the hands of the producers, whereas in the first case the consumers would hold it all. But in both cases the total holdings of money would be equal to the total outstanding loans by the bank.

Supposing interim consumption to take place, it will be seen that the money spent by consumers could be applied to interim repayments to the bank as and when received. For obviously, since the sellers would owe this money to the bank and would otherwise save it up for repayment in December it is immaterial when they actually make the repayment. Thus supposing £5 worth of the product at each stage were consumed, the £5 money could go back to the bank every month.

Now notice a most important thing. These interim repayments would be timed at the borrowers' optionnot the bank's. Further, these repayments would represent and measure goods actually sold to consumers. That is to say the consumers would control the rate of repayment, and this rate of repayment would measure the rate of consumption. In the above case the bank would get back half its loan every month-£5 out of £10-because consumers would have bought half the products and defrayed half their cost every month.

Let us now assume that this takes place. It is a more realistic supposition than that of assuming there is no consumption; and it does not complicate the main argument about the timing principle. All we have to do is to halve our previous token loan-figures and call them £5 per month. These now relate solely to products which cannot be sold until December; therefore the banker must be considered as lending the monthly £5 on the differential time basis already described. Every £5 is out until December when the total loans out will be £60 and the cost of the goods will equate with the consumers' money at exactly that figure.

Now assume that each stage of production is looked after by a different producer. There will be twelve including the retailer. No. I will borrow and spend his £5 in January, and will not need to recover it until December. No. 2 will borrow in February to repay in December. And so on along the chain. Over all presides the patient banker. In these joyous circumstances another important fact emerges. It is this: That there will be no need for any producer to sell his output to the next. Producer No. I can skip the chain and debit the retailer at the other end. So can each of the others in turn. All can wait for their money (which isn't theirs) until the retailer gets it out of consumers at the December Sale. They can say: "Since the banker can wait, we can all wait."

So you get a picture of No. 1 doing his work on primary material, then tossing it over to No. 2 with the laconic warning: "Here! Catch!" like a boy with a cricket ball. And the ball is tossed down the row of catchers. They might give and take acknowledgments such as requisition-notes and delivery-orders; but these would serve instead of money during the year, being proofs of claims to money which the retailer will meet at the end.

Nevertheless, there is no reason why the producers should not successively buy the intermediate products for actual money, provided that each could borrow at his own option, and at the proper time, the amount of money necessary. If No. 1 could borrow his £5 in January, No. 2 fro in February, No. 3 fro in March, and so on, each would be all each would be able to sell his product to the next and to repay the bank. repay the bank. The end result would be just the same as in the other as in the other case, because in every month the bank would be lending. would be lending £5 more than it was retiring; and these sums of £5 more than it was retiring. these sums of £5 would accumulate to the required £60.

In both cases the control of the required £60. In both cases the total outstanding loans would keep pace with the total pace with the total accumulating costs until the products were ready ducts were ready for consumers.

The point to notice is that if the bank limits its monthly pans to £5 (which have loans to £5 (which by hypothesis each producer disburses as wages, etc.) the as wages, etc.) the products must pass along the chain free of interim more free of interim money payments. On the other hand, if the products are to the products the products are to be carried along by monetary payments the bank or monthly ments the bank must progressively increase its monthly loans by £5 each time. loans by £5 each time. By the first method the retailer would pay out the would pay out the other eleven in December: by the second the eleven in December: but and second the eleven would already have been paid out and the retailer would the retailer would already have been paid out at the retailer would owe the £60 to the bank. By either method the consumers of the bank and the consumers of the bank and the consumers of the bank. method the consumers would have £60 to spend.

Now in the consumers would have £60 to spend.

Now in the actual financing of industry ithout probanks retire their loans at short intervals without progressively increase gressively increasing them as illustrated in method No. in above described. above described. The result is that each producer the the terms of the illustration) has to get his £5 out of the people to whom he had been stated in the state of the He asks them people to whom he has paid it as wages. Thus the first the mark to invest. Thus the to invest. Thus the £60 which they would otherwise bank. in December vanishes in interim retirements by the bank.

They do not get interim They do not get interim deliveries of any of the products and they have and they have no money with which to buy goods when ready. They have when ready. They hold shares representing the goods that cannot buy reads. but cannot buy goods with them, nor can they convert them into money for that them into money for that purpose. Obviously not sell them (there is not sell them (there is no money): they would not to borrow from the to borrow from the bank in order to buy goods for they sumption (what would be sumption). sumption (what would be the good?) and even if the did the bank would not be good?) and even if the good?) did the bank would not lend them money on securities which were unrealisable (1.1 he) much less which were unrealisable (as these would be) much less Now the two alternative methods have been illustrated the thereby it would be the second be the seco

whereby it would be theoretically possible to effect distribution of all distribution of all production by the use of illustrated where the solely. And a third with the use of illustrated where the solely. solely. And a third method has been illustrated whereby this loan-production by the use of illustrated whereby this loan-production by the use of illustrated whereby this loan-production by the use of loan-production whereby this loan-credit would not suffice to do not suffice the hankers not also beautiful to the hankers not also bankers not also beautiful This third method is the one which the bankers as it need not to not n operate. It need not, however, be prohibited that method. It has some method. It has some virtue in this respect: takes out of circulation interim sums of money the immediately spended. immediately spendable. It saves the community

trouble of hoarding income for deferred spending. Where it goes wrong is at the consumption end of the period when it fails to hand back to the community the money taken away. So the method can be allowed to operate without harmful consequences provided that it is corrected at the end.

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The device for correcting it is comprehended in the Social Credit Dividend proposal. Apply this to the illustration. Suppose the bank, at the end of December, ber, hands out gratuitously 460 new credit. This sum represents the total of twelve monthly retirements out of income to the amount of £5 each. The effect of distributing the £60 is exactly the same as if the bank had not retired these interim sums of £5. The effect is that of restoration—the giving back to the community of the earned income previously taken from them without delivery of goods. The total so restored is no more, and no less, than the earned income previously retired. Now, at each monthly stage, when the income was paid out, it was entered as a cost. But the interim retirements did not defray any part of the cost. The restoration is therefore necessary because this Cost will otherwise be irrecoverable. It puts the community in the same position as if they had not invested any of their earned income. We have seen that the bank could have obviated the necessity for such investment by lending progressively increasing sive producer to purchase the goods carried along the line; producer to purchase the goods carried becember came; and that, in such circumstances, when December came, the consumers would hold £60, and the retailer would owe the bank £60—all the other producers having discharged their debts. In that case the £60 would become debts. become the proceeds of the December Sale and would then go to the bank and be cancelled.

It should be noted that the cost to be defrayed by the 160 has been incurred entirely in respect of the twelve-month production programme.

a suppose a superfluous statement, but its significance is often lost Sight of in controversies about the question of whether Social Credit Dividend should be cancelled in the sense of confiscation when received by the retailer. That significant nificance is this: that whatever may be the rate at which e is this: which Social Credit Dividends will be required over any period this will roughly represent the excess rate which the banks are concurrently retiring loans out of earned income. If the retirement rate were not ex-Sive there would be no need for any Social Credit

In our illustration (second phase) where it was postulated that all the products were passed along for becember that all the products were passed along for December delivery (no interim consumption) the bank's interim interim retirements of the £5 would be all excess. None of the £5 would be costs of the goods of the £5 would be all excess.

Would be ought to be retired; for the costs of the goods.

Therefore the would 5 ought to be retired; for the costs of the state of the accumulating by £5 a month. Therefore the issue of of the state of the s issue of a accumulating by £5 a month. Interest would be accumulating by £5 a month. Interest would a Social Credit Dividend of £60 in December and no more. would of a Social Credit Dividend of £60 in December of a Social Credit Dividend of £60 in December of a Social Credit Dividend of £60 in December of the social Credit Dividend of £60 in December of £60 Granted that it does no more, then it simply compensates Council the excess, and more sates Council the excess, and more sates Council to the excess, and more sates compensates are sates council to the excess, and more sates compensates are sates and more sates are sates are sates and more sates are sates are sates and more sates are sates and more sates are sates are sates are sates and more sates are sates confiscations of earned incomes. So if anyone says that the Dividend would cause a glut of money, he must confiscations of earned incomes. must first show that interim confiscations of earned one learned income to income leave a sufficient balance of earned income to buy the leave a sufficient balance of earner that the total product at the end of the process.

be addressed direct to him as follows:

Mr. Arthur Brenton, 20, Rectory Road, Barnes, 8,W.13.

Chaotic Cat's-Cradle,

OR: LET'S FORM YET ANOTHER ORGANISATION?

After the General Election it was suggested that the three candidates, Mr. Townend, Leeds (Social Credit Party), Mr. Kenney, Bradford (National Dividend), and Mr. Bell, Birmingham (National Dividend), should meet to "pool" their experiences and to see whether any kind of working agreement might emerge that would allow of greater co-operation in any future election activity.

The suggestion was agreed to by the three candidates, and, accordingly, the meeting took place at the Guildford Hotel, Leeds, some few days ago.

Mr. Townend and other members of the Leeds Social Credit Party arrived at the hotel at 3.15 p.m., as requested by those who took the initiative in calling the meeting. However, the Leeds members were asked to wait, as the Bradford and Birmingham members had not finished their preliminary meeting. Why Mr. Townend and the other Leeds members were not present at this "preliminary meeting" is not known to the writer of this report. It was obviously important that each of the three candidates should be on an equal footing at every stage in the proceedings, and this strange exclusion of the Leeds men and their candidate from this "secret" (?) session was a mistake. The Leeds men and their candidate, finding themselves excluded from this "closed conclave," would have been justified in refusing to take any further part in the proceedings.

At 3.45 p.m. the Leeds men were "admitted," and Mr. Townend was immediately asked if he would make a report on the Leeds Election Campaign. This Mr. Townend proceeded to do. When he sat down there was a moment of awkward silence. Then the chairman asked if anyone else wished to speak. At this point Mr. Townend, quite rightly jumped to his feet and said he would like to hear reports from Bradford and Birmingham on the Election Campaign in those two centres.

Mr. Kenney appeared to think that many of his votes came from people who attended his election meetings, and that, although about 8,000 signatures had been obtained on Electoral Campaign pledge-forms, only a very small percentage voted for the National Dividend candidate. He was, however, in favour of going on with the Electoral Campaign, however, in rayour or going on with the bactoral Campaign, but using an amended pledge-form. He also seemed to want the formation of "a National Organisation," but it must be the formation of a National Organisation, but it must be "democratic." Mention of £300 a year as National Dividend was wrong. It was suggested that Douglas had changed his mind and had told Bell and Kenney at an interview that it was wrong to mention £300 a year.

Mr. Bell was called upon to speak, and he stated that the 3,000 signatures to pledge-forms obtained by the Electoral 3,000 signatures to preuge-torais obtained by the Electoral Campaign in Birmingham were of very little value in his election campaign. It appeared that he was not willing to stand again unless there was "a National Organisation,"

but it must be "democratic."
He seemed to suggest that, "unfortunately," there was but it must be " democratic." no Social Credit organisation at present that was constituted

on democratic lines.

One of the Bradford men then rose and spoke about " the need for a democratic organisation." Mr. Townend asked the chairman (i) what exactly was meant by the word the chairman (1) what exactly was meant by the word of democratic " as used in this connection, and (2) in what way the Social Credit Party of Great Britain failed to be way the Social Credit Party of Great Official faired to

democratic report questions were ruled out of order.

There was a good deal of talk in which the name of Hargrave was a good dust of this in which the name of Hingrave was menumed frequently by Bradford speakers as " a would-be dictator," and both the Bradford and Birmingham men gave the impression that they feared anyone who dared to give or to obey orders more than they feared anything else in the world. A speaker from Birmingham then proceeded, in the world: A speaker troit Breaking and their proceeded, in a polite manner, to belittle (and, to my mind, to insult) the Green Shirts, for whom, of course, he had "the greatest respect "(1) He also raised the question of the "£300 a year "National Dividend, and said that, of course, he under-

stood the position in Leeds-they " had to obey instructions " (presumably issued by Hargrave), but £300 a year was wrong. 'Douglas's figure was a guess. The figures for working out how much the National Dividend should be were not available (shades of Sir Josiah Stamp!). He thought a figure was necessary—the people wanted to know how much the Dividend would be-but £300 a year was wrong. "They" (presumably this speaker and some of his friends) were now busy "trying to work out the right figure" for the Dividend. This speaker seemed to show that he was rather a vague monetary reformer who did not accept the A + B Theorem nor the Price Calculus. He argued that if you could speed up production by a third, you could pay a Dividend of a third of the average income.

A speaker from Bradford pointed out that it was a mistake to suppose that a Dividend of a third could be paid in those conditions, as wages and other costs would have increased.

Mr. Townend rose at this juncture on a point of order, and stated that he thought the business of the meeting was to discuss the Politics of Social Credit, not the Principles and their application.

Repeated reference was made throughout the meeting to "the autocratic rule" of the Secretariat, and "the wouldbe dictator," John Hargrave. The need for "a National Organisation " founded on "democratic principles" was stressed. A speaker from Leeds asked on two occasions in what way the needed "National Organisation" would differ from the Social Credit Party of Great Britain, but got

Apart from the Leeds men (perhaps they were "under instructions "?) there was hopeless chaos. The Bradford and Birmingham men appeared to want a leader who would not give orders of any sort. They showed no enthusiasm for the Electoral Campaign pledge-collecting, but felt it had better go on. They seemed to want five hundred candidates to be put up at the next General Election, and were "mysterious" about a scheme for financing them. This "mysteriousness" was likely to make the Leeds men suspicious. Where is the money to come from to finance the five hundred?-" Into the Valley of Debt rode the Five Hundred!"? (and the Norman-Stamp-Gregory smiled to Itself, and remembered how the Dogs barked, and how the Caravan passed on. . . .)

This meeting of the three candidates and some of their election helpers and organisers was a chaotic cat's-cradle a tangled skein. It "did not wish to discuss" Hargrave's policy and organisation, yet nearly every speech referred to the Green Shirts. Several speakers, as reported above, wanted "a National Organisation" (run on "democratic lines ") and each speaker obviously wanted to rule it.

The only point of agreement was in attacking Douglas's Secretariat, and "the would-be dictator," Hargrave.

The attack on Douglas and Hargrave took the same line, i.e., neither the Secretariat nor the Green Shirt Social Credit Party was "democratic": both were "autocratic," and both were out of favour on that account. The Engineer Autocrat and the Green-shirted Autocrat must be superseded. And so we must have "a National Organisation" of the Headless Horseman type, in which the Bankers, all unseen and unsuspected by ("the only "?) democrats, will be able to divide-and-rule by committee.

So let there be joy within the Social Credit movement (and also in Threadneedle Street). Look out for the Manifesto of The New National More-or-Less "Social Credit" Organisation, with its 500 Candidates standing for Some-Sort-of-a-Kind-of-a-Dividend (when "they" have been able to "work out" exactly what figure it ought to be-from "figures that are not available "!)—the Whole Boiling to be financed at the next General Election by . . . ? . but at this point we are excluded from the mysteriously " secret " (but also " democratic "?) assembly. This conclave, however, will not be held at the Guildford Hotel, Leeds. Montagu's private office at the Bank of England will do very nicely. No doubt we ourselves, together with " our " 500 " Social Credit " (sez you!) candidates, all

honest democrats to a man (and not the "only" ones by any means), will be kept waiting. After all, the "experts have to decide whether the National Dividend (wouldn't it be far better to call it a "Social Dividend "?—do let us call it a "Social Dividend"!) is to be £2 5s. 2d. a year per family of six, or ten shillings a month for everyone over the age of 80 years. (And then, of course, there is the question of how to "get it back" by some sort of taxation scheme. More otherwise it will "pile up and up" and on and on. "does over, are we quite certain that the "alleged plenty", does "actually exist "? . . .) All these matters have to be considered and a constant while sidered, and we must not complain if we have to wait while the Bankers are not complain if we have to wait while the Bankers conclude their "preliminary meeting." also serve (the Bankers) who only stand and wait. shall be "admitted," later on, to hear the Plan; and then, with our New York. with our New National Bogus "Social Credit" Organisation, we shall be able to sweep away the nasty Secretariat, and the still more hateful Green Shirt Party.

Down with Douglas, and down with Hargrave!

Acebhalous Down Acephalous Democracy (in which honest and dishonest confusionists can locate fusionists can leave out the fundamental principles of Social kind of Credit, and befuddle the mass-mind with every must be Monetary Reformism . . . After all, "something must be done about it". done about it," and as we cannot agree just exactly what the best thing is to have the best thing is to lump "everything" together (I mean leave all the different Plane and C everything together all the different Plans and Schemes) and . . . well . . "things can't go on as they are," and the great thing is to chuck all the bits and chuck all the bits-and-scraps into a pot, simmer the stew for 50 years (discussion) for 50 years (discussion), and then, perhaps, the problem will have solved itself

Anyhow, "£300 a year per family of four," is "wrong, Ir. So-and So. of B. Mr. So-and-So, of Birmingham, says so. And he is ation, run But if we all muck-in as "a National Organisation on REAL honest to a superior a National Organisation on REAL honest to a superior a National Organisation on REAL honest to a superior a superior and on REAL honest-to-goodness DEMOCRATIC lines

Thanks a million! (No, no, not $\pounds_{1,000,000}!$ —why, e^{ver}], 300, or £75 per parameter $\pounds_{1,000,000}!$

What about a War? It would, at any rate, resolve all is "Social Credit" this "Social Credit" confusion. Here are a few extracts from the Army folder from the Army, folder-card issued to the troops during the First World War:

"[S.S. 535.] GAS DEFENCE. Remember that your Box Respirator and your your weapons, weapons them in perfect condition. YOUR LIFE MAY BEEP THIS CAPD IN YOUR PAY-BOOM is

KEEP THIS CARD IN YOUR PAY BROM A YOU HAVE NOTHING TO FEAR Helmet out in good order, (b) if your remain calm and carry the measures in which you have been instructed an article of the measures in which you have been instructed an article of the measures in which you have been instructed an article of the care outside outsid the measures in which you remain calm and exced. I Brenton is "wrong" (he once published an article I) dn't like in "The New Acr.)

didn't like in "THE NEW AGE).

Douglas is "wrong" (I don't agree with the Electoral ampaign).

Hargrave is "wrong" (I don't like people dressed up,).
reen Shirts—and, besides Green Shirts—and, besides, he wants to be a "dictator" of cotton o Organisation " run on "democratic principles (that's

get myself elected President or Chairman (that's enough to wangle—you'll vote for ME, won't you'?).

Godstruth! When't Godstruth! Where's my Box Respirator and lelmet?

Helmet?

Oh my, I doe wanna die, I want to go home. . . .

" GREEN ARMLET.

The demand for the new chart in colours referred is the tenth of a second edition, and enabled the price to be referred. Single copies 7d., post free. Special terms for quantification. of a second edition, and enabled the price to dentifies of Single copies 7d., post free. Special terms for quarters. S.C. Groups. From the Designer and Griffiths, 49, Denman Drive North, London, N.W. 1.

Observations of an Election Agent

JANUARY 30, 1936

By T. H. Nicholls, III.

It is never possible to keep human frailties out of politics, and consequently an organiser must bear this factor vividly in mind.

He must remember that the local M.P. makes personal contact with all the substantial people in his constituency, both supporters and opponents, at some function or other, and that on such occasions the elector has an opportunity of mentioning anything he has to say.

But there are many electors, including some holding positions of considerable responsibility, who do not get this opportunity of personal approach, and in consequence there is alw. always a tendency "to write to the Member about it. If it is some matter such as a delayed pension or a miscarriage of justice, this is probably the very best thing to do, always bearing in mind that the Member is a busy person. If he is worthy of his position, he has Parliament. mentary duties and social functions to attend, and in most cases ordinary business routine of some kind.

Consequently, the matter upon which the elector writes must never be of a frivolous character, for however conscientious the Member may be he cannot afford the time Postage to reply to hundreds of letters, more or less duplicates, sent to the order of some political organiser. His secretary costs him the whole of his Parliamentary salary, and is fully employed answering begging letters or request.

requests for services. Therefore, the organiser who aims to build his organisation does not tax the beast who has undertaken the heavy

burden of Parliamentary representation.

Moreover, he knows that there is some risk to the writer of the trifling letter, for such people are seldom without obligations to gations to some employer. That employer is, in all probability ability, a personal friend and supporter of the Member, and in a world of restricted employment it is unwise to cause unnecessary trouble which may have unpleasant in-direct direct repercussions. By constitutional laws, ways and means have been provided for anyone to bring forward new bolitical. political ideas, and people who refuse to use this door very rightly find the walls unscalable.

argue that fifteen Members have been induced to sign apled ge by methods of personal approach does not indicate the adventure of the adventure o any advance for Social Credit. The pledge does not bind to Social Credit: it simply binds them to Social Credit: it simply binds them to conform the minds of the minds. the wishes of a majority of their constituents expressed time time. on time to time. By expression or implication every canaccepts this pledge at his adoption meeting during ction. My last three candidates included it in their address and if it were ction. My last three candidates included it in merely friend the condition is needed, and if it were merely friend the condition is needed, and if it were merely friend the condition is needed, and if it were merely friend the condition is needed. merely frivolous to do so there should be no difficulty collecting six hundred Members' signatures by anyone enough. blish enough to attend the House for that purpose. a same person cares to make this form of entertainment soldier, he might extend it to the army, and get every belong to pledge himself to perform the duties he is already billing to fulfil. As an advance towards Social Credit this billing to provide the same and soldier to provide the same and soldier to provide the same advance towards. As an advance towards Social Credit this worn to pledge himself to perform the Social Creur aparts to fulfil. As an advance towards Social Creur aparts of fulfil. As an advance towards a measure of capatility the method has a value, which, unfortunately, falls the wrong side of the ledger.

Social Credit Party of Great Britain.

Annual Dinner.

The next Annual Dinner will take place at Ye Olde Doctor Butler's Head, Mason's Avenue, Coleman Street, Butler's Head, Mason's Avenue, Time: Street, Buller's Head, Mason's Avenue, Time: Headquarte 7:30. Fickets, 3s. 6d., obtainable from the adquarters, 44, Little Britain, E.C.I, or from the

office of The New Age, 70, High Holborn, W.C.I. The Promoters extend a hearty invitation to all members of the Social Credit Order irrespective of their views on Social Credit politics.

The Totemistic Menace.*

By "Presbyteros."

New Age readers will see how vital is Mr. Stovin's grasp of the situation from the following passage:

"In an S.C.M. pamphlet called Digging with the Unemployed, a number of ardent Christian intellectuals formed a 'gang' to work with some Welsh unemployed, 'in the endeavour to grope after the Christian solution of unemployment.' . . . The fact that unemployment might be a field of urgent national importance, demanding large co-ordinated enterprise with centralised finance was utterly obscured to them by their sedulous cult of a method which offers scope for Service and Sacrifice. The idea of Sacrifice and the masochistic pleasure of hardship in unfamiliar surroundings completely dulled their capacity for intellectual appreciation of the real economic problem.

The author penetratingly observes:

"This modern philanthropy is no more of the nature of real sacrifice or charity, than is the gallantry of a Scout who rescues for a Scout reward, or of a Toc H member who does a Toc H job, of the nature of real courage. Every member of a modern social service tribe is vociferously approved by the consensus of tribal opinion. Courage consists rather in taking a lonely decision after careful thinking, than in providing your quota of manpower without 'asking the real reason why.' . . . The cult of Fellowship is a neurotic manifestation of the modern fact of loneliness, poverty, marginality, intellectual futility and social disintegration." (p. 74-)

Mr. Stovin shows further how easily (citing the example of how Toc H placed itself behind the Housing Ramp) all this Totem-drugged mass may be worked up to march forth and make a Holy War of any purpose which the

Bankers may wish to see accomplished. Modern Youth is potential election-fodder and budgetfodder ready disciplined and doped, whilst it can be sufficiently herded in the manner of the Groups. The despairing prayer of a Buchmanite: "O God, manage me, for I cannot manage myself," must surely penetrate into the Holy

of Holies at the Bank of England! Here is an apposite story from an early Toc H Journal: "A certain soldier wanted to know something about religion. His friend took him to see a Toc H Padre, and

they all went into the Toc H Chapel. ney air went into the 10t II Chaper. ... Somerfield wants to know something about God,

Padre., "Rather a tall order, old chap; suppose you begin somewhere." Bill looked at the map. It was coming clearer now, that thing in the Cathedral. clearer now, that thing in the Cathedral.

clearer now, that thing in the Cathedral.

""When the lights went out," he whispered, 'and the
Lamp was lit, it seemed to me that there was no need to
do it—what I told the skipper. (Suicide?) There seemed
to be Somebody there, talking to me. I don't know
exactly. It seemed like an order to carry on.

"He looked beseechingly at the Padre, whose wisa

exactly. It seemed like an order to carry on.

"He looked beseechingly at the Padre, whose wise face was grave.
The Padre nodded. I think I understand," he said.

"It was our Elder Brother."

Jesus also, it seems, has become a Tribal Totem!

"Once religion becomes 'an order to carry on,' given by 'an Elder Brother,' it is obviously a safe toy for the useful accessory to any group and in the street, and a useful accessory to any group whose technique of suggestion is getting a little weak or whose technique of suggestion is getting a little weak or with the serious, which Totenism is injectively. Here are the serious, which Totenism is injection into its followers to immunise them against the ravages of free acting and thinking."

The serious develops a counter technique an engage. Jesus also, it seems, has become a Tribal Totem!

Can Social Crediters develop a counter technique, an emetion or cathartic, that will eliminate these effects? Mr. Stovin or cathartic, that mossibly the unconscious the instinction or cathartic, that will eliminate these effects? Mr. Stovin suggests that possibly the unconscious, the instinctive resilience of the not entirely debauched human nature of the not entirely debauched human nature of the resilience out the may revolt against the Telephone. resilience of the not entirely debauched numan nature of modern youth may revolt against the Totem.

Meanwhile, is it any wonder that Sir Josiah Stamp looks

Meanwhile, Managanta with the wiesful against

Meanwhile, is it my wonder that Sir Josan Stamp looks upon Youth Movements with the wistful eye of a recruiting

(Concluded.)

* Totem. The Exploitation of Youth. By Harold Stovin. (Methuen. 5s.)

LETTERS TO THE EDITOR. SOCIALIST IDEOLOGY.

Sir,-Please permit me to answer Mrs. B. C. Best's question, printed in last week's "New Age." She asked: "If the ideology of the Socialist political parties enunciated the Social Credit proposals in 1897, why the Labour Party . . . turned down the Social Credit proposals in 1935."

In 1935 the British Labour Party turned down the Douglas Scheme; a different thing from rejecting a scheme of Socialised Credit. There are, indeed, many influential members of the Labour Party now advocating the complete Socialisation of Credit and the issue of a Social Dividend analogous to Bellamy's "citizen's dividend," first mentioned

Mrs. Best is quite mistaken in her assertion that nothing I "can say will alter the fact that the Socialist party have the choice of a scheme that would abolish poverty . . . and will have none of it." I do alter the fact by saying that the Socialist party does not intend merely to abolish poverty, and, at the same stroke, stand a heavy chance of augmenting present money-power. The Socialist party has been obstructed in its continuous efforts to abolish poverty by the same powers as those now combating Douglasites; and their efforts are subject to the same legislative distortions. As the Labour leaders are practical politicians, they are more aware of such contingencies than most dreaming Douglasites

It may be true that the Labour Party is only a little more informed on the subject of finance than the other political parties, but they are aware of the need to reform the banking and credit system. They may be slow in the uptake, but they spotted the flaw in the Douglas scheme which makes the phrase "Social Credit" a misnomer, and the distortion of the true and original meaning Bellamy gave the words when he first used them in "Looking Backward" and

Further reasons for Labour's suspicion of Douglasism lie in the short-sighted attitude of Douglasites. Mrs. Best admits the influence of the Labour Party over "the masses," and proceeds at once to alienate that influence in the manner of a fool-salesman who swears at the customer his poor wits

While Douglasites follow Douglas in insulting the only political party which has deigned to consider his scheme, and which, in New Zealand, is attempting to inaugurate parts of it, both movements stultify each other.

There is no doubt that when Douglas Credit becomes SOCIAL Credit, Labour leaders will recognise it. Until then it will lack the power and incentive of mass-impulse which was the dynamic in Alberta and New Zealand. Meanwhile, "the caravan moves on."

GLADYS F. BING.

"FOUND OUT."

Sir,—On several occasions during several years past I have been somewhat tantalised by the appearance (in "Notes of the Week") of the phrase: "To be intelligible is to be found out," attributed in each case to Lord Hewart. On each of these occasions I have been tempted to write about it, but have refrained, hoping that it would not be repeated; but it re-appeared again in "Movement Notes" (New Age, Jan. 16, p. 85). Now the phrase in question occurs in Oscar Wilde's play, "Lady Windermere's Fan," Act I. So we may take it that Wilde was the originator and that Lord Hewart was merely speaking in inverted commas.

WILLIAM J. ROBINS.

ANSWERS TO CORRESPONDENTS.

A. W. C.-We thank you for calling attention to Horsfall Carter's article on "Irish Housekeeping" in the New Statesman and Nation, of January 18. We may deal with it later, but meanwhile, pass your information on. Physical self-sufficiency is the basis of financial sovereignty, and if the Free State is working towards the first objective it is working towards the second, whether consciously or J. H.—Your joke about "Bisto" is worth trying out along the lines you indicate. So long as you avoid offence to the proprietors in your method of treatment there is a lot of punch in the famous picture advertisement showing the ragged little boy and girl rubbing their tummies and enjoy ing the aroma of this excellent flavouring material coning out of the open door which they are passing. It suggests the coining of the term "Bistocracy" as signifying a form of government above (and an outlook on prosperi below) under which the scent of good things is offered (and accented), as the accepted) as the substance. Thus, our friend Snowden was a histography was a bistocrat par excellence—hence the ascent of Snow den. "He special search of Snow as a bistocrat par excellence—hence the ascent of Snow den." den. "He sneaked your bullseyes, sonny?—Well, be little man, and stop crying, and then you will smell his breath !"

Anon.—Pages from The Kerryman (Tralee) November 23 last are welcome. The Social Credit analysis (in dialogue form) of the Loan Conversion operation is well done especially and especially where the holders of mortgaged bonds are invited to choose what invited to choose whether they will convert or sell out! We recommend it to any of the recommend it to speakers and writers. The price of the paper is two pence

C. I. L.—Thanks for leaf from The Aeroplane of January 15.

The articles are a recommendation of January 15. The articles are excellent in their realism. It is a pill that they are entitled "Mystery Men" particularly should be in bold type, dealing as it does not should be in bold type, dealing as it does not should be in bold type, dealing as it does not should be in bold type, dealing as it does not should be in bold type. type, dealing as it does with the "hidden hand" and with its stupid with its stupid ascription of superhuman wisdom and politics. power to the political wirepullers of international politics.

Forthcoming Meetings.

The Social Credit Party of Great Britain. 8 p.m. National Headquarters: 44, Little Britain, E.C.I. Wednesday, February 5.—Lecture: John Wait for World Credit in 1936; or, Time and Tide Wait for Man." Saturday, February 8, 7.45 p.m.—Annual Dinner.

Butler's Head, E.C.

Wednesday, February 12.—8 p.m. Speakers, Class. Speater for discussion, Deet B. J. J. J. Bill to Equate ject for discussion: Draft Parliamentary Bill to Consumption to Production in Great Britain.

Jan. 31, 7.45 p.m.—Question and Answer Night.
Hon. Secretary: Dr. J. C. B. Mitchell, 2, ommon, Kent

Manchester Social Credit Club.

Meetings on the first and third Tuesdays of each month of the Grosvenor Hotel, Deansgate, Manchester. 7 p.m. of wards. Visitors welcome

The New Age Club.

[Open to visitors on Wednesdays from 6 to 9 p.m. nf l. 1 to 10 p.m. nf l. 1 to 10 p.m. nf l. 1 to 10 p.m. nf l. 1 p.

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