

**"GRAN"**  
**...ON**

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# SOCIAL CREDIT



VERA HATTERSLEY  
[MRS. C.M. HATTERSLEY]

## *Foreword*

Many readers of "The Canadian Social Crediter" have written expressing their delight in and appreciation of the series of articles written by Mrs. C. M. Hattersley, entitled "Gran On . . .". So much interest has been expressed that we asked her permission to reprint the series in book form which we now proudly present for your pleasure and enjoyment.

In this series, Mrs. Hattersley has cleverly woven in the Principles and Policies of Social Credit, and in her own inimitable manner has shown what Social Credit can do for our people. We sincerely express our gratitude and appreciation to Mrs. Hattersley for her painstaking efforts not only in writing this series, but for the tremendous contribution she has made to the Alberta Social Credit League, and for her leadership in many phases of our movement.

Through her lucid and convincing presentation of Social Credit, Mrs. Hattersley has endeared herself to Social Crediters from one end of Canada to the other. We know that each one of her friends and readers would want us to say "thank you" on their behalf.

Orvis A. Kennedy  
President  
Alberta Social Credit League

# Gran On . . .

## THIS INFLATION

### Chapter 1

"Inflationary tendencies must be arrested . . ."

So they were: right in the middle of a word, as Gran snapped the radio button viciously.

"Aw, Gran . . ." protested Clem, the bank clerk grandson who thought it might help his career to be able to talk with a show of wisdom about such matters.

"I've better use for my ears," Gran announced with decision. "I'm hearing it all day long—same thing—inflation—must be checked, arrested, stopped, reversed—they run out of words. But do they ever tell us what they **mean**. No."

"I thought it was just obvious . . ."

"You **thought**," snorted Gran. "Give it up, my boy—you haven't the equipment."

A faint titter, starting with Clem's father, ran around the little family gathering. It was instantly suppressed but alas! too late. Gran saw that she had a responsive audience. That was enough, and she settled into her stride.

"I've heard of folks inflating tires, or inflating balloons like the kids here . . . or air mattresses. We know just **what** they're inflating. Why . . ." fixing her beady brown eyes on poor Clem, ". . . I've even heard of folk with inflated egos. But this 'inflation': what do they reckon is being inflated?"

"Well, now, Ma," mildly protested Clem's dad, feeling a conscience twinge at having started a laugh at his son's expense. "There's prices way up from a few years ago. You'll not deny that. And now there's wages boosts all round . . . and taxes up again . . ."

"Not to mention the skyrocketing old age pensions," interposed Gran drily.

"One thing I'm telling you isn't inflated," said Liz suddenly—Liz is Clem's mother. "And that's the stocks on my store-room shelves. I never seem able to put by these days. Used to be I'd try each week to get a little something extra, maybe when a 'special' came up. I always had a good store cupboard, hadn't I, Ma? Now what I buy each week we eat each week, and no money left over."

"That's different, Mom," said Clem impatiently. "You don't understand. Gran says 'what's inflated?' The answer is the entire economy is inflated. And it just can't go on. Something will have to give."

"Now listen to me, folks . . . but no need to stop pouring that tea, Liz." The rest of the family sighed with relief. They were usually listeners only, but listening was made quite endurable with a good cup of tea and an ample slice of Gran's superlative plum-cake. "Way I see it, This 'entire economy' Clem's talking about. It's like one of those fancy balloons the kids have now, shaped like animals. Here you have a giraffe, say. You start to blow yourself dizzy to inflate the thing. Well, the body grows and grows and there's pressure fit to bust in that animal's belly. Then one leg after another manages to stiffen out, and last of all the poor long neck starts getting a bit of air.

"At the end of that neck what is there? A mouth, of course. Just as it might be all the people in the country waiting to eat things and use things and put things on their store-room shelves. And just as that mouth looks like being strong enough to get around to business, someone yells out: 'Look how the poor thing's body is stretched. Let some air out quick. It'll go bang in a minute.' So out comes the plug. And what gets deflated first?—Just that part that was inflated last—the poor beast's neck and head and mouth—the consuming end."

"That's argument by analogy, Gran," cried Clem when he had hastily packed a mouthful of plum-cake into one cheek.

It was always rash to rely on the hope that Gran would not understand your language. She had always been an omnivorous reader.

"I wasn't arguing, young Clem. The giraffe was just used as an illustration—that's the correct purpose of analogy, unless I'm much mistaken."

"And what's the solution, Gran?" asked Clem's younger sister, indifferent to agonized signals from her mother.

"Two plugs," announced Gran triumphantly. "If you have a second plug in that poor creature's mouth you don't have to stretch its belly to busting to get the air along its neck. You can inflate it evenly all over, from two points."

"But the mouth—that's us—" said Liz.

"Yes. And the air's the money that has to be blown in so hard through the one hole it causes over-inflation in one part of the economy though there isn't enough flowing to another part of the economy." Gran wasn't going to be done out of her explanation.

"So the second plug should give us our National Dividend!" cried Clem's young sister.

At that moment there was an ear-splitting explosion near the door where the younger fry were blowing up the animal balloons. A shrunken giraffe's face floated down from the ceiling.

"What did I tell you!" exclaimed Gran triumphantly.

"And she says that isn't argument by analogy," muttered Clem in disgust.

# Gran On . . .

## GRACIOUS LIVING

### *Chapter 2*

"Now **this** is what I call gracious living!" exclaimed Gran. She was sitting on a bench in dappled sunlight, her elbows resting on the picnic table, and a slice of delectably cooked steak impaled on her upturned fork.

Gran on the camping holidays she loved was in appearance a very different individual from the prim old lady, very particular about ear-rings, hats and scarves, that we knew in the city. She was wearing a pair of serviceable, if ancient, jeans, and her head was crowned with a white linen peaked cap set at a jaunty angle. At her feet the great valley of the Athabasca River, wooded and immense, filled the whole foreground, and the forested slopes beyond rose clear to the sky-line.

"Gracious living?" cried Rose. "Oh, Gran, NO." Rose was sixteen, and at the age for arguments. "Good holiday living certainly . . . but hardly gracious!"

Gran was in poetic mood. She finished the last mouthful of steak, wiped the gravy from her plate with a piece of bread, washed the whole down with a mug of strong, sweet tea, and sat back to philosophise.

"Perhaps words don't mean what they did in my young days, but in my opinion you can't get **real** gracious living in the city today, whatever they say. How can steak taste like this unless you can eat it out-of-doors and smell these pine trees between bites? And just taste this tea! It's a different thing without chlorine in the water. City folk follow the magazines when they make a meal. It's got to look like a coloured picture. You'd think we ate with our eyes instead of our mouths. Now in my opinion, as far as food goes, gracious living should mean that food has to smell good and taste good, without having to be smothered in sauce and cooked so fancy you can't rightly tell what it's made of"

"Even then," persisted Rose, "you really need nice linen and silver and glass, and a pretty dining room for what I call gracious living."

"I know- I know. It's all there in the advertisements, and it ends up that you can't live graciously unless you just cram your house full of knickknacks and gadgets and the latest this and that-- and of course a barbecue outfit in the yard, and one of these cars longer than a bus in the garage."

Gran was well away now, riding one of her pet hobby-horses.

"So then you have to work yourself nearly to death to earn the money for it all," she continued. "And you work so hard—man and wife too—that you've no time even to have a neighbour in for a cup of coffee. That's gracious, that is! Tell me now—can you have gracious living without enough time?"

"You're right, Ma," chipped in Rose's mother. "As soon as you start tearing round trying to do too much in too little time there's no grace in it."

"I know I'm right," said Gran placidly. "And when folk find out that having everything as simple as possible is the real key to gracious living, there'll be a lot fewer tired and miserable people in the world."

"Still, I like pretty things," said Rose unconvinced.

"Fine. Have the things you need pretty. But don't have too many things. You want to be able to see them, and enough room so's you aren't tripping over them all the time, and whatever happens, not so many that you've no time for anything but washing and dusting and polishing them, the way it is in some homes I could mention."

"Seems to me," said Rose's father, lighting up his pipe, "that the way things are at present you can only show you're better than your neighbours by keeping on buying things better than they have, or that they haven't got—Hi-Fi—TV—deep freezes, next year's model car—swimming pool in the yard—no end to it. And a lot of it is a pain in the neck when all's said and done."

"I know what Gran's going to say," laughed Rose. And then she chanted "It's all the fault of the present financial system."

"You're right, m'dear, for so it is," admitted Gran. "Money is kept scarce, and everyone needs it, so everyone has to be making and buying and selling, and the advertisers are more important than the engineers, thinking up new needs and then working on people till they think they'll die if they don't have 'em. It all makes employment. Everyone too busy making too much of everything to have time to think properly about anything."

"Well, Ma," said Gran's son equably, "we've snatched our little bit of leisure for this year, and my! do I feel a different man."

Gran rose slowly and a little stiffly from the bench, and turned her weather-beaten old timer's face up to the blue dome overhead.

"There's a poem I'm trying to remember," she murmured. "Let's see—"

'Out of the complicated house go I  
To walk beneath the sky.'

"That's it, and I can't see gracious living in an over-complicated house. This world is altogether too full of the things we've put here --and the things God has put here most of us can't even be bothered to look at."

# Gran On . . .

## "FINS"

### *Chapter 3*

"Did iver ye see the like of that!" exclaimed Gran, amazement and indignation struggling together for the upper hand. In such emotional crises the years rolled away, and Gran spoke with the inflections of her Irish childhood, left behind when she emigrated with her parents over sixty years before.

Gran's little home was a modest one, built like those of her neighbours with a narrow frontage. On this peaceful Saturday afternoon on the road outside, an enormous car had just drawn up, its ostentatious fins quite dwarfing the architecture of the locality. Its destination was obviously next door, but as the aged jalopy belonging to the son of the house was already in permanent occupation of part of the available parking, the rear end of the juggernaut occupied quite half the space in front of Gran's home.

"What they'll let that lad do!" snorted Gran.

But at that moment the driver of the offending vehicle came into sight from behind the obscuring fins. It was Popple Senior, not his graceless son, who was the responsible party. And clearly those were no mere visiting fins—they had come to stay, and would have to be accented henceforward as a part of the scenery visible from Gran's front window.

Gran never quarrelled with her neighbours, but it is not to be denied that the sight of Mrs. Popple's dismayed face when she was called out to admire the new acquisition was balm in Gilead. Her speedy return to the house and reappearance with a tape measure was intriguing, and Gran noted Mr. Popple's marked reluctance to get down to feet and inches.

However, the measuring and re-measuring was finally completed.

"They would have done it faster with a surveyor's chain," Gran said afterwards.

The Popples disappeared into the house, and Gran into her kitchen to prepare a cup of tea. From her back window she saw the couple walk down their lot to the garage, deep in discussion. So that was it! When internal measurements were completed the pair re-emerged from the side door of the garage.

Along its back was Mrs. Popple's favourite flower-bed, the only one indeed, for the rest of the little lot was given over to vegetables and a tiny lawn. When Gran saw how reluctantly Mrs. Popple took the tape measure from the garage wall right through the remains of the hollyhocks to within a foot of the grass verge, her heart ached for her neighbour.

At that moment in came Gran's bank-clerk grandson, Clem.

"Anyone home? III, Gran! Whose is the smart car out front?"

Gran came through with her tea-tray to which she had added a second cup and a plate of plum-cake. Clem was not her favourite grandson but she never deviated from the rule of "treating all alike".

"I don't know what's come over men nowadays," she said cryptically as she poured Clem's cup of tea and then her own. Clem wisely waited for the theme to develop.

"Your Grandad would have walked sooner than be seen in a showy-looking thing like that."

"Tastes do change you know, Gran."

"Tastes," snorted Gran. "Are wheels being worn larger or smaller this year? 'What's going to be the fashionable colour?' 'Are fins here to stay?' Bah! That isn't men's talk. That's the way women talk when they're choosing a hat. You men are letting those advertising sissies make monkeys out of you. Real men should be looking for something that is a sound engineering proposition . . ." Suddenly Gran's eye was caught by what was happening outside. "Clem . . . quick . . . now just look at this for an example."

The Popples were preparing to get into the car, apparently so that Mrs. Popple could judge its other qualities besides that of size and appearance. But Mrs. P. was no featherweight and as soon as she sank into her seat the bottom edge of the door wedged itself firmly onto the sidewalk. No gentle pressure, no attempts at swinging the car, would move it. Mr. Popple tried sitting in his own seat to put the body in more even relationship with the ground. In vain! Both had to climb out ignominiously and Mrs. Popple had then to scramble in on the other side past the driving wheel.

"We may be out of the age of Model Ts," said Gran drily, "but that couldn't have happened on our old Model T. Those wheels are far too small. Don't tell me they look good. They wouldn't look good if your eye hadn't had its whole judgment warped by those fool advertisements. Why even out here at the Cash-and-Carry I saw a car like that one reversing and angling for about five minutes to get from the parking lot to the street because the front end kept catching on the ground. And I don't think the drop was six inches."

"There's Lola across the way in that little car of hers, just back from rehearsals with her 'cello. Do you know that instrument goes quite comfortably upright in that car. But I've seen her brought home now and then in one of these great big new models, and there isn't enough head-room for that thing to go in standing up. It has to be laid across the knees of everyone in the back seat."

"Aw, well, we don't all have 'cellos," said Clem.

At that moment another magnificently finned car swept past, turned at the end of the block and came up to park outside.

"But it's a different colour!" exclaimed Gran.

"It's Ma and Pa in our new--leastaways second-hand new--car," explained Clem a little sheepishly.

Gran said nothing. She stood and watched as the near door swung with abandon across the sidewalk--and stuck.

"Seems like I've got to get used to living in an aquarium," she said as she went to the door. "I must be older than I thought, Clem, when your father's in his second childhood already."

# Gran On . . .

## THE QUEEN OF SHEBA

### *Chapter 4*

Gran had had the 'flu, and in spite of protests had been bundled up warmly, packed into the car and swept off to be nursed properly at her daughter, Liz's. Now she was convalescing at the home of Liz and her husband, but longing to be under her own roof again.

To while away the hours of inactivity, and to give herself the feeling of being useful, Gran had taken possession of the family mending basket and was working her way through it, when in floated Liz's eldest daughter in all the glory of her first formal which had just arrived from the shop and which she had immediately rushed to try on.

"My! Suzie dear, isn't that just beautiful!" cried Gran with heartfelt admiration. And so it was, with the voluminous petticoats that reminded her of her own young days. But the actual material of the dress--fold upon fold of gauzy blue nylon--was unknown not only in Gran's youth but in Liz's also. Suzie was the pretty little heiress--along with all girls of her generation who had the necessary dollars to spend--to the research and ingenuity down the ages that had finally resulted in this vision of delight.

"What would the Queen of Sheba have thought if she could have come shopping today?" mused Gran. "They had their fine Egyptian cotton, and their linen and their wool, and perhaps silk from the Far East--I don't know. And they could dye them some pretty colours, no doubt. But just look at the range of different fabrics and different colours we have today--with their non-crush and their drip-dry. Suzie, you don't know how lucky you are!"

Suzie spun round on her toes in the middle of the room, reluctant to put away the new treasure.

Gran returned to rummaging in the mending basket, turning over the garments with distaste.

"And I just wonder what the Queen of Sheba would have thought of some of these?" she added in exasperation, holding up a half slip from the top of which dangled a miserable stretch of disintegrating elastic.

"You just tell me the idea of that!" exclaimed Gran. "When I was a girl we had to draw these things up with tape, and when elastic came in, didn't we feel emancipated! The elastic was threaded through the turn-over at the top, and of course what with washing and stretching we would need several new elastics before the petticoat wore out.

"Now some ninnies of men come along and invent this terrible stuff that they stitch along the top and abolish the turnover. And because the material isn't properly turned in it frays away in the wash, and of course the elastic band affair made of the poorest type of elastic I ever did see loses all its stretch long before the petticoat itself is worn out. Same thing exactly with these panties! I can't make a turnover-- it will shorten them too much-- so I have to start and sew on all the way round some more of this rubbishy stuff, and try to repair the fraying material as I go. There's an example of the advance of science we could well do without. An hour's job for some busy woman that we used to do in two minutes with a bodkin."

"Oh, Mother, leave those," protested Liza. "They're too awful. We'll just have to buy new ones."

"That's the whole idea buy new all the time with the old not half worn out. I believe that's behind half this modern design in underwear. Whatever happens, keep the wheels turning. I tell you, I'm picking out safety-pins by the dozen from these things of Suzie's, to take up the stretch I s'pose." Suzie blushed. "Why do we put up with it? The Queen of Sheba would sure have had her sewing maids hustled off to the whipping post if they'd put such a terrible finish on anything of hers."

"Have you seen your new blouse, Liz? It's all come apart under the arms."

"What!" cried Liz in dismay. "And such a good looking blouse . . . and the very first time of washing . . ."

"Good looking, yes. And it's good material too. But under the arms where there's always the most strain the seams are cut with just nothing to spare, and one row of stitching to hold it all together and all raw edges. It's what I keep saying. This system we try to live under isn't interested in making things well. The only way to keep sales up is to have things wearing out all the time. And that makes more employment so of course that's a good thing. Never mind the poor women having to fasten themselves together at the last minute with safety-pins . . . It's not really your fault, Suzie . . ." (Suzie had been very crestfallen at the discovery of the safety-pins) . . . "things have no right to be made that way. We're always having to feel embarrassed over lost buttons and fraying button-holes and seams opening . . . Once upon a time when you bought something new you didn't expect to have to make it all over again. But that was before they realized how important full employment was."

Liz's husband came into the kitchen at that moment from his day's work.

"How's Gran now?" he asked his wife who was busying herself at the stove. Liz softly shut the door to the living room.

"I think she'll be quite fit to go home tomorrow like she wants to. She sounds just like her old self again . . . the present system and all that . . .!"

# Gran On . . .

## THE FUTURE

### Chapter 5

"I can just hardly bear to think of another election coming up," sighed Gran. "There will be not a thing worth reading in the papers for weeks--everything slanted again to suit a party line--and the truth even less important than usual."

"It will sure be hard to work up much enthusiasm among the voters," said Bob. "And if you can't get them to come out it's just anybody's guess who'll carry the day."

"Well, we're all Social Crediters here . . ." Gran's sharp eyes ran around the family group, gathered together for one of her periodic "Saturday afternoons". Clem, the bank clerk, was the only member of the younger generation present. All the cousins, shepherded by Suzie and Rose, were out skating. Clem shifted uneasily, and muttered "Sez you" irreverently under his breath.

"All of us with any sense are Social Crediters," amended Gran ruthlessly. "And whether we are tired of the job or not we'll have to turn to and work to get our men back to Ottawa, and some more with them."

"But when I get tired of politics," Gran went on, "I just like to think myself away forward into a Canada that has had a Social Credit government for years . . ."

"We don't do that near enough these days," said Liz. "We get all tied up in what the Provincial governments are doing, but we know quite well that you can't have true Social Credit without reforming the money system. They are doing the best job they can, and it's a fine one, but it isn't always possible even to stick to Social Credit principles in the present set-up."

"Supposing we were all suddenly transported to a Social Credit Canada, I wonder what would be the real differences we would notice . . ."

Liz's husband, Tom, burst out laughing.

"Twice as many people, I would say. Everyone would be wanting to come here!"

"I know what I would expect to see after about ten years or so," said Gran. "Lots and lots of happy homes with mother right there where she ought to be. No more exhausted gran'mas trying to cope with the modern child, while mother is away working in some office all day to help bring in the extra money they need to pay the family bills."

"Some people seem able to pull that off all right --" said Gran's youngest daughter-in-law, Jean. "Mrs. Brown next door to us has some of the nicest behaved kids. They come and play in our yard when they get back from school, and ours get on so well with them . . ."

"All well and fine," laughed Jean's husband. "But every girl who's working and has kids isn't as lucky with her neighbors as Mrs. Brown. And you should see that poor woman at week-ends. No time with her man to enjoy a bit of quiet; no time to enjoy the kids;

no time even to go to church—food to buy, meals to get ready, and her head full of some row at the office—"

"I know, I know," said Jean. "I did half suggest a while ago to Pete that perhaps when the kids were older I might help expenses by taking a job . . ."

"And I said," responded Pete emphatically, "that when the kids are older they need their mother around even more. You can't be picking on kids the whole time when you only see them an hour or two a day. They just got the idea you don't love them. So they never get corrected, more's the pity."

"The Brown kids do . . ." persevered Jean.

"They do. But I wouldn't like our kids to take so little interest in you coming home after a day out as the Brown kids do when their ma comes back."

"They keep out of the way till she's got the dinner cooking. She has to be so quick she can't do with them around."

"Yes. They know they aren't wanted—they're a nuisance. That's the whole point."

"Another big change we would notice would be in the things we buy," said Gran, returning to the main theme. "With our National Dividends we'll be prepared to pay a bit more to be **different**. We'd be demanding more variety in furniture and clothes and things—and better finish!"

"You've hit it, Ma," said Bob. "When that money comes into our pockets regularly we are going to start asking for no end of different things. The more variety we have the more interesting living will be—not only variety in clothes and so on—but in ways of using our leisure time (and there'll be more of that) and even variety in education."

"Good live theatre, that's what I'd like to see. And if enough people with money to spend wanted it, there's no reason why there shouldn't be plenty of good professional repertory companies able to make a good living," interposed Liz.

"I know what I'd want to see," mused Gran. "People prepared to pay more for good food—and I mean good food. Eggs that are milky fresh with rich golden yolks—whole-wheat flour freshly ground so that 'improvers' aren't needed to make it keep far too long and spoil the flavor and half its food value into the bargain. Even a weevil can't live on the stuff let alone a human being. I'd want to see a lot less refrigeration and a lot more flavor. I predict that there'll be hundreds and hundreds of acres of glass houses on the prairies, that will use our wonderful winter sunshine and a bit of extra heat and give us home-grown winter vegetables. By that time the consumer will be the real dictator. In the long run the men and women with the money in their pockets will get what they ask for if they keep on asking, even if it does give someone more trouble . . ."

"Sounds a bit too much like fairyland to be real to me," sniffed Clem.

"Don't worry, me lad," laughed Gran. "It'll never be like fairyland. So long as there are folks around there'll always be trouble of one sort or other. And there! I here the children coming down the lane, and the kettle not on yet!"

# Gran On . . .

## FREE TRADE

### *Chapter 6*

"I can see no reason whatever for all these objections they are raising to free trade," said Gran, folding the paper and looking challengingly at her grandson, Clem, would-be pillar of orthodoxy in the field of economics.

"A lot of well-informed people are raising the objections, you know, Gran," said Clem, avoiding her eye. Who was she to sit in judgment on the "well-informed"? "They figure that free trade would just about kill our industries in the East. It might help the prairie farmer for a time, but after all we don't want to be just an agricultural country, do we? We've got to keep all those textile and engineering workers and clothing manufacturers employed."

"If we had free trade we could get the wheat moved off the prairies pretty fast, I know that," said Gran. "And the Treasury would have a fine pool of all sorts of foreign currencies. Through the foreign exchange market the farmer would be paid in dollars for his wheat, and he would step right in and do a lot of buying that is having to wait now—and most of it would be for Canadian produce too from those factories in the East. Not so many of *them* would be wanting silk from the Far East and perfumes from Paris! Not for a few years anyway. But there are the people here to buy them. One of the best things about being a wealthy country is to be able to bring in all sorts of unusual imports from far-away places. We could do that with our foreign money."

"Young industries need protection, Gran," pursued Clem perseveringly. "How can we hope to compete with those mills in Lancashire and Yorkshire that have been going for generations. Besides they pay far lower wages than we do."

"All me eye and Betty Martin, me lad," said Gran unmoved. "Who told you the young industries of today need protection? They have all the advantages. They start out with the very latest in layout and buildings, and machinery to put in them—all designed in one piece. You should just see those old Lancashire mills—stone built and as solid as a rock—you'd have to stop your production for years if you wanted to pull them down. You can't shift them. All you can do is build modern extensions with all the extra cost of incorporating the old in the new. Then the old machinery is less efficient to run, but every time a machine is scrapped before its expected life is over there's a debt has to be paid off out of present profits. And again, the more up-to-date the machines, the smaller the wages' bill compared to total cost. So the lower wages don't make nearly the difference to price that they did."

"Yes, but —" Clem would not be convinced. "Those mill girls have generations of spinning and weaving in the blood. . . ."

"Yes, and you'll find lots of them over here in our Canadian

industries--from Britain and from Ireland and from Europe too. And they have brought their skills with them.

"The way I look at it," continued Gran after a pause. "An industry can have too much feather-bedding and it isn't healthy. As often as not you'll find that a protected industry is being saved from having to compete with better finish and better design. So it never has to pull its socks up and improve and that isn't good. It wouldn't do our clothing factories a bit of harm to have to compete on equal terms with finish like there is on those cotton dresses your Aunt Jane sent the girls from England last Christmas."

"That may be," conceded Clem changing his ground. "But protection is a way to keep out inferior rubbish too. We don't want our stores flooded with a lot of Japanese trash."

"The protected market hasn't kept out the trash. We have to find other ways to do that. Did you see the hideous teacup poor old Mrs. Jones gave me? You turn it upside down and the first thing you see is something designed to look as near as possible like an English coat of arms, and under it the word 'Spofford' on a scroll --of course trying to look like 'Stafford'. And 'Made in Japan' in tiny letters underneath."

"Yes. And remember those shorts I got in the summer?" cried Suzie, who hitherto had listened in silence. "I thought I was getting that English sort. They weren't that cheap, and the label said 'The Buxton' or something. First time I wore them they looked like a couple of concertinas after ten minutes. I never saw material crush like it. Then I turned the label over and on the under side was 'Made in Japan' in the tiniest print."

"You see!" said Clem triumphantly.

"I see that the Japs export a lot of rubbish," said Gran unperturbed. "And they can make the loveliest things--look at those japanned musical boxes with the dancing figures inside. Why should they always be trying to sell under false pretences? In Britain your Aunt Jane told me, away before the war they passed a law that all imported goods had to bear the name of the country of origin in letters of not less than a given size. But most countries are proud of their products. Only the Japs seem to try to hide behind the trade marks and designs of the makers of other countries. But I blame our stores for buying rubbish--perhaps they make bigger profits. I don't know. But if a lot of those cheap prints with poor colours, and gloves that shrink and shorts and so on had 'Made in Japan' clearly marked on them or had to be graded to some sort of standard of quality, at least we would be buying with our eyes open. Tariff walls don't keep that sort of thing out; but our stores shouldn't be allowed to help the Japs play confidence tricks on us."

"They are desperate to increase their export trade, of course," said Clem. "And they need our wheat and coal in exchange."

"So if we keep their goods out with tariff barriers they can't afford to buy our wheat and coal and we are cutting our own throats."

Clem sighed. It was hard to get the better of Gran in an argument, and this time even he felt he had better revise his own thinking a little.

# Gran On . . .

## SPLINTER PARTIES

### *Chapter 7*

"I've just had a letter from your Aunt Jane," said Gran.

Aunt Jane, Gran's eldest sister, was probably the only living soul to whose opinions Gran sometimes deferred. She was several years Gran's senior and had just finished training as a school teacher when her parents with the rest of the family had decided to pull up stakes and head for Canada.

Young Jane had determined to stay at home in Ireland now that she was earning enough to keep herself, and nothing would shake her. Aunt Jane remained in the Old World and in single blessedness, only moving across the Irish Sea to England where better prospects had opened for her.

"I wrote asking her view about 'splinter parties'," explained Gran, "seeing the way the other parties have been trying to make us feel we've no right to be here at all"

"And what does Aunt Jane say, Ma?" asked her son Bob, settling down to fill his pipe.

Gran carefully unfolded her sister's letter once again, and adjusted her glasses on her nose.

"Well, now. Listen to this . . . 'I cannot understand what they mean by calling you a "splinter party". That surely implies that you have once been part of some other body. Have had some disagreement with them and have broken away. Social Crediters should not consent to such a title, for it implies that you were once contained within another party. From what you have told me the Social Credit party in Alberta had very different beginnings. It was a flourishing seedling as a movement quite on its own when it was transplanted into the political field. Right from the start it has been an entirely independent growth. There is no question of having "splintered" from another party, and your opponents should not be allowed to get away with that misrepresentation.' Now that's Aunt Jane for you! She has the whole picture straight."

Gran softly patted the letter for a moment, and her eyes were far away. These sisters who were still so close had met once only since they had parted fifty-six years before. Then she shook herself impatiently—Gran disliked displays of feelings.

"But what follows is particularly interesting. 'Anyway, be very thankful that you have a small party with a chance of growing to maturity by the time the big ones are quite senile.' I'll say!" interpolated Gran. "Seems to me the senility has arrived already." Then she went on reading.

"If you could see the situation here you would know why we would like to have at least a third party to act as some sort of bal-

ancer. In Great Britain we have about three-tenths of the electorate who will always vote Conservative and three-tenths who will always vote Labour. It's the other four-tenths who decide which government we are going to get. A lot of them invariably vote against whichever party was in last time—the permanently disgruntled who are always "agin the government". The rest can only be dragged out to vote by some last-minute political sensation carefully staged and timed. I'm sure your people turn out to vote better than we do. We rarely get much more than 80% at the polls, so about a fifth of the electorate just don't bother to vote in the end."

"Aunt Jane doesn't realize that here we think ourselves lucky if there is a 65% turnout," commented Bob.

"In Britain we have the Conservatives upholding the right of private property and the Labour crowd all set for nationalization of the means of production, distribution and exchange. In a sense those are opposing principles, but in fact those parties are getting closer and closer, for the tax collector sees that there is less and less private property to uphold the rights of, and both parties are nearly equally committed to the Welfare State.

"In Canada I can't see, even on the face of it, that there is much to choose between the principles of your two parties. Yet it is incredible that a young and virile country like Canada should have room for only one set of political principles! That is too reminiscent of Nazi Germany and Fascist Italy and Communist Russia. The next logical step would be one party only and a choice of candidates for whose personalities you would vote, since they would all be committed to the same party line. It is gravely important for you to have your "splinter parties" and I hazard a guess that it will not be so long before Social Credit will be a main party. That is what the other two undoubtedly fear."

"Three cheers for the old battle-axe!" exclaimed Bob.

Gran was indignant.

"I won't have any son of mine call my sister a battle-axe," she protested.

"All right, all right, Ma. Good old war-horse—warrior, I mean." For Bob had seen a lot of his Aunt Jane during his leaves in England in World War II and retained a vivid impression of her stocky figure under its tin helmet, engaged on some form of civil defence duty during air-raids.

"Just let me read how she finishes her letter . . . I should certainly be deeply disappointed to see your exciting young country make the mistakes that have been made during the development of the older countries. Surely your people will have more sense than to put in a government that is too frightened of the alleged experts on finance to do any original thinking.' Well, as to that we will just have to wait and watch what they are going to do for another spell. And I can hear the kettle whistling, so you stay where you are, Bob, till I've made us a cup of tea."

# Gran On . . .

## THE WAR WITH NATURE

### *Chapter 8*

It was one of those gloriously sunny days in May. Gran's garden furniture was out of doors, freshly scrubbed and inviting, for Gran was a great believer in making the best of the all-too-short season of sunshine and growth.

Earlier, children and grandchildren had all taken their part in digging over Gran's little lot, but Gran herself got real pleasure from putting in her own short rows of beans and peas, carrots and lettuce. It gave her still greater pleasure to fill her flower borders with bedding plants and to sow carefree drifts of annuals in every vacant corner.

Now it was good to sit and watch the vegetable rows showing green and the flower buds swelling, and to breathe the sweet scent from the carefully tended lilac bushes.

"Looks like you've conquered Nature for another year, Gran," said Liz's husband, Tom, surveying the springing crops.

Gran shook her head and laughed.

"Perhaps. But to my knowledge there's only one way to conquer Nature and that's by love, same as with everything else. And that's more co-operation than conquest."

"I always feel a bit uneasy myself," said Bob, beginning to fill his pipe, "when I read about the war against Nature. The first stage in making an enemy is to assume from the start that he is an enemy. We may have too much confidence in our weapons when we are in such a hurry to declare war, and get badly worsted in the long run."

"Whatever is all this about, Uncle Bob?" cried Tom's sixteen-year-old, Suzie. "It sounds just Greek to me."

"Just the whole idea that seems to fill people's minds these days," explained Bob, "that Man—meaning the entire human race—has all the rest of Creation against him. He only manages to keep alive at all by running to the doctor and the druggist every other minute to get pumped full of anti-this and anti-that to combat disease germs. And the birds and the beasts and the insects, and the plant diseases, are all thought to be in league to try and starve man off the face of the earth."

"So we spray our crops with stronger and stronger poisons," put in Gran, "until we should begin to wonder if we aren't getting a bit

poisoned ourselves. I saw a headline in some magazine or newspaper some time ago: 'Insects Said Man's Greatest Enemy'. Now when I was quite a little girl I remember my father opening up a wasp's nest after he had cyanided it. Inside was the wasps' store-room—hundreds upon hundreds of miscellaneous grubs all probably collected from our garden—grubs that would otherwise have been feasting on my father's plants. I remember the way he solemnly shook his head and said to me: 'We always keep forgetting that nothing is **all** bad in this funny old world'."

"I thought everyone knew that we rely on insects to pollenate our crops and our fruit and our flowers," said Liz. "No pollinating—no fruit—no seed—no grain—eventually no human race! That's what I was taught at school. But perhaps the chemistry industry wasn't quite such a powerful industry twenty—twenty-five years ago."

"Still, we mustn't go rushing off thinking everything new is bad," interposed Gran. "I know my father never went to a doctor in his life and lived till he was turned eighty. But his brother never went to a doctor in his life and if he had he probably wouldn't have died at thirty-seven. And I remember what terrible killers diphtheria and pneumonia used to be before modern research took over."

"But what we all forget too easily is how powerful the forces of healing are within ourselves if we keep ourselves in good shape. I'd like to see more research into how to maintain optimum health so that we don't all have this scared feeling of the embattled human race being assaulted on all sides at once by armies of germs. Bless me! There have always been germs and the human race is still here. What is mainly needed is a healthy resistance, and it's my certain opinion that the first line of resistance is psychological. And modern advertising sure knows how to make hay of our psychologies!"

"I'd like to see more research into **natural** control of pests. I know quite a lot is being done that way," said Bob, puffing slowly. "But there could be more co-operation with Nature's own method of keeping a balance—the 'good' (from our point of view) being brought in to prey on the 'bad'. But it is hard to make that sort of thing into anything so financially powerful as the modern chemical industry, the products of which can often poison good and bad together."

"Anyway, let's be thankful for the spraying that makes us able to sit out here without being eaten up by mosquitoes," cried Clem, mopping his brow after mowing Gran's little front lawn.

"As long as they leave my swallows enough to eat," murmured Gran, watching a pair frolicking together in the blue air far above. "And now let's get the kettle on and the chocolate milk out, for those children will be back from the ball park any minute now, and I'm dying for my cup of tea."

# Gran On . . .

## "HITLER YOUTH"

### *Chapter 9*

"Do you know what I read in the paper the other day?" asked Gran. "Some man making a speech in Ontario about young delinquents, and saying that what we need here is an organization like the Hitler Youth. It made my blood run cold just to think of it. But time passes so quickly . . . I don't suppose you young people here really know anything about the Hitler Youth."

"A sort of Scout-Guide movement, I thought it was," said Rose, "only hadn't all the kids to belong?"

"It certainly had nothing in common with the Scouts and Guides," said Gran with emphasis. "Hitler banned the whole German Scout movement."

"It was much more military," volunteered Clem. "They drilled with guns and all that, didn't they, Gran?"

"Yes, but our Cadets do that. It was much worse. In place of the Christian teaching of compassion for the weak and love of one's neighbour they were taught that only the powerful and strong have any use in the scheme of things. The weak exist to be kicked around. I learnt a lot about Hitler Germany in letters from your Aunt Jane back in England. She had a German schoolgirl about eighteen years old staying with her just before the war. She'd met the parents at some international teachers' convention a few years before. They weren't pro-Hitler and Ilse didn't belong to the Hitler Youth. But because she didn't belong she was marked out from the others."

"Go on, Gran," said Suzie. "This is interesting."

"Well, according to what Ilse let drop from time to time a lot of the Hitler Youth were not only prize bullies—they were encouraged to be that way. They were taught that their loyalty to the Nazi party came before anything else. If they knew that father or mother or any member of their family were anti-Nazi it was their duty to inform on them. It was considered the height of virtue for a son or daughter to give the information that would commit a parent to jail or a concentration camp if he or she did anything that could even be thought to be 'against the Party'. You can imagine the sense of power that this gave to the young punks, and how it destroyed the family."

"Then instead of respect for older people they were encouraged to regard the young as the most important folk in the country because they could fight. And instead of learning our code of fair play—that you don't hit a man when he's down, that you don't hit someone smaller and weaker than you are, that it's cowardly for a gang to set on one person—they were taught to beat up and terrorize

anyone, however old and venerable or young and helpless. All the worst instincts of sadism and brutality that awaken in many teenagers, and that they have to learn to control, were deliberately developed and encouraged by this wicked organization."

"Why do you suppose that this man should advocate anything on those lines to solve juvenile delinquency over here?" asked Clem.

"Surely the Hitler Youth movement was making delinquents, wasn't it, Gran?" put in Rose.

"They were doing everything to make German youth into the worst type of the black-jackets that are our problem here—young people without either family affection or family loyalty, and with no religion but bully worship. The only difference is that here they are deliberately breaking the law, whereas in Nazi Germany their outrages were condoned by the law."

"I still can't make out why anyone should think we need something of the sort here to solve our juvenile problem," said Rose.

"And I can't," said Gran. "The speaker's idea was 'to give them something worthwhile to do'. They certainly learnt to be pretty brutal soldiers—brutal to each other and brutal to the people who couldn't hit back in the countries they occupied. I suppose there is something satisfying to a certain type in seeing a lot of people dragooned into uniform and given what is conceived of as 'discipline'. But Nazi discipline imposed from outside was accompanied by that most terrible thing--the discouragement of the normal forms of self-discipline which come from inside and which make civilized society possible."

"Well, considering all the speeches that are made every day, I cannot understand why that particular one should be selected for publication to give it an audience all over the country," objected Suzie.

"It had a headline across two columns," said Gran. "And I must say the selection of news that goes on--publicizing one thing and suppressing another--takes on a very sinister look sometimes, though for one's peace of mind one tries to think it is just accidental."

"And for your peace of mind, Gran," said her daughter Liz, "I'm going to put on that kettle and make us a nice cup of tea."

# Gran On . . .

## WORDS

### Chapter 10

"Burglarized!" exclaimed Gran. "Burglarized!!" She put down her newspaper with a snort and fetched her dictionary from its shelf.

"Just as I thought there's no such word. 'Burgled' is the correct word, and what's wrong with 'burgled'? It's shorter.

"I don't know what's happened to our English language," she went on, looking rather accusingly round the family circle as though the fault was partly theirs. "Nobody seems to care any more whether the words they are using actually exist or if they express their meaning correctly. And I think journalists are the worst offenders of all."

The family hastily agreed, thankfully shifting the guilt.

"Take that word 'mishap' that turns up nearly every day in the papers. It used to be the right word to use, say, for spilling a cup of coffee in your lap, or breaking some of your best china, or at the very most for turning an ankle. But here we have 'Highway Mishap Takes Lives of Three', 'Drowning Mishap'—far too grave accidents for a slight word like that. After all if 'fatality' is too long there is still the grim word 'tragedy'. 'Mishap' lightly brushes off what is actually a catastrophe for families and friends left alive. Nothing is going to be the same again for them."

"Well, I met a word in a newspaper headline that made ME gasp," said Gran's son, Bob. "The word 'caper'. Do you know what the 'caper' was? A couple of toughs in their twenties—not teen-agers—stole a truck to enable them to cart away an electric motor and equipment valued at \$300."

"What does your dictionary say a 'caper' is, Gran?" asked granddaughter Suzie.

"Caper? Let me see, here we are: 'To skip about in a playful manner'. That is the verb. Here's the noun: 'A gay, playful jump or leap; a wild, foolish action; prank'."

"Quite," said Bob. "And there was nothing wild about the action described. It was a calculated, planned crime."

"There's a new word that I don't think much of," said Liz, "and that's a 'deviate'—a deviate, meaning a child of above normal intelligence, deviating from the norm, I suppose. But it has such a nasty sound—like something warped."

"Yes— and you'll be interested to know that neither Webster nor the Oxford recognize any such word," said Gran triumphantly.

There was a pause. Then Gran was off again.

"Another word bothers me these days—'disinterested'. When we used that word about somebody we meant they had no selfish motive

behind their interest in a certain question. A person who worked disinterestedly for the cause was one who did it because he believed in it, not because he hoped for his own advancement through it. On a committee for example of employers and employed, if there were in addition some disinterested parties, that would mean they were not involved with either side and could take an impartial view. It never meant they were 'un-interested'. But today if I say of someone that they take a disinterested view everyone seems to think I just mean they 'aren't interested', they 'couldn't care less' whereas I mean just the opposite."

"You don't think now, Gran," said Bob with a little twinkle over his pipe, "that it's because there just aren't any disinterested people any more."

Gran took him seriously.

"I hope not, Bob, I certainly hope not. But in these days of 'me first—me all the time' one can't help wondering. I've looked it up in the American Webster wondering if I had the English idea still, but it says 'not influenced by selfish motives—impartial' and only allows it to mean uninterested as a colloquialism."

Liz sighed.

"I know just what Gran means," she said. "If we go on using words the wrong way all the time and not bothering even to find out their right meaning we'll soon not be able to exchange ideas at all, and if people start discussing anything with each other they'll just get nowhere because the same words won't mean the same thing to any two people."

"I'm not sure that I don't mean something even worse than that. The language grew and blossomed, with all the variety of words that we have, as the world of thought gradually developed from primitive times. People who at first could not think much beyond the concrete necessities of life and had no time for abstract thought, gradually began to explore the world of ideas. I begin to wonder if that great empire of the mind is not shrinking again. People seem so little inclined to discuss ideas and are only interested in things—and mostly in things they want to possess. I should hate to see our wonderful inheritance of language beginning to hang on us like the suit of clothes that fitted a man in his prime and is sizes too large when he is getting old and feeble."

"I don't think our civilization is really getting old and feeble," said Bob reassuringly. "It is only a bit drunk with power at the moment—everything we can make and all we can buy to make life easier—nothing seems impossible. But that stage will pass even if it has to be a very bumpy passing and we'll be more steady on our feet again."

At that moment Rose burst into the room.

"Come on all of you," she cried. "There's lots of shade out at the back now, and I've made the tea, Gran, and put it outside there."

# Gran On . . .

## THE TEN-CENT STORE

### *Chapter 11*

Gran had come over to her daughter Liz to assist the two young granddaughters at a sewing session. Now the cousins were viewing their almost-completed handiwork with satisfaction.

"Suzie, if you and Rose would just run along to Jones' I'm sure Miss Jones will have the very zippers you need. Just measure up the lengths to be quite sure. And get a card of those strong hooks-and-eyes and one of small domes . . ."

"But, Gran, Jones' has closed down," interrupted Rose.

Gran was incredulous.

"Where do you go then when you want the odd spool of thread or pins--or elastic?"

"There's nowhere nearer now than the Shopping Centre," said Suzie.

"But, bless me child, that's twelve blocks away at least!"

"I know," said Rose in dismay. "Fourteen. And that means we can't finish today. By the time Dad gets home with the car the stores are closed."

"Whatever possessed Miss Jones to give up?" asked Gran.

"I don't know. She's a clerk now in a big store," explained Rose. "Do you know what happened, Mom?"

"About Jones'? Why, yes," said Liz. "Miss Jones just couldn't make it pay any more. And it isn't that she's not a good business woman. She used to run some good lines in cheap little house dresses and aprons and so forth, and she knew the kind of thing we would be likely to want. But what with sales and specials and give-aways at the big stores she found things were getting left on her hands. Her customers followed the ads and often they paid just as much and didn't get the individual attention they got from Miss Jones. But they didn't believe it, and they never counted the bus fares."

"She had quite a nice section of the store with pudding basins and pie plates and all sorts of kitchen odds and ends," said Gran. "I remember, because it saved me a journey into town. I was just going to make my Christmas puddings and had forgotten I was short of basins."

"You know what really put her out of business--two things really," said Liz. "One was, because she could only buy small quantities the wholesalers wouldn't give her anything like the discount

that they give to their big customers; so her prices tended to be a bit higher. And they wouldn't allow her as long credit either. So to meet her bills she had to keep her customers on a cash basis. They didn't like this when they were able to run monthly accounts and budget accounts and revolving charge accounts and all the rest of it at the big stores."

"Hi, Ma! Hi, Gran!" said the eldest grandson, Clem, just home from his day's work at the bank. "What seems to be the trouble?"

"Gran has just found out that Jones' is shut down, so we can't get our sewing finished."

"Jones'?" That was an out-of-date little place if there ever was one," scoffed Clem.

"Miss Jones' store was a great convenience to a lot of people in this area," said Gran indignantly. "I'm so tired of this 'bigger must be better' attitude. We used to be able to walk down a block or two and get any small thing we wanted—we could match up binding tape or sewing thread or crochet cotton and be back home to get on with the job inside ten minutes."

"That's all very fine, Gran," protested Clem. "But things have to change. You can't hold back progress."

"Is it really progress? As far as convenience goes I would think it was progress backwards. Instead of walking two blocks I have to get one of you people to fetch out a car and drive me fourteen, and then park the thing while I go pushing through all the crowds in a big store till I find the notions counter."

"Yes . . . but Miss Jones' wasn't an economic proposition. When a concern doesn't pay its way it shows it isn't giving enough service to the community to keep going."

Mother Liz now took part. "It shows nothing of the sort—not in the phoney economic set-up we live under. Miss Jones told me that if her suppliers would have given her anything like the wholesale rates they give the big firms she could still be in business. But they don't want to be bothered with small accounts and are quite happy to let their small customers be squeezed out by the big concerns."

"I don't call it progress when you see how we are being pushed more and more into the patterns of living that suit great overgrown organizations so that we give them the most profit with the least trouble. In a proper society our organizations, from government down to the ten-cent store, would be shaped to suit us, not us to suit them."

Clem shook himself impatiently.

"All this over a pair of zippers," he protested. "Come on, girls. Pile into my car, and with luck we may get to the shopping centre before closing time if I have enough gas in the tank!"

# Gran On . . .

## GARDEN TOOLS

### *Chapter 12*

"Where in Pete's name did you buy this fork?"

It was Gran's son, Bob, who came round the side of the house holding the offending implement aloft in his hand—a rather trim-looking blue and gold garden fork, but with each of its four prongs now pointing in a different direction.

Gran told him where she had bought it—a reputable multiple store in the city.

"I got a light spade for myself at the same time," Gran confessed, "and a trowel, and I just hoped the fork was better fitted for its work than those. I tried to use the spade one day to straighten the edge of the lawn and it bent back with me like a child's toy. I thought of sending the lot back—but I s'pose you can't make an issue of everything all the time. It wasn't as if they were cheap. I thought I was paying a real good price and so could expect a good article."

"Anyone who sells a thing like this wants beating about the head with it!" Rarely had any of them seen the usually equable Bob in such a rage.

"You can't beat a joint-stock company about the head," smiled Gran. "And that's just where half our troubles lie."

"Imagine a so-called good-class store risking its name for high quality by putting this rubbish over on the public," declaimed Bob, as he struggled to return the prongs to their original position. "It isn't as if I was prizing up boulders or something. Your front flower-beds can't be called a heavy test for any ordinary garden tool. It's just false pretenses, that's what it is . . . and we've dropped so low in our thinking nowadays that hardly anyone even gets indignant any more. If the confidence man they employ at the store manages to sell you something by telling a parcel of lies about it—more fool you if you are taken in, and a good mark for him for being a first-class salesman."

"It's all part and parcel of our modern dollar-worship," said Gran. "Commercial honour and integrity mean nothing any more. All that matters is to maintain sales. He was quite a decent young man who served me. He wouldn't even feel there was anything degrading in handling stuff like this."

Bob gave up his efforts to straighten the fork.

"So much waste time anyway," he decided. "It'll bend again as soon as I try to turn over the next forkful. I'll just go home and get mine, Ma. It won't take fifteen minutes."

When Bob returned he had his own fork and spade of gleaming steel.

"Now look at these," he said. "Come on, Jimmy and Tom and Alice, and the rest of you," he called to Gran's various grandchildren who had begun to arrive on the scene while he was away. "Just look at these two forks. This one of mine was given me by old Mrs. McAlpine when her husband died. When the old man got past it I used to dig his garden over for him and she was kind of grateful. Well, he brought his spade and fork and other tools out from Scotland maybe twenty-five years ago and all the digging he ever did was done with them. I made our garden out of bush with these tools.

"Now kids, tell me what's the difference between the two forks?"

"This one's got no point on it," piped Alice.

"The one with the crooked spikes is sort of flat."

"Gosh, Dad," cried Jimmy, studying the two intently. "Gran's is only held onto the handle by a sort of ring—all the strain goes onto one part of the wooden shaft. Just look at yours! The metal goes quite a way up the handle back and front to spread the strain."

"Now I'll tell you a few more things," said Bob. "This fork of mine that was old McAlpine's is forged steel—each prong is hammered out in turn. And see their shape—not flat; more triangular. And when the forging is finished the prongs are cut off evenly and then sharpened up and polished. It goes into the ground like into butter. This other one is just cut out of the metal all in one piece at one operation, wrapped around the stick, dolled up with gold and blue paint—and falls down on a job in five minutes that this one has been doing for thirty years."

"It doesn't make sense to me," said Jimmy with all the gravity of his fourteen years. "We're being told all the time about the wonderful advances in science and invention and discovery and design and materials and everything. What's the use of launching rockets at the moon if Gran can't go into a shop and buy a garden fork at least as good as one made thirty years ago?"

"Jimmy, lad, they are still made, that's one thing to be thankful for and perhaps we'll get them if we go on refusing rubbish. We've just got to demand quality and throw the shoddy stuff back into these people's teeth," said Bob. "So next Thursday evening when the stores are open late, Gran, I'm going back with these tools and the more shoppers there are to see what this fork looks like after trying to do a job of work, the better; pleased I'll be."

Gran always liked to see what she called the fighting Irish spirit rising in her children (when it was in a good cause). Nevertheless, she felt it was necessary to point a deeper moral.

"That's all right, Bob. But we've got to go on at the same time attacking the system that puts a premium on shoddy work, and forces decent firms into lowering their standards and handling this rubbish. We really all know that finance is back of the whole deal. And it is quite invisible—even harder to beat it about the head than a limited company."

# Gran On . . .

## WORKING MOTHERS

### *Chapter 13*

"I wonder why I read the papers at all," groaned Gran. "They just make me so mad!"

"Why, what is it now, Mother?" asked Liz, knowing it was best for Gran to get it all out of her system.

"Did you know the United States economy would collapse if it wasn't for the working women, a third of them married?"

"I saw that," said Liz, "but there's nothing too bad about that. I'm sure you wouldn't have liked us girls sitting around at home waiting to get married and poor Dad having to try to earn enough for the lot of us. It must have been the dulllest existence on this earth when there was no work for women outside the home. Why, you worked yourself before you were married."

"I know—and ran a better home too, because I got an idea of organization and routine and punctuality. It's this 'married third' that gets in my hair. I think it worries me, because everyone nowadays can come up with so many convincing arguments in favour of the mother earning outside the home. I find them so hard to answer, yet right in the marrow of my bones I know that a terrible damage is being done to the rising generation, and to the family. Families are living cells from which the human race is built up. We condemn Communism for wanting to sweep away our whole idea of family life, yet by different methods we are headed straight for the same end as the Communists."

Liz saw that her mother was deeply troubled, so she left what she was doing and sat down to talk and listen.

"Do you think I'm all wrong, Liz?" Gran asked. "Is it that I'm old-fashioned and don't like things to change?"

"I wouldn't say that at all," said Liz. "Things do change, and it's true that housework doesn't take as long as it did in the old days. The bother is, it can be made to take far less time than it ought, when families live week in week out on canned stuff and instant puddings and cake mixes while mother is out on a full time job."

"The whole crime to my mind is regarding homemaking as 'housekeeping' and nothing more. It is exactly the same as saying that the value of a human being is one dollar because, as I once read somewhere, if his body is rendered down into its chemical constituents that's all they would sell for. It leaves out the human spirit that animates the bunch of chemicals, just the same way that people are overlooking the indwelling fairy that turns a housekeeping unit into a home."

"The dollar's at the back of it as usual," sighed Liz. "Your value is assessed by the size of your pay-package—no pay-package and you're regarded as contributing nothing to your home or to the wealth of your country."

"Now, Liz, nobody feels that way about you . . ."

"Not in the family they don't. But some of the neighbours do. That Mrs. Green told me that she didn't like to leave her husband to carry the whole weight."

"Indeed!" bristled Gran. "If her husband didn't carry such a weight of beer cases into that house at week-ends their finances wouldn't be such a problem."

Liz laughed.

"I must say I get just a bit tired," she admitted, "when Mrs. Green keeps telling me that my husband must be getting a bigger wage than hers if we can afford the holidays we have—and so on and so on. She knows Tom and her man are on the same work at the Plant."

"Of course you have the time at home to plan things . . ."

"I have, and I get to feeling guilty sometimes that I have so much time compared with some of my friends. They rush around and clear up so fast. I think I don't get through the chores as quickly as I should, for I seem pretty busy most of the time. Of course there's the Home and School and the Social Credit Auxiliary and the Church Auxiliary . . ."

"And what's the rush anyway?" said Gran. "This record-breaking mania is going to shorten everybody's lives. When a man comes home from his work he doesn't want to step into an atmosphere of an Olympic race-track. Goodness knows these days he has enough of that outside. Home should be a haven of peace for the whole family where everyone can unwind and slow down. And you don't get that with a wound-up mother."

"Getting back to this American economy that would collapse without its working women—I suppose it would just limp along if the third that are married gave up working," said Liz thoughtfully. "I just ask myself what are they all doing when they are working?"

"If all the silly and unnecessary work that every modern economy has to keep on providing were stopped tomorrow, at least half the working women, and men too, would be out of jobs," proclaimed Gran emphatically. "The easier it is to supply all our needs with fewer and fewer hands working, the more non-productive work has to be invented—more and more elaborate packaging, more and more advertising organizations, more and more glossy magazines just put together to carry advertising, larger and larger newspapers . . . Anything rather than face up to the fact that our wealth of production doesn't need advertising to sell it half as much as it needs the right amount of money in the family purse to buy it. What we need is a government at Ottawa prepared to begin paying out dividends instead of multiplying debt."

"And when that day comes," said Liz, "what a vast number of questions that today seem to have no answer will just answer themselves."

"And that goes for the working mother problem too," concluded Gran.

# Gran On . . .

## "SOWING THE WIND"

### *Chapter 14*

"Here come my waxwings!" cried Gran, hurrying to the window with a cup and saucer in hand. The rowan tree which she had planted years ago was covered with the hungry birds, alternately gulping down the red berries and producing those delicate, wistful little sounds, which from a whole flock give the impression of a kind of celestial harp accompaniment to the meal.

Gran stood watching and sipping her tea thoughtfully, until some noise outside caused all the little visitors to rise and sweep away together. Then she turned back to her own family gathering.

"Did you see that the Russians hope in ten years time to be able to supply half the world's needs for industrial products?" she said abruptly.

"Now what could be the connection between waxwings and the Russians?" laughed her son Bob.

"I can't rightly say—some train of thought, I suppose," replied Gran. "Anyway that's what the Russians say they mean to do. And here in Canada we are going head-over-heels for development and talking about marketing many more of **our** products overseas. Not much wonder there's so much interest in the moon—we'll need that for a market quite soon."

"I don't understand what we mean by markets overseas," said granddaughter Rose. "I thought we were developing our own industries so that we needn't go on buying so very much abroad . . ."

"Overseas markets aren't for buying in, silly," said her bank-clerk cousin, Clem, with contempt. "They're for selling in. Every industrial country makes far more of manufactured goods and plant and machinery and all the rest of it—than it can possibly use inside its borders. That's economics, whether Social Crediters like it or not."

"Well, if I were a farmer's wife going to market like in the old days, with butter and eggs and cheese and a few chickens, I would expect to bring back something worthwhile after I had sold them. If your economics says she should sell and get nothing in exchange then your economics doesn't make sense," cried Rose with spirit.

"Aw, that's different," said Clem impatiently. "We don't want anything that those overseas customers have to sell. We sell our stuff so's to get rid of it, and we can arrange a loan for the foreign country so's our factories can be paid . . ."

"And that's what's called a favorable balance of trade," chuckled Bob. "Your market woman had more sense than that, hadn't she, Rose? She didn't fool herself that it was a good thing to get nothing for something, did she?"

"It's not such a fool idea as it looks anyway, Uncle Bob," said Clem. "or you wouldn't have all the countries of the world striving all they know for just that."

"Yes, 'striving all they know'," repeated Gran. "And the last thing they know is war. When I read about the Russians getting

ready to invade the overseas market I turned up a quotation from a speech President Wilson made in 1919. And I'll just read it to you . . . here we go:

"Peace? Why, my fellow-citizens, is there any man here or any woman—let me say, is there any child—who does not know that the seed of war in the modern world is industrial and commercial rivalry? The War was a commercial and industrial war. It was not a political war. The reason that the war we have just finished took place was that Germany was afraid her commercial rivals were going to get the better of her; and the reason why some of the nations went into the war against Germany was that they thought that Germany would get the commercial advantage of them. The seed of the jealousy, the seed of the deep-rooted hatred, was hot, successful, commercial and industrial rivalry."

"All sorts of ideologies got themselves mixed up in the last war," added Gran, "but right down at rock-bottom the same economic warfare had been at work sharpening up the hatreds and jealousies between nations."

"So it looks as if war is inevitable unless we can get rid of commercial and industrial rivalry," said Rose.

"Well, I don't understand it at all," exclaimed Clem's sister, Suzie. "In the old days countries used to go to war to grab each other's lands and steal each other's wealth. It was wrong but you could understand it. Now you're saying modern nations go to war to force other countries to take their wealth and on no account to take anything back in return. Now is that sense?"

"It isn't sense for a man to eat his meals off a table on the ceiling unless his house is upside down. And the world's house is certainly upside down," sighed Gran.

Her son, Bob, thoughtfully filled his pipe.

"The longer this goes on," he said, "the harder it will be to get it all straightened out. The way things are, war is inevitable I suppose, but we have to face up to it that living in a perpetual state of war scare is essential to make the peoples maintain enormous armies and go into debt in the billions of dollars to pay for war preparation in peace time on a scale never dreamed of before. It is the only alternative our leaders seem able to figure out to having armies of jobless on their doorstep."

"But we've just got to keep up with the Russians," interposed Clem. "Even if it sounds stupid, the war scare is real."

"Yes, we have to," agreed Gran. "But at the same time we should be introducing bit by bit a system that wouldn't make every industrial country a potential enemy. We begin to use harder words about the U.S.A. than about Russia—that isn't as it should be."

Gran turned again to the window to watch the waxwings as they came back again to their interrupted feast, a few at a time. "Consider the lilies of the field, they toil not neither do they spin nor gather into barns . . ." she murmured. "What have we got out of it all, with all our restless striving and competing and heaping up treasure on earth?"

# Gran On . . .

## PERFECTIONISTS

### *Chapter 15*

"Liz, dear, I thought your kettle would be on. Just brew us a pot of tea and let's sit down together while I blow off steam. I really couldn't go the last two blocks home without stopping here to talk."

"Come right in, Mother and take off your coat. Did something go wrong at your meeting?"

The whistling kettle drowned any reply, and in a few minutes the older and the younger woman were sitting cosily together with the tea-tray between them.

"Why are women such perfectionists these days, Liz?" Gran asked more serenely, after taking her first few sips of tea.

"Perfectionists? Now that's just the very last thing I expected you to say," laughed Liz. "Compared with the way we lived when we were kids I would say everyone is pretty slap-dash."

"Not really," said Gran, shaking her head. "We had to work a lot harder when you were small, but I don't think we could really get our homes or our clothes as clean and nice as you can today, for all our work. Do you remember wash-day? Every Monday the alarm woke me at four a.m. and I got a good fire going in the stove and pumped those two big cauldrons full of water and put them to boil. Then I went back to bed for an hour or so while the water got hot. We hadn't any soap powders or any detergents. I had to shred the bar soap and melt it into a jelly in water ahead of time, and a jam-jar full of that went into one cauldron and all the white things had to be boiled there to get them clean. You remember that corrugated rubbing board we had for things that couldn't be boiled, or had extra bad marks on them? Why wash-day was a whole day's work, and a heavy day too. Many a backache I had on a Monday evening. When we got our first washing machine wasn't it Heaven!--and piped water . . . !

"And there weren't the dry cleaning shops then the way there are now. I remember the hours we had to spend brushing and sponging and pressing suits and skirts and overcoats and the things you daren't wash, and hanging them out in the sunshine to freshen them up. Don't tell me they were really clean, but we had to do the best we could. No. What with our washers and vacuum cleaners and polishers, our cleaning may look to be a bit slap-dash but we have got rid of the fundamental dirt far better and with less effort than in the old days."

"What about these 'perfectionists' then?" queried Liz.

"Well, they're the sort that write to Dorothy Dix to say what bad managers they are --all their neighbors have time for a friendly cup of coffee and a chat, but it just takes them all the day to get

through the household chores. Other people's houses are so clean and tidy—theirs is always a mess—.”

“I know,” laughed Liz. “There's one in every block! But I wouldn't have called them perfectionists exactly.”

“But they are,” asserted Gran. “You go into their houses, if you can, and you'll see that they are quite painfully tidy. That housewife is incapable of seeing the dust in any home but her own. She never allows herself the pride of achievement because she is always aware of some little thing she hasn't had time to do and she expands it in her mind till it blots out just everything she has done. Then when she says her prayers ‘I have left undone those things which I ought to have done’ she isn't thinking of the little bit of neighbourliness she could have given time for, but the little brass kettle she hasn't polished!”

Liz chuckled.

“And had you one of these perfectionists at your meeting?” she asked.

“One? The whole auxiliary is full of them!” groaned Gran. “Mrs. A—, has been the President now for three years, and nobody feels they could possibly do it so well.”

“What office have you got now?”

“I'm secretary again—and that's another job that should go the rounds. But they're all terrified they'll forget to record who seconded the motion to adjourn or something, that they just daren't face it. You'd think the Social Credit movement would go out of existence if one wrong name got down in the minutes of our little auxiliary. I can see only one thing Mrs. A—, and I can do to combat this. We'll just have to stop being so perfect ourselves. I never realized what a public benefactor a secretary was who forgot to make any record of some special meeting or even forgot to bring her minute book. We've somehow got to make these women think ‘I could have done better than that myself.’”

“I never thought of our mistakes being a help to other people,” mused Liz. “But I do remember how much better I felt once when one of those perfectly dressed girls came to school with her slip showing!”

“I wonder if human beings are trying to be as perfect as machines instead of being content to be as human as people.”

“Yes, partly. But partly they are far too afraid of being criticized. You would think everyone was sitting around ready to burst into derisive laughter if they left out a full-stop. They know they themselves don't sit in perpetual judgment on other people's work. I can't see why they think other people do on theirs!”

“So this year I intend to preach the merits of our imperfections, and let's all enjoy the luxury of making a few mistakes, and carrying on the good work with a lot more gusto because that isn't going to scare us.”

“Feeling better now, mother?”

“Much better,” said Gran, preparing to go on her way. “I only wish I could believe my preaching would work!”

# Gran On . . .

## THE AGE OF LEISURE

### *Chapter 16*

"I have been thinking of the early Social Credit days and the early Social Credit writings," mused Gran. "In this bad weather when I can't get out I've gone back to reading some of the old books."

"I should have thought you'd know them all backwards already," laughed her son, Bob, settling down to fill his pipe.

"One of the things I'd forgotten was the great emphasis on the Age of Leisure which was going to become possible with all this mechanical development. It was going to be an age when Men were set free from having to worry so much about material things because they would be so easily made and so readily bought. The analogy was drawn between the unfortunate with pneumonia, struggling for breath, unable to think of anything but how to draw in enough oxygen to keep from suffocating, and the workman, labouring to get enough money to keep himself and his family from starving, and not having either time or energy to give his mind to any other thoughts. A sane financial system, we used to say, would free humankind from this full-time preoccupation with food and drink, clothing and shelter. What could be so easily produced would be equally easily distributed, and people would accept the necessities of life as unconsciously as they do the air they breathe and be free to give their minds to higher things."

"Under Social Credit, don't you think that will ultimately happen?" asked Bob.

"Bob, those books were written a generation ago," sighed Gran. "They deal with a time when the standard of living of the workers really was low—when their children genuinely did not have enough to eat—when malnutrition was a very real thing among great sections of the population, particularly in the industrialized areas of the world. I'm not talking of the backward nations, but of the most advanced ones. Now, we can really go on talking forevermore about raising our standard of living—meaning material living. This iniquitous debt system has done that beyond a doubt, and in the process has pretty well killed all other values but material ones, by doing the whole job the wrong way."

"I do think there's something in that, Ma. I'm sure that in this country since the war everyone who had a job has never had it so good. It seems to me truer than ever that starving millions in other parts of the world could live on what North America leaves on its plates. But the general attitude seems to be 'It's mine. Sure I can waste it if I like!'"

"And where is our Leisure Age?" moaned Gran. "We were to be able to devote happy hours of leisure to all sorts of creative enter-

prises. But the System demands full employment in a paid job. People don't get money to spend unless they work for pay. So the System requires a continuous creation of new jobs. I'm sure at least half of them are unnecessary when they aren't plain harmful."

"I'll tell you one thing that is happening," Bob pointed out. "People are being deliberately educated into thinking that all sorts of things are necessary to existence that actually only clutter it up."

"And first and foremost," Gran went on, "people are being educated from their first breath to be the biggest possible consumers of everything. Food, food, food! And then all the medical products of the drug store to deal with the effects of wrong eating—and drinking - and over-eating and drinking. If a man came in from Mars and had an evening of TV advertisements, and an hour looking through the magazines that lie around in every house he would be justified in reporting back where he came from that 'their God is their belly'. And if he went and watched the wrapt faces of the crowds in the supermarkets he could well imagine he was in a cathedral built to the glory of this strange god. The children now seem to think they are starving if they haven't something in their mouths all the time—candies, ice-cream, cookies, popcorn . . . Then when they get to be about twenty-five, look at all the boys that are getting quite paunchy and middle-aged looking. I must say the girls mostly take themselves in hand for the sake of their figures!"

"It hardly fits in with our old idea that when all this food and drink is easily obtainable by everyone, people will just accept it without too much thought, as they do the air they breathe, and get their minds onto something more spiritually satisfying."

"If they were let alone they might," mused Gran. "But they are never allowed to get away for a minute from this perpetual advertising, working on people's natural appetites until they are no longer natural, but monstrous. Then they play on our acquisitive instincts, on our greed, or our desire to cut a bigger figure than our neighbour. . . . All the vices parading as virtues . . . And when people have any leisure apart from their over-producing and over-consuming activities they are so clogged in their houses—and inside themselves—and so worn out keeping pace with their machines, that all they want is to sink into a chair and gape at TV, and suck Tums."

"I'm afraid a lot of good brains are getting overlaid with too much fatty tissue," laughed Bob.

"There's my milkman!" cried Gran, getting to her feet. "Just look at this, Bob, for it illustrates what I mean about keeping pace with machines. I notice it every day. My man has his horse. But see the man with the milk truck further up the block. He leaps out of that thing as if he was being catapulted and does all his delivering at a run. Now here comes my man; he is geared to his horse and he walks—briskly—but it is still a walk. I know which one I'd prefer to sell life insurance to!"

# Gran On . . .

## THE COFFEE SURPLUS

### *Chapter 17*

"Well, well!" laughed Gran. "If this paper's right there's an earthquake going on in the coffee cup that would put any mere storm in a teacup quite in the shade."

"How come, Gran?"

"Seems that the price of coffee is going away down. Funny! Only a year or two ago they were organizing a consumers' strike in the States against buying coffee while the price was so high."

"As far as I'm concerned," said Liz, "I could do with a lot lower prices yet. In our family a pound of coffee goes nowhere these days."

"But listen to Roy R. Rubottom, Junior, assistant secretary of State for Inter-American Affairs, no less," said Gran with relish. "He says 'the great drop in prices is a peril to the whole Free World'. Apparently it produces economic trouble in Latin America and 'that is an invitation to the Soviets to intensify their efforts at economic penetration in our hemisphere'."

"And that's true," said Clem, Liz's bank-clerk son. "I read that article. It's better to have coffee at a higher price than risk the Commies getting a foothold in Brazil and such places."

"Yes - if the higher prices would solve the problem," said Gran. "But see this- 'The estimated world surplus of green coffee is more than two and three-quarter billion pounds, and constantly growing'. Putting up the price never got rid of a surplus."

"No," agreed Clem, picking up the paper. "But 'the National Coffee Association believes that as prices go down Americans could improve the situation a little by brewing stronger coffee. A little more coffee in the pot would not only improve the flavour but also help reduce the staggering surplus'."

"Well, in my opinion," said Liz, "flavour is a matter of individual taste, and I personally just don't like strong coffee."

"It reminds me," mused Gran, "what your Aunt Kate told me about the slump in Britain in the 'twenties' when the textile industry started a campaign for longer skirts to give more employment. I forget how many million yards more material would have been used simply by adding three inches to the hemline!"

"What I don't understand," said Clem, "is the reasoning about Soviet economic penetration. It says 'The great drop in prices is a peril to the whole Free World'. Right. Then 'In similar situations, the Russians and satellite governments have bought commodities that they didn't need, or at a higher than world market price, just to get the door open to Communist traders and technicians.' If the Soviet can do that why can't the States beat them at their own game? To set about coaxing American housewives to put an extra spoonful of coffee in the pot is just like trying to fight a sword duel with a darning needle. Either the threat is serious or it's not."

"Aha, Clem, my lad," broke in his Uncle Bob. "But what you suggest would never do! It's clean against the rules of orthodox economics, you know. The Soviet may break those rules—but Uncle Sam, never!"

"It's like before the war," said Gran. "Hitler couldn't possibly be re-arming; oh! no, for Germany was too poor. But they had all the necessary physical ingredients—the factories, the knowledge, the labour. So Schacht was told to make what was physically possible financially possible."

"In fact," said Clem slyly, "to introduce Social Credit into Germany."

"No such thing," cried Gran indignantly. "The first essential in Social Credit is individual freedom, and that was the first thing done away with in Nazi Germany. But it seems to me quite a remarkable thing that the man who more than any other was responsible for building up Nazi Germany's war potential, and making possible the terrible things that were done in the occupied countries and against the Jewish people, was the one man to stage a complete post-war comeback."

"Not so strange," said Bob, a little cynically. "He was another of the international financier type who is careful to have powerful friends in all the countries of the world. Those types have always secured their lines of retreat, more's the pity!"

"To get back to coffee," interposed Liz. "What would be your solution, Mother?"

"Well, we don't know the whole story, of course," said Gran. "But if it's really true that the Communists will buy coffee they don't need or at higher than the world price just to give Brazil Russian money which they'll have to spend on Russian or satellite goods—and Communist technicians—then Clem is right. The States should sail right in and go one better. They spend so much money already combatting Communism or what they interpret as Communism at the far ends of the earth, they could surely do the same when the threat is nearer home, as Clem says."

"I'm sure you'd never get individual buyers in a free country like the U.S.A. to agree to the States stepping in and making mass purchases," said Bob. "That's where a dictatorship country always looks more efficient. Decisions can be taken up there at the top without any time off to consult anyone."

"I see no reason," countered Gran, "why buyers shouldn't be informed that they are to offer Brazilian producers a higher-than-market price. Then when the bills come in the State Department would pay the buyer the amount he would lose when he had to sell to the retailer at a lower price than his books allow. The loss could be chalked up by the State Department to the fund to fight Communist infiltration."

"And then we needn't feel called upon to make our coffee stronger," laughed Liz.

"We surely needn't," said Gran rising. "But the truth is, the problem doesn't much concern me personally. Give me a cup of tea any time, and you can keep your coffee."

# Gran On . . .

## THE EXECUTIVE TYPE

### *Chapter 18*

Gran was not greatly devoted to magazine reading, apart from her "Canadian Social Creditor" which she declared came into quite a different category. She preferred a good book. But during the winter she would weaken somewhat, particularly if a really cold spell had kept her long indoors, and she would welcome the arrival of her daughter-in-law Liz with an armful of light reading.

After one spell of magazine reading Gran opened the door to visiting members of her family in thoughtful mood.

"I wonder what sort of a world the human race thinks it is building to live in," she said wistfully, as she returned a supply of periodicals to their donor.

"I suppose," suggested her son, "that actually the human race as such hasn't anything to think with. Only the individuals can think."

"That is true. Their choices and their decisions all added together show the direction in which we are moving. The bother is that independent thought is not easy at the best of times. It is so much more companionable to go with the crowd. Beginning with school days the ability to conform and be a good mixer . . ."

"Gran, you haven't taken up an up-to-date education course," laughed Liz. "You mean 'the ability to develop socially acceptable attitudes', don't you?"

Gran joined in the general mirth.

"In 'education-eze' that is what I mean. These 'socially acceptable attitudes' have come to be regarded as an essential for the normal child. Anyone who doesn't want to conform is a suspect. I can never make out why our educators don't analyze that word 'attitude', for to me it sounds insincere. You 'strike an attitude', you attitudinize, you can adopt an 'attitude of close attention' when your thoughts are a hundred miles away--there is always the suggestion of the pose. These 'socially acceptable attitudes' seem to have taken over entirely from the honesty, sincerity and frankness that were drilled into us in my school days."

"They're still drilled into us at home anyway," put in granddaughter Rose, smiling at her parents.

"Well, that stress on conforming to what is socially acceptable rather than on what you believe to be right or wrong might be less damaging if it weren't at the same time all battered by the organs of mass-suggestion intent on giving us all one mind." Gran had settled into her stride. "The world the human race is building for itself has ceased to be the result of a mass of individual choices and decisions. Somehow we are letting ourselves be processed until we all want to choose the same things and the same types of action."

"Whose thought and whose pattern is being imposed on us then?" asked Liz.

"I think it is the pattern of commercialism," said Gran. "There are no values except dollar values. On this continent it is quite impossible for us to believe that the people of any country can be happy if they have a lower standard of living than ourselves. In one of those magazines I've been reading there is a very good article pointing out that happiness can be very much a matter of health. In countries where people don't have so much opportunity to over-eat, and where they are accustomed to a good deal of walking, not only because they can't afford a car but because they find it a pleasurable recreation, and where they regard a reasonable amount of sleep as a necessity, they get a real kick just out of being alive. Yet we feel a real thrill of pity when we translate the incomes of those people into dollars."

"Did you see the article in Maclean's on 'How to Get your Boss' Job'?" asked Bob.

"It was that one that made me wonder where the human race thinks it's going. What's the use of talking about all the freedoms in this world of Big Business where promotion depends on a man's ability to assume the personality of his company? What does that mean? I always thought our own personality was the greatest gift of God—the one thing we carry into Eternity. And we are asked to make our personalities abdicate in favour of the personality of a company! Imagine! Has a company got a soul?"

"I think when the director of management of Trans-Canada Air Lines said that, he meant that you should have **two** personalities," ventured Clem.

"You can't have two and keep your mental health," objected Gran. "And where your personality and that of your company clash, it would be your own that has to go under. 'What shall a man give in exchange for his soul?'"

"And later on," said Liz, "the director of the McGill School of Commerce says that if you want to become a high-up executive you should 'try to marry a woman willing to let you devote the largest proportion of your life to your company. Otherwise you just haven't a chance.' And here's an industrial psychologist in Toronto who says that companies are interested in finding out whether wives realize that their husbands' jobs always must come first. And to crown all, here's the executive placement officer from Imperial Oil to say, 'If a man gets an offer to move elsewhere in the company to a better job and says he wants first to talk it over with his wife, he has just about finished himself with management.' What do you think of that?"

"The tail is certainly wagging the dog alright if men's private lives and relationships have to be so warped just to suit the demands of the business machine. The machine grew up first to serve men's needs, not to be their master."

Clem had been skimming through the article in question, and produced another faggot to add to the blaze of Gran's rising indignation.

"Did you see it's a liability if you're a teetotaler?"

But Gran had had enough.

"Thanks, Clem, for reminding me it's time to put the kettle on," was all she said, picking up the offending magazine and tossing it neatly into the waste-paper basket.

# Gran On . . .

## THE BANKS

### Chapter 19

"What gets me about you Social Crediters," said Clem rather petulantly, "is the way you're so down on the banks."

Clem worked in a bank and was quite pleased with his prospects. Any criticism, real or implied, of the great organization he served seemed to him a sort of personal threat to his livelihood.

"Nonsense, Clem," said Gran, trying to keep the asperity out of her voice which usually crept in when she exchanged points of view with her eldest grandson.

"The banks don't this—the banks don't that—the banks ought to do the other thing—" grumbled Clem.

"The banks are admirable bookkeeping and accounting institutions," said Gran firmly. "And so we Social Crediters have always said. Modern society couldn't possibly be run without them."

"Good servants—bad masters," interpolated Clem's Uncle Bob.

"That is so," agreed Gran. "But we must never forget that actually banking policy is decided by the central bank. The reports always say that action is taken in full consultation with the commercial banks. But the central bank has certainly the final say."

"And if they thought Social Credit was a really sound idea for the country," said Clem importantly, "they would certainly introduce it."

"Rubbish," said Gran. "They couldn't even if they did want to."

Even the Social Credit members of the family were a little taken aback by this reply. Gran noticed the air of slight bewilderment, and settled down to put them all straight on what she regarded as an important point.

Only the Government of Canada and no one else can bring in Social Credit. All banks, central and commercial, have their books to balance. They cannot start issuing new money that isn't going to be paid back. They haven't the machinery or the legal right to do that. We can't blame **them**. But we should blame our legislators—the Government of Canada—for not introducing a more enlightened money system. And more than that we should blame ourselves for putting another bunch of bankers' yes-men into office."

"Well, in my opinion matters as ticklish as finance and the stability of the country are far better in the hands of experts than a bunch of politicians who don't know the first thing about finance," said Clem with emphasis.

"Heil Hitler," mocked Clem's mother, Liz. "What you would like is just a bankers' dictatorship."

"Not at all," protested Clem. "But the credit of the country has to be maintained. Once the idea got around that the funny money merchants were playing about with the whole basis of our credit structure . . ."

"Now come off it, Clem," laughed his uncle. "What do you mean by all these fancy words? What is the basis of our credit structure anyway?"

Clem hesitated—and fatally—for Gran sailed in.

"Indeed **what** is it? It is neither more nor less than the Canadian people themselves with their lands and raw materials and their energy and ability to use and develop them. The money side of it only enters in to help in buying and selling. A country full of banks

and money changers wouldn't have any credit basis if there were no people. But the people could soon set up banks whenever they wanted them."

"You are talking about **real** credit," said Clem rather loftily. "But I'm talking about **financial** credit." It was Gran herself who had often rubbed home the distinction. "We have to protect our financial credit. Otherwise Canada will no longer be a good risk."

"Now listen," said Gran, "if a country doesn't need to borrow it has no need to worry about its credit standing any more than a private person who always pays cash. A Social Credit government would say that what was physically possible and desirable should be made financially possible. Instead of running to New York for the money, the Bank of Canada would be empowered to issue it. And soon Canada would be so up-and-coming that Canadians would be tumbling over each other to invest in their own country's development, as they certainly don't do now. We can't say Canadians own Canada today."

"I don't think I'm quite clear yet," said Rose a little timidly, "as to why the Bank of Canada can't introduce Social Credit."

"Well, you see, dear," replied Gran, "neither the Bank of Canada nor the commercial banks can issue money except as a debt to be repaid with interest. But Social Credit says that what with interest and investment and the enormous reserves of banks and financial houses and insurance companies and big business, there isn't enough spending money left for people to pay the prices that have to be asked for the things that are turned out in such quantity today. Both national dividends and price reductions are needed, and both of these have to be made possible by issues of entirely new money. The banking system has been desperately trying to fill this gap by increasing consumer debt to the snapping point. But buying on time requires heavy interest payments so that in the long run it has the effect of shrinking the money supply, not expanding it."

"And the other way of increasing the money supply is for the government to borrow it and spend it into other people's pockets," said Uncle Bob. "And we are certainly getting a haul of that at the present time."

"So what should the government do?"

"Legalize the issue by the Bank of Canada of entirely new consumers' money," said Gran. "But first set up a statistical department of the bank to calculate the real wealth of the country and the actual production and consumption of goods and services. From those figures the size of the gap between the money in peoples' pockets and the goods they want to buy can be assessed and the amount of new money needed over each period can be decided. Then the bank can be instructed to pay out the necessary dividends of entirely new money and the necessary refunds to retailers for selling at the compensated price. No inflation, no deflation. Balance!"

"But instead of that we're having a joyless spending spree on borrowed money, knowing that interest rates will force us to try to pay it all back twice over—worse deflation than ever!" groaned Bob.

"And as a first instalment of what's in store—up goes the Income Tax," said Gran.

"Don't you think I'd better put on your kettle, Gran?" said Clem, preparing to retreat in good order to the kitchen. "I'm sure you'd like a cup of tea."

# Gran On . . .

## MAN'S DEADLIEST ENEMY

### Chapter 20

"I've just had one or two interesting newspaper clippings from your Aunt Jane," said Gran, lifting them from among the pages of her sister's usual long letter which arrived punctually every two weeks.

"I expect she sent them to me because one is the report of a lecture by a professor from this side of the Atlantic—a Dr. Harlow Shapley—and he's a professor of Astronomy at Harvard."

"Was he talking about Astronomy?"

"I suppose he was. The lecture was called 'Of Stars and Men'. But the newspaper report is more interested with the human aspect. Here's what Dr. Shapley says: **'Man has a deadly enemy—one that might succeed in returning the earth to the clams, kelp and cock-roaches—man himself.** The outlook is pretty safe for man on the planet except for this horrible factor!'

"Then the report goes on—'Speaking of the need for co-operation between the countries of the world, Dr. Shapley said that the scientists had already shown the way in that magnificent operation, the international geophysical year. Let us continue indefinitely some of the international geophysical year co-operations. It will cost us something, but for the next year it would cost considerably less than a futile battleship.'"

"What's that other clipping, Gran?" asked Rose. "The one with the pictures pinned to it."

"It's the report of the opening of a second atom power station up in Scotland," explained Gran. "And according to that 'the function of the new station is primarily to produce military plutonium, the raw material of most nuclear explosives'. 'Man's deadliest enemy is man', all right."

"I thought this was, partly at any rate, to produce power for peaceful purposes," said Bob.

"Yes. It does say that by the end of the year the plant will be producing 140,000 kilowatts. But the report says explicitly: 'This electricity by-product is merely a happy result of the need to cool down the plutonium-producing reactors. In June, 1955, it was decided that Windscale and Calder Hall would not produce sufficient nuclear explosive for Britain's purposes. Unofficial calculations yesterday on plutonium production ranged rather wildly between 100 and 400 lbs. every year. A minimum of 15 lbs. is necessary for an atomic bomb'.

It doesn't say how many bombs would be needed to return the earth to the clams, kelp and cockroaches."

"I wonder," mused Bob, "how far any of these atomic schemes would have gone if their purpose had been merely to produce power for peaceful purposes . . ."

"They couldn't even have started," said Clem with decision. "They wouldn't have been economic."

"And whatever makes them economic now?" cried Rose.

"They're tied in with the defence program," explained Clem importantly. "So the main part of the capital expense will be borne by the government."

"By the government!" exclaimed Gran. "By the taxpayer, you mean. It all comes back to individual people. If it involves a loan there is the interest burden . . ."

"It does give employment," said Clem. "So probably unemployment pay and relief will be less on account of the defence expenditure."

"It is a dangerous situation when we are afraid of reducing our expenditures on armaments for fear of having an unemployment problem on our hands. A sane system would try to solve our problems separately, not always in pairs. If large stockpiles of armaments are necessary let that be decided on its own, without reference to any other factor."

"That doesn't sound too bad in theory," said Bob doubtfully. "But in practice there are so many ways of feeding fuel to the cold war that East and West alike are too scared to let up on atom bomb production. And was there ever a stockpile of armaments that didn't finally get ignited?"

"If our statesmen allow things to get to that point this time," said Gran ominously, "It will be goodbye civilization. Remember Wordsworth---

'I heard a thousand blended notes,  
'When in a grove I sate reclined,  
In that sweet mood when pleasant thoughts  
'Bring sad thoughts to the mind.  
'To her fair works did Nature link  
'The human soul that through me ran,  
'And much it grieved my heart to think  
'What man has made of man'."

# Gran On . . .

## ROYALTY

### *Chapter 21*

"And this time I did see the Queen, bless her, and a real close-up view too!" said Gran with great satisfaction.

"Isn't she lovely!" exclaimed Rose.

"Unless you see her you just have no idea," sighed Gran. "And yet I asked Mrs. Blank to come along with me to Mrs. Brown's suite

Mrs. Brown said I could bring a neighbor, there'd be enough room at her windows- and what do you think she said? 'I wouldn't walk around the corner to see Royalty', that's what she said."

"I bet you had something in answer to that," said her daughter, Liz.

"I certainly had. And so had she. . . ."

"What did she say?"

"First, I asked her why she felt that way, and she said she thought it was a ridiculous waste of money. Then she said it was calculated that the Queen was the richest woman in the world. She got that out of some American magazine. I asked her what she means by 'rich' and apparently in the magazine article they had made a rough estimate of the value of all the Queen's jewellery. So I told her they might as well estimate the value of the contents of the British Museum, for the Queen could no more turn her inherited jewellery into money than if it was in the British Museum. It is the possession of the British Crown, not of any individual sovereign, and in that way it all really belongs to the British people." Gran paused for breath.

"And what did she say to all that?"

"That if it was all sold a lot of hungry people could be fed with the money."

"You had a comeback for that one, for sure?" said her son, Bob.

"I asked her if people could eat money, or diamond tiaras either for that matter. And if they couldn't what was the sense of scattering all those lovely things into private hands, in the States, no doubt. She said the money could be used to buy the food, of course. So I said if the food was already there- and if it wasn't no money in this world could put it there- then in a sane economic system the money should be there to buy it too. But of course she said 'Oh, that Social Credit again' and as a matter of duty stopped listening, for fear she might hear something."

"So then what?"

"Then I asked her what she proposed instead of a Queen or King, and she said why not have a President like the United States.

I pointed out some of the disadvantages of a Presidential election every four years, and asked her what she thought **that** cost the American people. It would make the cost of our Royalty seem quite reasonable by the time all the campaigning is totted up."

"Did that silence her?" asked Rose.

"Not a bit. She said it wasn't a true democracy if the head of the State was not elected. The whole idea of a hereditary title of any sort was wrong.

"I asked her if she knew anything about the democratic system in the States, and she hummed and ha'ed a bit. So I asked her if she knew that there was an election for the Governor of each state, but that once he was in he had the power to appoint all his cabinet ministers, not from the members of the Legislature, but just anyone he thinks suitable outside. Why, over here, either provincially or federally, our ministers have to be chosen from among the elected members, and if a minister fails to be re-elected at a general election, it doesn't matter how good his Premier thinks he is, he is out—if his constituents don't find him suitable for **them**."

"That sounds quite an earful," said Liz. "I didn't really know all that myself."

"Then I asked her if she knew how they elected their president. If a state has a majority for a presidential candidate representing one party, even if it is a very small majority, all the votes that state is entitled to in the presidential election have to go for the man chosen by that particular party. Another state might have a tremendous majority the other way but could only send the same representation. In fact the overall real opinion of the country could be against the party that finally elects the President. If there was one Democrat area in a Republican state it would have no voice in choosing the President. And the other way round."

"So when the Americans talk about democracy they don't really mean the same thing as we do," mused Rose.

"No. And personally I prefer our variety," said her father. "At least a change of government doesn't mean that all the Democrat customs officials and post office personnel and all the other small government employees are fired and their places taken by Republicans and vice versa."

"Well, Mrs. Blank is a new Canadian who came out from Europe thirty odd years ago. If they wanted a republic they should have gone to the States I told her. She was happy enough to leave her native republic behind her and try a limited monarchy for a change. It is a difficult matter to turn that into a dictatorship. That's what I said, and I reminded her how proud she was of her papers when she took the oath of allegiance. So in the end she came after all, and has been thanking me ever since for persuading her."

"Bravo, Gran, and God Save the Queen!" chorused the family.

# Gran On . . .

## HONESTY

### *Chapter 22*

Two or three of the younger grandchildren were with Gran for the afternoon. Lucy was struggling with her English assignment, and her cousin, Janey, was fidgeting around, anxious to have her come outdoors to play.

"Aw, Lucy, sure you've written enough."

"I haven't got it finished," said Lucy.

"Well, just tell her you got a bad headache and that's all you could manage."

"But I haven't got a headache."

"What's that matter—she'll never know."

A sound at the door made Janey turn, and she coloured uncomfortably when she saw Gran had entered the room.

"What's that I heard?" asked Gran, searching Janey's face with her bright eyes. "Were you telling Lucy to tell her teacher a lie?"

"All the kids do it all the time," said Janey defensively.

"Now that's no sort of an answer," said Gran, trying to keep the note of severity out of her voice that she knew would waken antagonism. "All the kids haven't got parents like yours, Janey. Don't you go letting them down by taking this business of telling the truth as lightly as that. Let Lucy get that essay written, and I'd like just to try to sort out this truth and fib business with you for a minute. It is too easy to say 'I won't do anyone any harm if I say that, and no one knows any different.'"

\* \* \*

Gran had the subject very much on her mind, for when the children had gone out to play and their parents had returned from the stores she began again to the grown-ups.

"I'm glad I haven't the job of bringing up children today. Look at the TV and look at the magazine ads. Why there's more falsehood than truth in it all, and we know it. And the youngsters know it too. And look at all those silly but entertaining plays full of situations where people fib their way merrily out of awkward corners and it is all regarded as perfectly normal and part of the fun. How can children fail to absorb that casual attitude to truth? It seems so hard to sort it all out and so few people seem to think it important anyway."

"You've said it!" exclaimed her son-in-law, Tom. "And outright dishonesty too. I nearly had a first-class row with a friend of mine the other day when we were discussing one of the enquiries into public servants abusing their position to gain material advantage—not to name any names! He said in as many words, 'Mind, I don't blame him. In the same position it's only what you'd do yourself'. I told him to speak for himself; personally, I would never even think

of such a thing. So he dragged in some of the others and started ragging me about my 'holier than thou' attitude. I asked him if he ever went on a shop-lifting spree, for there were really quite good opportunities for that, and in his code of morals the only reason for being honest was that the opportunity to be otherwise hadn't presented itself. Was he huffy?"

"It's what you hear men saying all the time," said Clem. "That phrase 'It's only what you'd do yourself'. Seems to me that those who are quietly lining their pockets at the taxpayer's expense are the really popular ones--always provided they can get away with it. They seem to be the type that the average man of business admires."

"All part of dollar-worship, of course," said Gran thoughtfully. "The possession of money and, even more vital, the things that money can buy has become so desperately important that the means by which we get hold of it doesn't matter any more."

"That has another aspect, too. When people have sold their souls one way or another in their efforts to become wealthy--and of course no one on that road ever thinks he is wealthy enough--then he just can't bear to see people with hardly a bean having the good times that they so often have. It is really a sort of personal affront."

"Of course it is!" laughed Gran. "It fills them with doubt about all the choices they have made down the years that they know they can't change."

"It's an attitude that gets into everything," said Liz. "As long as you spend enough money on any project it is bound to come out right, and if it doesn't you keep on muttering how much it costs and pretending it couldn't possibly be better. I sometimes wonder if this country mightn't be a better place to live in with less wealth and more imagination."

"What about that letter in the paper you showed me some weeks ago, Mother?" said Kate. "From a business woman, married and with a family, who was justifying her position in keeping outside the home."

"I remember. One of her chief arguments was that since she and her husband were able to afford two fine automobiles, at any rate her boys would never be obliged to go out and steal anybody else's Cadillac. Her whole attitude seemed to be that no boy could be blamed for trying to grab other people's possessions if he hadn't got them himself."

"She may get a painful surprise one day," said Bob thoughtfully. "There seems no end to the things people think are necessary to their happiness."

"Most of them leave out one of the most needful," said Gran.

"And what is that?"

"A good conscience," was the reply, and then with a brisk change of tone--

"Did I hear you coming in, Lucy?" she called. "Just put on that kettle. And if you open that big round tin I think you'll find something that will go nicely with a cup of tea."

# Gran On . . .

## MOON MADNESS

### Chapter 23

"So they've done it!" exclaimed Gran, switching off the radio as her son Bob and his wife Kate came in by the door.

"Who has done what?" asked Kate and Bob at the same moment.

"They've hit the moon—the Russians."

"We certainly have to hand it to them," said Bob.

"I can't see what good it'll do them anyway, now they have hit the moon," observed Kate.

"Matter of prestige," commented Bob. "Can't you just hear them? 'Look what scientists and technicians we have over here to put through a job of this calibre.' That's what they can say to the world—and with good reason."

"The way I look at it," said Gran, "forgetting whether they were Russians or Germans or South Sea Islanders, whenever it is decided that something should be done, no matter how far-fetched, the human mind with modern equipment can ultimately overcome all the physical obstacles to doing it. That being so—why doesn't the human mind let itself loose on problems far closer than the moon?"

"The financial system, for instance?" said Bob with a twinkle in his eye.

"Yes, for sure," said Gran. "When the powers that be decide a problem has to be solved, they get the great brains together, and given time and money, they solve it. **In my opinion the problems of financing our modern society are not being solved because the powers that be—or those who are the real powers behind the visible 'powers that be'—don't want them solved.**"

"I think you're right," said her son. "But what exactly is the motive? Why don't they want these particular problems solved?"

"Love of power. Power over people and governments and nations. Power to make and break—to say this shall be done and that will have to wait indefinitely. Power to turn every man's hand against his brother—to sow fear and suspicion broadcast . . ." Gran paused for breath.

"Are there people who really do lust for power?" asked Kate mildly.

"A certain type most definitely does!" answered her husband. "Look at all the little Hitlers that sprang up in the last war—in the army and out of it—finding jobs, or making them, where they could push people around for no good reason at all except for the joy of feeling that sense of power on a small scale."

"And on the large scale, when you have climbed into control of the billions of money that are the life-blood of nations, are you going

to ask that the financial system be pulled apart and redesigned so that no man ever again shall wield such power?" asked Gran.

"They shouldn't be the only ones who can demand a change," said Kate. "Why don't governments demand it—?"

"That's part of the financier's power. He holds governments in the hollow of his hand. He can build up or throw down political leaders almost overnight. He has most of the weapons to overthrow any politician courageous enough to do battle against him. And, worse luck, most politicians prefer to cling to office and their career on the terms laid down by our financial dictators rather than take up the cudgels against such a powerful adversary," said Bob.

"All the same," said Gran, "the time may be nearer than we think when the whole crazy financial structure will come toppling about our ears from its own rottenness. We have to be right in there to pick up the bits and build a proper system to replace what we have lost."

"Do you know have they an orthodox system of finance in Russia?" asked granddaughter Suzie, who had just come in.

"I imagine not," said Gran. "But that doesn't mean they have anything remotely approaching Social Credit. As they have no private property, they will have no investment as we understand it. The government can finance what it decides is desirable new enterprise by making issues of new money. No private individual can just start up with a business or a factory. And the State too will fix prices. The Russians have plenty of gold from their own mines to pay for needed imports from overseas when these can't be paid for by exports of their factory or agricultural products. When all private enterprise is removed and everything is State-run, they can probably go on indefinitely without any trade slumps, and without writing up debt against themselves, with markets and prices rigidly controlled, and grim penalties for infringement of the rules."

"And with their immense labor force and increasing mechanization and lower standard of living they probably find themselves well able to run a line of sputniks and moon capsules on the side to keep everyone happy and fully employed," laughed Bob.

"Yes," said Gran. "And meanwhile we keep on repeating that the democratic way of life is far superior. Yet we go on heaping up debt and interest charges and wildly trying every stupid expedient except the right one to stave off depressions and unemployment. Unless we change our financial system the laugh is going to be with the Communists all right. The democracies must finally grind to a standstill unless they really love freedom enough to do battle for ECONOMIC democracy. What freedom has an unemployed man lined up at a soup kitchen? I don't wonder that the Communist system tempts him. And one thing seems to get plainer every day—the Commies don't have to set about destroying the free world—so called. The free world appears fully determined to destroy itself rather than entertain a new idea about finance. There's moon-madness if you like!"

# Gran On . . .

## THE RAT MENACE

### *Chapter 24*

"I'm glad to see our Alberta pest control is still able to keep most of the rats from getting beyond the Saskatchewan border," said Gran cheerfully.

"Yes," assented Bob. "They have a big job on their hands but they certainly know the way to handle it."

"Don't you think the government is dramatizing the situation?" asked Clem, the bank-clerk grandson, who liked to pick on the Social Credit set-up whenever possible. "The control programme costs a terrific sum of money each year, and I don't think you can really assess the amount of damage those rats would do if they were left to themselves. I'm sure it isn't nearly as bad as they say, and it would be the farmer's headache anyway."

"The farmer's headache is everyone's headache," said his Uncle Bob gravely. "And you're wrong that the wastage of grain through rats can't be estimated. It can. It's harder to work out the damage to farm buildings of course, and after the critters have been raising families for a few years all over the province the damage they'll do will be beyond counting. At present they can calculate roughly from the numbers killed on the border what damage they would have done if they'd got through and raised an average family in that first year. And all that takes no account of the fact that they're just filthy pests and disease carriers."

"There's another sort of rat that I don't like to see invading this country," said Gran darkly. "And if they're allowed a free hand they're going to overrun the place too —"

"Now what's on your mind, Mother?" asked Bob.

"It's this trading stamp racket - lucky green stamps and all the rest," said Gran.

"Why, what's the harm?" cried Clem. "It's only another sales gimmick. We'll soon get used to it."

"Why should we have to get used to it?" demanded Gran indignantly. "The Canadian Consumers organization is quite right when they argue that it will force up prices. Of course it will. And it will make it still harder for the small man to compete with the great chain stores. He'll have to start going to the stamp companies too and arrange to buy stamps to hand out with purchases. In the end

we'll all be filling our purses with miserable books to stick stamps into ."

"And always going to the same store because we don't want to miss out on the stamps," put in Kate. "Not because we like what they sell."

"It's just another non-producing organization with all its employees and buildings and office machinery wedging itself in between the consumer and the goods he wants to buy," said Gran. "Instead of guiding people towards a life where there will be plenty of time for real leisure—creative leisure—the present system makes us train good brains to think they have a worthwhile job, when they are engaged in work that is just one gigantic fraud on the public. And that's what this lucky stamp racket is, neither more nor less a gigantic fraud. They make it sound as if you'd be collecting their listed prizes tomorrow, whereas you have to spend thousands of dollars at their stores before you can collect anything really worthwhile."

"They're no worse than other give-away programmes really," protested Clem.

"As far as I'm concerned," said Gran's eldest daughter, Liz, "I'm tired to death of all this give-away business, whether lucky stamps or mink coats. Have you noticed the number of TV ads that give all their time to the gimmick, and hardly mention the product? You buy somebody's washing powder in order to get a particular set of china, piece by piece. Why can't I pay what the soap really costs and go to the china shop when I want my dinner service? And the same goes for dish towels with packets of tea—and all the sets of soldiers and fire-engines and hockey players put into the cereal packets. The kids go for a cereal because of the toy inside, and never mind what it tastes like!"

"I think you've hit the mark, Mother, when you call these trading stamp firms 'rats'. They sneak in when you're looking the other way, and once let them get away with it and we'll never be rid of them again."

"It would be possible in a Social Credit regime to give us our Just Price discounts in stamps," said Gran. "Think it out. Every time you made a purchase in no matter what store they'd stick discount stamps into your book. The value of the stamps would depend on the size of the discount. Then you could go to the post-office or a bank and turn in the books, or even single pages in exchange for good hard cash. The government would issue the stamps to the retailer and have a department to handle the bookkeeping."

"Makes your mouth water," said Bob.

"Talking of making your mouth water . . ." murmured Clem.

"Yes, of course. There's still plenty of the plum cake. And just put the kettle on for a cup of tea."

# Gran On . . .

## MAKING SENSE OF THE ENVIRONMENT

### *Chapter 25*

"That was a wonderful convention," said Bob as he came in rubbing his hands.

"It certainly was," assented Gran. "And it seems to have left behind so much for us to be thinking about."

"What did you think of the Professor's talk--Professor Irving?"

"If I had been someone just interested who wanted to know more about Social Credit I think it would have made me into a Social Crediter right there. It was a treat to have someone so detached and impartial yet so friendly, assessing us as it were from the outside."

"I liked what he said about Aberhart giving back their self-respect to the people of Alberta," mused Bob.

"The thing that I think I have dwelt on most of all in my mind since coming home is what he said about people, that for some unexplained reason, they demand that their environment should make sense."

"How did he tie Social Credit into that?" asked Liz, who had not been at the convention.

"Well, in the depression years in a world of plenty, people were short of all the necessities of life. They were willing to work to make any quantity of the things they needed; but there was no work. People were going hungry, some to the point of starvation, yet the grain was rotting on the prairies because it wouldn't fetch a price to make it worth the carting. That was the environment of the people of Alberta."

"I'll never forget those years," said Liz, "though I was quite a little girl at the time."

"I'll never forget them," said Gran fervently. "That was when we lost the farm and your father came to the city to find work, and there was no work. That's what the Professor meant by people demanding that their environment make sense. That environment was just crazy. And it had had just the effect he said--men lost their self-respect. They felt it must be their fault that they lost their farms and that though they were able-bodied men they just couldn't find a job of any sort at all."

"Yes," Bob intervened. "And Aberhart gave people back their self-respect by showing how to set about changing that crazy environment, and setting them to work at Social Credit."

"It seems to me," said Bob's wife, Kate, "that we are getting back to much the same thing again--not the severe poverty, but the sense of our environment being just plumb crazy."

"Yes. There doesn't seem much sense in the organizations that supply us with all the things we need," said Gran. "I've just been

looking at the report of the Royal Commission on price spreads. They say that the cost of marketing food from farmer to consumer has risen 84% in ten years. It costs getting on for twice as much to process and package and advertise the food we eat as it did ten years ago—that's real progress for you!"

"Wait a minute!" cried Clem. "If it wasn't for that, how do you suppose thousands of people could live? Look at the huge payrolls of the advertising firms. And the people who are given employment making the gimmicks and giveaways. And the men and women on TV that are employed making the rhymes and snappy little tunes and putting them over."

"No doubt," said Gran with a withering look, "the girl that beseeches you to be really clean for once in your life gets more pay for it than your father ever will, Clem, for a hard and honest day's work. Those are the values that are imposed on us by the system we live under. It is a crazy system and it has produced a crazy environment. And the human spirit is getting into a state of revolt once again over this craziness."

"And that's where Social Credit is going to step in and try to restore some sanity into the situation," said Bob. "It will be a long process, I can tell you. I can't make out why it seems so easy to solve the problems of getting to the moon and so difficult to provide man with a reasonable motive for existence."

"I've talked and argued about that many a time," said Gran. "Now I begin to feel I'm coming up with something like the right answer."

"Unfortunately it isn't a really optimistic one," she continued. "Long ago it was recognized that there were many systems of thought which could live side by side and each could regard the other as having its own validity within its own sphere. But nowadays there is no approach to anything except the scientific approach and, except in the hands of the really dedicated scientist, I can tell you that is a dangerous approach. We are asked to base our living on a series of scientific theories which are to be taken as correct so long as circumstances support their correctness. You are to eat food full of chemicals because scientific discovery has not proved they are harmful. You may feel in your bones that something is wrong, but until a few thousand mice have died of dyspepsia or something worse the chances are small that you can take any action to stop food adulteration."

"What are the other systems of thought anyway?" asked Clem.

"The religious and the moral," said Gran. "Probably best defined as the humanistic and perhaps the ethical. Education today has little place for either. We are asked to concentrate on the scientific line if we are to keep our place in the world of men. But I say, let us look hard at the environment that this has produced. It is crazy, and, more than that, it is literally producing more crazy people than ever before. It has got to be changed, and as I see it, Social Credit alone can change it."

# Gran On . . .

## HOME MORTGAGES

### *Chapter 26*

"Poor things, poor young things!" sighed Gran, folding her newspaper as her son, Bob, and daughter-in-law, Kate, came in for the usual week-end visit.

"Not so young as all that!" laughed Kate.

"I didn't mean you, bless you. I've just been reading about the mortgage interest rates going up on NHA loans. Apparently the big insurance companies are the main suppliers of mortgage investment funds, and a mere six per cent on their money isn't attractive enough."

"Are the insurance companies the 'poor young things' then?" asked Bob, winking to his wife.

"I was thinking of all the young folk getting married, and having to pay such wicked monthly sums if they want a home of their own. I didn't know that at present what they call interest rates on a home mortgage—they really involve the capital payments too—mustn't exceed 27 per cent of a man's salary. The National House Builders' Association wants that percentage raised—just fancy! Even as it is—imagine paying more than a quarter of your whole income on your house mortgage. After that you have your utilities— and you have your painting and repairs, and your taxes. All that for the roof over your head before you start on food and clothing and medical expenses and care . . ."

"What really makes me mad," said Kate, "is that it should be taken as a matter of course that the mortgage company who pays for your house has the right to collect back from you the price of two houses. And the same goes for those insurance companies that they say are the main source of the funds for the NHA loans."

"Indeed, what right have they!" exclaimed Gran. "Nowhere is there any suggestion of a shortage of house-building materials or of house builders either, and all they want is their wages. But of course they want them weekly, not spread over the next twenty years. And the finance company that is able to put pen to paper to make its so-called 'idle funds' work is able to collect more than double for every dollar it puts out."

"Yes," said Bob. "Now they have raised the interest rate to 6½ per cent they say the buyer of a \$10,000 house will pay back \$20,553 more than 100 per cent profit to the company that puts up the money."

"That's not the worst of it though," said Gran. "The NHA rate is a special one and not so many people qualify for a NHA loan. The regular mortgage rate for a loan through conventional channels is 7 to 7½ per cent."

"It amazes me how few people who are paying these interest rates ever think that they are unreasonable and just plain usury," said Gran.

"We do a lot of railing against the banking system," she continued, "but the great insurance and mortgage houses have the most immense funds behind them now and are continually adding to them. They mayn't themselves be able actually to create new money, like the banking system, but while they suck in more than twice as much as they are paying out every twenty years that must be having a tremendous deflationary effect on the economy."

Gran glanced again at her paper.

"The Federal Works Minister David Walker says there just isn't enough six per cent money. This myth about money shortage, as though money cannot be created and is created just whenever it suits our money masters . . . ! Is home building not a worthwhile enterprise? Money could flow to build houses as readily as it would flow tomorrow if a new war suddenly started. And instead of the unfortunate home owner having to pay twice over for his home, he could probably have it at about one per cent per annum - what it cost to do the necessary bookkeeping."

"Look at the inflation!" cried Clem in exasperation.

"Fiddlesticks!" retorted Gran. "It would only provide a measure of anti-deflation, to counteract the heavy withdrawals of consumers' purchasing power by way of interest on all this other buying on time."

"Aha, but you haven't seen what Coyne says," Tom butted in, unfolding a newspaper clipping from his pocket. "'Canadians should cut their coat more in accordance with the available cloth'—meaning of course the available money—meaning the money he and his board choose to make available. Listen to this 'In Canada we have had a scale of capital expenditure by the private economy and governments together at the rate of 26 per cent of our gross national product, as compared with 18 per cent in the United States'."

"As if Canada isn't a new country just getting into her stride," commented Gran. "We should expect to spend more on our capital development proportionate to our total output than the States. The outrageous thing is that because Coyne and company don't care to examine a way to expand without inflation they are sitting tight on the money bags, and forcing our industries to go abroad for capital till Canada will end nearly entirely owned by foreigners. And for the same reason our young people are having this terrible burden of quite unjustifiable interest loaded on their shoulders."

"And the NHA loans are going to be severely cut this year," said Bob. "Last year they provided 630,000 jobs to help the employment picture. This year many more people will have to go to conventional sources for their mortgage money and pay not 6½ per cent but 7 to 7½. There'll be a lot fewer houses built. And no doubt more jobless in the building trade."

"Put on the kettle, Liz dear," said Gran. "And let's drink to Social Credit at Ottawa in a good cup of tea."

# Gran On . . .

## CIVIL SERVICE - RUN INDUSTRY

### *Chapter 27*

"I've just been reading the first reports on the program being decided on by the CCF and the Canadian Labor Congress for their new joint party," said Gran, after welcoming the first of the usual visiting contingent—her daughter Liz and son-in-law Tom.

"We aren't too ready to fall for all these controls they talk about," said Liz. "Things would have to be a lot worse before we were ready to put our necks into that noose."

"Yes. But the way our finances are being handled just now, how long will it be before things are a lot worse, as you say?"

By now Bob and his wife Kate had also shed their wraps and joined the others.

"I brought along this clipping for you, Ma," said Bob, passing the paper across. "It's about the new Socialist party, or whatever they're going to call it."

"We were just talking about that," said Gran. "Now here's what I like. Just hear this—The Liberal and Conservative parties are incapable of meeting the post-war challenge because they reject public planning and support the concentration of capital and power in the hands of private monopolies and near monopolies. Will you tell me what a nationalized industry is if it isn't a monopoly? What does it matter if it is private or public? But the private industry has to keep down its administration costs to some extent if it is to have anything left to pay the shareholders, and the shareholders would soon be singing out if their dividends didn't come along."

"That is what you seem never able to get a Socialist to see," said Tom, adding in parenthesis "I work with one."

"They are full of arguments," he continued, "about the dangers of concentrating power in a few private hands. What do they mean by private hands? Did anyone ever see a pair of public hands? Except on a statue in a public square?"

"You've hit the nail on the head," said Gran. "Your nationalized industry replaces presidents and directors and managers by civil servants . . ."

"Graded civil servants with the correct civil service attitude," interrupted Tom. "Here's their attitude: You'll be certain of your regular promotions and your pension if you don't annoy the man above you by being too bright, and if you severely discourage the men below you from being too bright either."

"And that you are a more important person if you can put it over on the higher-ups that your job absolutely requires a few

additional subordinate staff to help you get through your work," laughed Gran.

"Do I hear an echo of 'Parkinson's Law'?" asked Kate slyly.

The others looked puzzled.

Gran reached for a slim volume from the bookshelf.

"Listen to this: 'A civil servant, called A, finds himself over-worked . . . A's sensation or illusion might easily result from his own decreasing energy . . . There are broadly speaking three possible remedies. He may resign; he may ask to halve the work with a colleague called B; he may demand the assistance of two subordinates, to be called C and D. There is probably no instance, however, in history of A choosing any but the third alternative. By resignation he would lose his pension rights. By having B appointed, on his own level in the hierarchy, he would merely bring in a rival for promotion to W's vacancy when W (at long last) retires. So A would rather have C and D, junior men, below him. They will add to his consequence and, by dividing the work into two categories, as between C and D, he will have the merit of being the only man who comprehends them both.'"

"That points up what Aunt Jane said in one of her letters ages ago," said Liz. "Do you remember, Mother? About the big coal mine near where she lived in England. After nationalization a miner she knew told her bitterly that none of the cars that began to appear in that yard belonged to miners any more than formerly. They belonged to all the new petty officials with comfortable salaries that had never been needed before, but were suddenly an essential part of the nationalized industry."

"Yes indeed," replied Gran. "And do you remember what she said about the price of coal—soaring higher and higher all the time? They had objected to the mine-owners' profits. But nationalization took care of that. There were no profits. But there were more high-salaried executives than the industry had ever had. All tripping over each other."

Clem, the bank-clerk grandson, had been listening in the doorway to the latter part of this conversation.

"I can see it coming, whether we like it or not," he said weightily. "We might as well get used to the idea. And I'd rather have a boss over me who has got there by promotion than just because he happens to have a lot of dough."

"You find out from Aunt Jane how many miners end up behind a mahogany desk in the British coal industry," said his father conclusively.

"Why are you so set against Social Credit?" teased his young cousin, Rose, who had just come in swinging her skates. "They'll not upset your bank routine half as much as your Socialists will."

"Don't start arguing now, children," cried Gran. "Just put that kettle on, Rosie. The cups and cake are all on the tray, and a jug of milk for anyone who wants it."

# Gran On . . .

## REFUGEE YEAR

### *Chapter 28*

Gran was putting things ready for the next day's churchgoing. On the table were two collection envelopes. As her daughter Liz came through the door she was hastily slipping a sizeable bill into the second of the two envelopes, labelled "Refugee Year Appeal".

Her daughter's eyes rounded in protest.

"Mother dear, you know you can't really afford to give as much as that! Not after having that outside painting done last fall."

Gran bristled defensively while she sealed down the envelope with a firm hand.

"If I could afford to have the house painted and couldn't afford this, then the plain answer is that I should have let the painting wait. But there are still plenty of other things I can do without."

"I suppose it's a good cause," said Tom doubtfully. "But there are so many appeals . . ."

"Tom, this is different—you know it's different. We can't get rid of our responsibility to these people. Listen to this: 'There remain hundreds of thousands in Europe who are now homeless and hopeless because they ran, walked or even crawled painfully and perilously away from the countries of their birth to find sanctuary in a Free World'. Now hear what happens to them. 'In Italy and Greece, both poor and overpopulated countries with a woeful unemployment figure, refugees are fed and issued twice-yearly with used clothing, but **receive no money and may not work**. Some of them get unofficial employment as labourers or fruit pickers, but it is risky and uncertain. For the most part, they simply sit about the camp, day in night out, sick of each other's stories, without money or material to make or do things, endlessly debating, worrying, speculating on the next year and the one after, without friends, homes, without plans.'"

Clem, the bank clerk son, who prided himself on being the hard-headed business-man type, intervened at this point.

"Wait a minute, folks," he cried. "You're not suggesting that we take all that riffraff into Canada. Canada wants good citizens, not a bunch of derelicts . . ."

Gran's withering look was enough to stop even Clem in his tracks.

"If they have become derelicts it is we who have helped to make them that way by allowing this problem to drift on year after year and nothing done," she said. "What Canada, and the rest of the free world needs, to make it great, is imagination. Why does nobody try

to picture what life in such circumstances must be? Year after year with no hope—young people getting old who have never lived outside compounds in all their grownup life. Yes; we need imagination, and enough common humanity to want to do something to help—and without any more delay."

She picked up the magazine from which she had been reading, and turned once again to the refugee report.

"Here is a picture of a woman and her four children now in Austria. The father George Fessl 'recently had an accident and can no longer work, so now the family lives chiefly on noodles and potatoes. "But I give them their vitamins every day; I buy a lemon and squeeze the juice on lumps of sugar and they get one each." The family has been rejected for emigration on grounds of health.'"

There was a shocked silence. Finally Clem said lamely—

"We all know it's awful. But what can we do without damaging our own economy? Have you seen that our unemployment figure has gone above 8% of our total labour force?"

"Now, Clem, let those two halves of your head that keep thinking separately just come together for a minute and sort things out," said Gran persuasively. "You've just said we don't want derelicts. But derelicts like this Fessl family won't be competing in any labour market for some years. Those children who are going to die of plain starvation could be built up into healthy citizens, even if they were only allowed to eat what Canadians and Americans toss into home and restaurant garbage pails every day of their lives."

"Gran is right, Clem," said his father. "It's the able-bodied immigrant you were really speaking against . . ."

"And of course Social Credit has the answer as usual," said Clem with a note of bitterness in his voice. He felt he was cornered.

"Of course it has," replied Gran. "It's only the present system that makes immigrants a danger to the economy. Every family we bring to Canada may be bringing one or two pair of hands to work. But it is also bringing four or five or more mouths to feed and backs to clothe customers for the things we produce. We are only afraid of bringing in more workers because our machinery for producing goods is so much more efficient than our machinery for distributing the money to buy the goods. Each man's hands can really produce far more than each man and his family can consume. That seems a poor reason for telling the man he mayn't bring his family and himself over here where we have so much space and so much opportunity. It is a problem of economics and it can be solved. We know the answer. But in the meantime we shall destroy our souls, individually and as a nation, if we harden our hearts against these unhappy people."

"Make sure to look out that envelope when we get home, Liz," said Tom thoughtfully. "A lot of us get too comfortable around here."

# Gran On . . .

## REAL VALUES

### *Chapter 29*

"This world today amazes me!" sighed Gran. "You'd think there were no values worth considering any more unless they can be measured in dollars. A million-dollar school, a two-million dollar hospital so the newspaper headlines always go."

"Yes, and even worse than that," said her daughter, Liz, "Look when there's a fatal accident. Damage to cars amounted to so many hundreds of dollars as though such a minor thing could be mentioned in the same breath with the loss of a human life."

"Hundreds of dollars! Why in today's paper a man who had had too much to drink ran down and killed a pedestrian crossing the road. And there again the damage is listed. 'Damage to the front of the car was estimated at \$60.'"

"Sometimes you just wonder if people have anything else in their heads but what things cost and what they or someone else is going to have to pay."

"I made a bet with myself a long time ago," said Gran, "that I would take myself to the movies as an extra treat the first time I went for a bus journey into town and out again without overhearing the word 'dollar' in somebody's conversation. I'm still waiting for that treat!"

"That dollar is pretty hard to come by," said her son Bob, thoughtfully, "So I suppose it's a good deal in people's thoughts."

"Sometimes I think it's the ones who are content with fewer dollars who have something else to talk about besides getting and spending," said Liz. "It seems to me it is the ones who get the most dollars with the least effort who are forever talking money."

"There's something even stupider than this perpetual valuing our real assets in terms of dollars first and foremost. That is what the papers delight in doing--adding up sickness and injury and things like alcoholism in terms of man-hours lost to industry; and then at so much an hour the amount the national income and the national spending has been reduced because of all that absenteeism."

"I can't see what's wrong with that," said Clem. "A healthy country is obviously a more prosperous country."

"Unless there is no unemployment problem at all," replied his Uncle Bob, "and everyone is working all out, you can't honestly say that the accepted level of absenteeism through various causes--if it could be abolished--would lead to an increased total of man-hours being worked. It would most likely mean that the same numbers of man-hours would be worked, only the extra man needed to fill in for absenteeism would be paid off. Bigger pay packets for a good many, but fewer pay packets in all."

"That is quite right," agreed Gran. "But I don't think the economic accuracy of their argument is what really worries me. It is the idea of degrading a man's life so that its only importance consists of its value in man-hours worked. Imagine a man disabled through an accident, say a truck-driver who loses his legs. In a single day all the rosy plans for the future which that man and his wife have laid for themselves and the family are overthrown. Debts they were able to carry quite easily yesterday, today have become an unpayable burden. Or look at the tragic family of the alcoholic where everything is sold to provide the insatiable desire for drink. If the cripple is trained so that he is able again to support his family, or if the alcoholic is redeemed it seems to me entirely shocking to justify the expenditures on the ground that so many rehabilitated persons were successfully 'returned to industry'. Meaning that the justification for spending that money on them lies in the fact that it enabled them to become reasonably self-supporting again.

"Whereas far more important than that was the fact that it helped them and their families really to live again."

"But with the whole money system so warped how can there possibly be a right attitude towards anything involving money?" asked Kate.

"When you see how easily all we need can be produced we should be able to think as little about the money to distribute it all as we do about the air we breathe," said Gran. "The present system is just like shutting a crowd of people into a hermetically sealed room and pretending they've got all the air there is. They can only think of one thing, and that's how to go on breathing. We can only think of how to go on spending."

"Yes," agreed Clem. "But you did admit that it's very often the people who are making the most who think about money the most."

"That wasn't quite it, Clem," Gran answered. "We said the people who were content with fewer dollars were able to talk about something else. Those are the lucky ones who have managed to keep themselves out of the rat race in pursuit of the almighty dollar, and yet are not in a state of basic insecurity over the chances of losing their job, or having to face seasonal unemployment with all its hardships. But, believe me, the present whirligig doesn't allow many people the chance to live contented lives with the leisure outside their jobs to pursue interesting hobbies and to make themselves well-informed human beings. It seems as if those who have any responsibility in the big businesses of today are driven along whether they like it or not by those on the next rung of the ladder. You either go on up in a state of accelerating anxiety or else you get right out while there is time."

"That's a cheerful picture to paint," exclaimed Liz. "It sounds as if we should all make tracks back to the farm."

"And I'm not at all sure that isn't the solution for a good many of us," laughed Gran. "They were certainly my happiest days. But time's getting on, and I hear the kettle whistling. So how about that cup of tea?"

# Gran On . . .

## IRREPLACEABLES

### *Chapter 40*

Suzie had come over one Saturday morning to help Gran spring-clean her basement. Gran had been raised in an era when things were not easily come by, and therefore were not lightly discarded.

They had reached a shelf of empty jars and bottles of all sorts, shapes and sizes.

"Gran, dear," said Suzie, summoning up all her tact, "you are never going to use all these. Let me put them into a box and leave them out for the garbage man."

Gran looked at them with sort of puzzled dismay.

"But you can't just throw all those out," she protested. "There are such beautiful things among them. Look at this bath salts' jar. I had it for Christmas some years ago."

"It must be ages and ages ago," replied Suzie.

"I thought I could tip a new supply into it—it always looked so nice."

"But the new ones are so nice too," Suzie reminded her. "You could never bear to throw them out either after you emptied them into this!"

"It all seems such a waste. I don't suppose they are ever used again when they go out to the garbage."

"It would cost far more to send them back to all the different places they came from than to make new ones," Suzie pointed out.

"I know, I know," said Gran impatiently. "And just look at the color in this blue scent bottle, and its pretty ground glass stopper!"

Suzie meanwhile had slipped a dozen miscellaneous containers quietly into a large carton and passed on to a row of screw-top jars. Gran intercepted her hastily.

"I can use those for my canning."

"But, Gran, you have dozens of the proper jars you have used for years."

"It's the waste I hate," she muttered.

Suzie felt it was time to take Gran up on this.

"What about the waste of time salvaging stuff when it costs less to make new?" she asked. "If it costs less in men's time, doesn't that show that it is less wasteful just to scrap it?"

"Now, Suzie, my girl, let's get this straight," said Gran, sitting down rather wearily on the bottom basement step. "The world is full of two sorts of wealth--the self-renewing and the once-for-all. Our flocks and herds and forests and flowing water and all we raise and grow will give us wealth year after year, provided always we study methods of conservation with the greatest care. And the life of man

is in the same category—it flows on and finishes and is replaced whether an individual man is busy or idle. Now isn't that true?"

Suzie assented with just a little hesitation, wondering where this was leading to.

"So your salvage men could be busy or unemployed and they'd still grow older and finally die. But the silicates or whatever they are that are fused into glass, and the fuel that is blazing away to give that tremendous heat, and all the steel and metals used in the furnaces—these are taken from the earth and can never be put back. It is dangerously cheap in money these days to 'make new' all the time. Wages are high and machines are efficient but salvaging is still largely a hand job—"

"Can't glass be melted down and used again?"

"I was shown over a glass works once back in England," said Gran, "and they told me they just needed a little glass scrap to add to each new boiling. But it isn't possible to make new glassware out of old. I just hate to think of the useless glass mountains heaping up all around us!"

"Not to mention all the broken bottles lining our beaches," added Suzie feelingly. She had had one promising summer vacation ruined and just missed being lamed for life only a year before through someone's preference for leaving broken glass behind rather than carrying a bottle home.

"We can exploit our natural resources far too easily and that's the truth of it," said Gran. "By the time you are my age the whole countryside will be completely wrapped up in discarded plastic containers of every sort. They are just imperishable, those plastic bags and cellophane wrappers and what have you. It was bad enough seeing paper littering all our beauty spots. But it does finally disintegrate, even if not half fast enough. Now these plastic bags lying by the highways and sticking on the hedges—"

"What are they made from?"

"One of our gas and oil by-products, I imagine. So every time anyone finds oil anywhere it has to be exploited here and now. Never mind how the future generations on this planet make out. At this rate, Suzie, it's my belief your children's children are going to have a far lower standard of living than we have today. Just because we are filling our town and city streets with flashing neon signs and making buildings that condemn nearly all office workers and clerks to spend their days in artificial light shut right away from God's sunlight; and leaving bank and store lights on all night—your children's children may be back to tallow dips."

"There is still water power," suggested Suzie.

"I know. But look at all the materials involved in building power stations and dams. We are frittering away our metals and cement as fast as our oil, and they are essential raw materials in all our other production."

Suzie started thoughtfully returning the bottles to their shelf.

Gran rose, laughing ruefully. "No, Suzie, let them go to the garbage. We can't solve the problem that way, more's the pity!"

# Gran On . . .

## POPULATION EXPLOSION

### *Chapter 31*

"I wish those newspapers would make up their minds!" exclaimed Gran, throwing one of the offending objects aside impatiently.

"Make up their minds about what?" asked Bob, sitting down and thoughtfully filling his pipe.

"About which we should be worrying over. On one page civilization is in danger of being wiped out by nuclear weapons and fall-out, and if we don't get in a flat panic over that it's because we're too ignorant or too callous to understand the implications. Then we turn over—and lo and behold! in another generation there isn't going to be standing room on this planet. And we are asked to lose our sleep over that as well!"

"They're just keeping their public informed of the possibilities of the situation," explained Clem. "Preventive measures ought to be taken to meet either contingency."

"But in regard to this 'population explosion' business the journalists are just building terrific edifices of theory, on a very few selected facts."

"Even if they're selected they're still facts," muttered Clem.

"Any of you ever heard of Dr. Malthus?" enquired Gran.

There were nods and head-shakings about equally divided around the room.

"Wasn't he the gentleman who propounded the theory that population will always expand to the limits of the available food supply?" asked Liz.

"Yes: he was born in the latter part of the eighteenth century and died some time in the 1830's. He was an absolute gift to the British employing class in their fight against better conditions for factory workers."

"How did they figure that?" enquired Liz's husband, Tom.

"Their argument was simply that the more they paid their workers to spend on food the more their families increased, so that they were no better off than before anyway. So don't increase pay—-increase profits instead."

"Yes, but we're really not discussing whether that was an inhuman attitude, now are we, Gran? Only if it's true. And I thought it was pretty well accepted."

"You're right about the discussion, Clem," answered Gran. "Unfortunately there are far too many 'accepted' theories that don't stand up to a proper analysis, and theorizing over mankind in the mass is the most suspect."

"Carry on, Ma. We're interested," said Bob encouragingly. "This argument is always cropping up."

"If Malthus were right, why had the working classes of those days as big or bigger families than the upper classes who certainly had the larger food supply? In fact the working classes had a horrible reason before the Factory Acts for adding to their families. They had only to raise a child until it was five to eight years old for it to become a wage earner too."

But in primitive tribes, Gran, and with more backward people generally . . .?" persisted Clem. "Malthus' law surely operates there?"

"Malthus only looked at a very small piece of the picture. Look through the whole of Nature and you'll see that where the chances of survival are poorest the birth-rate is highest. And man has other considerations. Suppose you are an impoverished Chinese or an inhabitant of a famine-ridden area of India. You are dependent entirely on what you grow for whether you live or die. If you manage to raise a bunch of tough young sons who can all work to produce a better crop and break more ground, and to grow stronger as you get more feeble, you are insuring yourself against starvation in old age. Remember it's the only insurance you have. It must be a terrible thing to creep into a city when you know that unless you beg or thief you may be one of the many dead from starvation who will be cleared off the streets in the morning. A large family is some sort of guarantee of protection in old age."

"So really things quite different from the size of the food supply are at work," said Kate. "It always seemed a stupid idea to me."

"A man called Pell observed these other tendencies and got down to a lot of research. He finally brought out a book called 'Pell's Law of Births and Deaths' which in my opinion seemed to wipe old Malthus right off the map," said Gran. "For he found that the natural rate of reproduction tended to diminish as the standard of living was raised, and by standard of living was of course included other things besides food—security for the future to some extent, I imagine."

"In fact Pell said what we can really all see," put in Bob. "The civilized races of the world do tend to have smaller families."

"And the answer to the population explosion," said Kate softly, "is after all to do what we were told to do—feed the hungry, clothe the naked and care for the sick."

"Above all, take the long view in tackling this immediate problem."

"Still . . ." said Clem doubtfully. "It is an immediate problem. If we go pouring our surplus products into the lap of all the coloured peoples of the world it'll keep a few millions of them from starving no doubt. But next thing we know they'll be sweeping us off the face of the earth."

"We are not God, Clem," said Gran with solemn emphasis. "But if, as Kate says, we act as Christians we can surely leave the solution right in God's hands. After all, the coloured races are just as much his children as we are!"

# Gran On . . .

## LIVING AND THINKING

### *Chapter 32*

The grandchildren had gone to swim while their elders ran over to have a talk with Gran before taking her along to meet the young ones for a family picnic.

"I've been thinking," Gran announced when greetings were over.

"Thinking, Ma?" cried Bob, in mock astonishment. "Wasn't that rather rash?"

"I know it's not done nowadays, of course," said Gran severely. "But some of us old ones still believe that's what the head was chiefly made for. In fact I remember just when I decided that I was going to be a thinking person."

"Let's hear about this," said her daughter Liz, sinking into the nearest garden chair.

"It was when I'd left school. While I was still there I was made to use the thinkbox whether I wanted to or not. Well, I came home. My mother needed me in the house with all that family—and none of your fancy electric gadgets either. But how I missed having really to think! Then one day I was dusting our awful carved sideboard. You couldn't do it properly in under ten minutes. And I said to myself 'What are you thinking about?'"

"And what was the answer?" asked Kate.

"I was in the middle of some dream-world, being some sort of impossible heroine in a completely impossible situation. So I just said right there 'You're wasting your brain', I said. And from that day I decided I was going to think intelligently and constructively, not about myself but about the big problems in the world. And sometimes I would puzzle over mathematical problems for a change. And I went on learning poetry by heart. So I had to keep looking for worthwhile books so as to have worthwhile things to think about."

"And the result is a well-furnished mind," said son-in-law Tom appreciatively.

"And what were you thinking when we broke in?" asked Liz.

"Ah, yes. I was still in this world, but I was picturing everybody alive today as if they were holding the end of an unbroken chain of life right back to the time of the creation. If it was possible for me to hold my father's hand (or mother's for that matter) and for him to hold his father's and so on, right back into the mists of history and pre-history, how strange and wonderful it would be to look along that chain at the flesh and blood and brain out of which we were built, and to think that one broken link would have meant the end of the chain before it reached us!"

"That certainly makes a picture," mused Bob.

"And it's interesting to ask why our chain was not broken," pursued Gran.

"There must have been a lot of luck—or Providence—in that," said Liz.

"Yes, and power of survival due to an inheritance of alertness

of mind and strength of muscle and resistance to disease. There must have been a tremendous fighting determination to stay alive against all the odds of wild beasts and wild men, and plagues and famine and shipwreck. Everybody living today is at the end of the line of those who survived from the beginning long enough to pass the torch to the next generation."

"It sounds as if we should be wonderfully tough if we inherit all that," said Liz.

"Then how come all the bigger and better hospitals and all the huge new medical blocks, and all the flourishing drug stores every way you turn?" enquired Tom.

"People are supposed to be living longer," hazarded Liz.

"Let us not assume too much though," replied Gran. "We can certainly say that people born in 1880 or earlier are living to a ripe old age. But their bases of health were laid in a much slower and quieter world, before our scientists and engineers had all got so clever. We'll have to wait till 2040 to see what proportion of the 1960 babies can qualify."

"And of course there's always this radiation business," said Bob rather gloomily.

"In my opinion the human race has changed its whole way of living far too quickly," continued Gran. "And the changes have been done in exactly the wrong way. For one thing, all the financing of these changes has been by the creation of debt-money—billions of it and never enough. Well, everything desirable and scarce comes to have a special value, and so with money. The things regarded as most important are those that can be measured in terms of money, or that pay money profits. You can't imagine a great and flourishing farm-yard manure industry. It is just made on the spot! But some of the most powerful chemical corporations in the world have added enormously to their size and profits with chemical fertilizers and poison sprays—and look at their advertising! and again, good natural health doesn't show up in visible terms on any balance sheet. But once get people to think they can't live without drugs and look at the employment given and the wages paid and the dividends distributed by the big drug companies and their outlets, there is something almost anti-social in refusing to be a perpetual synthetic vitamin swallower and pill repository."

"Nature isn't left with very much to do," remarked Kate. "when you think of all the natural protection that has been developed in our bodies and passed on down the ages so that we are all alive today."

"And yet in my view that is precisely where the real health research of the future is going to lie—not in finding out how to cope with different diseases with drugs and vaccines, but in looking at the wonderful will to live in the whole of Nature and the amazing adjustments the human body is capable of in maintaining its balance of health given half a chance." Gran paused. "I'm not sure, but I think the real answer lies in the natural cycle of healthy soil, healthy plant and animal life and healthy people. But there aren't big profits for chemical and drug manufacturers in that."

"How about that cup of tea, Ma, before we meet the kids?"

And so the session ended.

# Gran On . . .

## UNEMPLOYMENT AND WAR

### *Chapter 33*

"Just once in a while you get an article worth reading in these magazines," said Gran somewhat grudgingly, as she laid aside a copy of Maclean's.

"What now?" asked Bob settling himself down on his mother's shady porch.

"Is the U.S. talking itself into hot war? Have you read it?"

"I read part of it," said daughter-in-law Kate. "But it was so frightfully depressing."

"What's it all about, Ma?" asked Bob, having a pretty good idea that he would be told anyway.

"Well, broadly speaking it is stressing all the forces at work inside the United States to keep the people in a keyed up state almost amounting to panic over the chances of nuclear bombardment. Maclean's Washington editor writes the article, and he contrasts their attitude with our cool way of taking it up here in Canada, though actually we are much nearer the USSR."

"I've read somewhere," said Bob with a smile, "that the reason some people don't panic is just because they've failed to grasp the situation!"

"I'm sure I feel safer among people who don't panic whatever the reason," said Kate.

"People in a panic can certainly be relied on always to do the wrong thing, and worse still to prevent people who keep their heads from doing the right thing," said Gran. "There is no doubt that the Soviet Union is a menace to the so-called free world, but they are not made less so by observing the preparations for war in the USA."

"It seems a kind of vicious circle," observed Bob. "Each has to try to go one better than the other."

"What alarms me is not the pressures outside the U.S.," said Gran. "It is the pressures inside. And it is that angle which the article deals with. Let me read one or two bits. The United States is described as 'a country buffeted by a gale of propaganda from a variety of sources. Foremost among them are the armed services, which strive to create an atmosphere in which they can get bigger appropriations from Congress.' Then 'armament manufacturers eager for fatter contracts back up the armed forces with propaganda of their own'."

"The American figures of defence spending are just enormous," put in Kate.

"Forty-two billions a year or \$231 a head compared with \$89 per head in Canada," confirmed Gran. "But here is the aspect that I find most interesting and illuminating! This propaganda worries vast numbers of Americans who believe (like the majority of Canadians, the article says) 'that nuclear war would destroy civilization . . . From all accounts, industries engaged in defence work participate enthusiastically in what, depending on the point of view, could be called either the scare-the-taxpayer campaign or the enlighten-the-

taxpayer campaign. These industries are such a sizable chunk of the whole U.S. economy that Senator Hubert Humphrey is urging an inquiry into what would happen to that economy in the event of disarmament."

"That is cutting near the bone, isn't it?" commented Bob. "In a world where you can't live unless you have money, and practically everyone can only get money through a job, the providers of jobs are the benefactors of the nation: never mind what jobs!"

"Yes, and just listen to the job!" went on Gran quoting again. "Like the army, navy and air force, the aircraft plants, missile-makers, shipyards and other divisions of defence industry are all vying for a bigger bite of the tax dollar and all have brigades of press agents.' Here's an information officer quoted as admitting with engaging candour that the air force can't get something simply by asking for it. He and his friends have to 'sell the idea'. So they travelled up and down the U.S. preparing taxpayers for a supersonic budget. 'After supersonic aircraft they sold missiles. They are the easiest weapons to find money for now. It is increasingly difficult to sell manned aircraft, although we tell people that you just can't hew to one line . . . 'Since the expenditures on these weapons are so enormous that they would strike a nation expecting peace as utter lunacy, salesmen must convince Americans that a hot war may be lurking around the corner.'"

"I know it is a good article," admitted Kate. "The reason I found it so depressing is that you are left with the impression that there is just no way out. The writer presents you with what appears to be a complete deadlock and asks you to stand on the sidelines and wait for the answer, which is . . ." she read over Gran's shoulder . . . "locked in the time vault of the future'. I suppose if we are part of that future we'll know they found an answer."

"There is an answer," said Gran. "And it probably involves a lot of this high-pressure propaganda about the dangers of war and a lot more quiet, honest, putting our own house in order. There are far too many weaknesses in our democratic system that can provide fuel for the fires of Communist propaganda and they are real weaknesses, not imaginary. How about that American on one of the Canadian TV quiz shows who was hoping to be appointed Governor of a State. He was asked what his chief duties would be, and replied without hesitation 'Distribution of patronage'. That shook the panel, and shook us. But it is part and parcel apparently of the 'American way of life' which the world is asked to consider so much worthier than Communism."

"And of course there is the completely undemocratic way that Finance is handled, so that democracy is always trying to get results with the brakes on," said Bob.

"In my opinion an alteration there is what alone can save us. Without that change the democracies of the world are going to grind to a standstill through the load of debt and the brake of interest charges," said Gran. "Let us keep the Commies talking while we put through the changes in our financial system, and then we can bomb the hungry part of the world with wheat, and show that the democratic way doesn't depend on armament-making to keep its economy rolling."

# Gran On . . FINANCIAL REFORM

## Chapter 34

"So they've done it at last!" said Clem, the bank-clerk grandson, not without malice in his voice.

"Done what?" asked his cousin Rose.

"Who's done it?" asked his sister Suzie, almost in the same breath.

"The Social Crediters. Haven't you seen the papers? They're ditching all that funny-money stuff. I knew they would when it suited them. They know it'll get them nowhere."

"Now just a minute, Clem," said Gran, who had returned to the room in time to hear this conversation. "The papers are trying to make out we're dropping financial reform. Why? **Because they know financial reform is the one thing that can bring Social Credit into power federally.** Without it we have only the same promises that can never be fulfilled as the rest of the political parties, and therefore no reason for a separate existence. If our opponents can make enough people believe that Social Crediters have dropped Social Credit, those people will just go out and vote Conservative or Liberal."

"I hadn't thought of that," said Clem's Uncle Bob. "But it's pretty obvious, come to think of it. All the political parties can **promise** the essential freedoms, and they may really believe that their party is the only one able to fulfil that promise. Two of the three anyway can say they believe the individual is the most important item in the earthly scheme of things, and that systems were made for men and not men for systems. But without financial reform they can't build a society that doesn't go plumb contrary to those beliefs, however genuinely they may hold them."

"I don't agree," said Clem stubbornly. "I do think Social Credit has given reasonably good government in B.C. and Alberta"—this was quite a concession from Clem!—"and they should just keep on with good provincial government and forget all their phoney economics and On to Ottawa."

"They would never think of such a thing," said his mother Liz with spirit.

"All the same, the national executive are setting about bringing Social Credit up-to-date," said Suzie, a little puzzled.

"Why, of course," agreed Gran. "Things are different now from in the thirties, praise be. Nobody then had any money, and as a result production was at a very low level indeed. Factories were shut down or on short time, mines the same, lumbering nearly at a standstill, and farmers knowing that what they did produce would probably be left rotting on their hands. Even all the ordinary hard cash was flowing East in payment of interest, until dollar bills were as scarce as swallows in winter. That cash dividend of newly printed money that Aberhart wanted was exactly what we needed at that time to get money and goods circulating."

"But that's what I mean," persisted Clem. "The old system has been able to handle the situation after all . . ."

"The old system led to war, and money flowed throughout the world like water. That's the method of orthodox finance for solving

the problem of depression and poverty in the midst of plenty," said Gran severely.

"Well, anyway nobody can deny we are working at a high level of production and consumption today," said Clem hastily. "And when you see the way people are spending, there certainly seems to be plenty of money about . . ."

"Yes, among those who have it. But look at the growing unemployment. Those out of work aren't making much impact on the market, and all the pointers indicate that the problem is going to get worse," said Clem's father, Tom.

"Quite so," said Gran. "And every dollar of the money people are spending—whether cash or cheque—represents a debt owed somewhere along the line to the financial system. Why? The banks and finance houses have contributed nothing to all the flow of wealth around us except a convenient accountancy system. The money they create would be worthless if it weren't backed by the hard work and the brains and morale of the Canadian people, which guarantee that Canadian production will go on providing us all with goods for our dollars. Yet if we made a valuation of all our existing private and public assets created by our efforts over the years, the total wouldn't equal what we owe publicly and privately to the financial system. And that situation gets progressively worse."

Clem was a little nonplussed.

"Well anyway it works," he said defensively. "And I don't see any other system that wouldn't produce chaos in a month."

"We are saddled with a system that grinds us all down with debt owed to an organization in our midst that contributes nothing real to our total wealth. That can't and won't go on indefinitely. Social Credit can get us back out of this debt morass and it is the only system that can. Without it, in a few years the whole crazy structure built with that morass of debt for its foundation is going to topple and crash. And the chaos you'll see then will probably only be straightened out by some rigid Communist dictatorship."

"Do you know what I would like," said Suzie thoughtfully. "Next time we come, Gran, let's start a Social Credit discussion group just among ourselves. I'm always picking up bits and pieces, but I know I don't know half enough when I try to stick up for Social Credit with the kids at school."

"Right," said Gran. "And here's the fundamental core of Social Credit to turn over in your minds till next time. It was as true in B.C. 1000 as it is today, so it isn't going to get out-of-date between 1935 and 1960. It is simply that the cost of all production is all consumption during the time of that production. In the pre-industrial era the two didn't much more than balance, though the wonderful old buildings and old art treasures as well as canals and roadways and so on which one generation was able to leave behind to another shows that there was some residue of wealth passed on to the future beyond the means of livelihood for the next production period. Now every year shows an increase on the last in permanent wealth created."

"We'll keep thinking about that," said Suzie. "But it makes me want to start all over again with questions."

"I'm putting on the kettle," said Gran. "And that's the end of Social Credit for today."

# Gran On . . .

## REAL COST

### *Chapter 35*

Suzie, Rose and Clem turned up at Gran's in good time that Sunday afternoon, the two girls wanting to learn more about Social Credit, and Clem—probably more anxious to argue than to listen—still quite convinced that any alteration in the financial system would spell ruin to the banking system of which he was a loyal employee.

"Well, Gran," began Rose, "I've been looking at everything round me all week and saying, 'the real cost of production is consumption' as you said. Take a loaf of bread. I start with the man who handles it at the grocer's. He has to live, so the cost of that loaf has to include some small part of his clothes and food and home and furniture that are used up or a bit more worn while he has that job—not only when he's on the job but when he's at home or out at a football game, or even just asleep. Am I right?"

"You've got the idea," assented Gran.

"And it must include a share of the wear and tear on the store too," put in Suzie.

"And what about his family?" asked Clem.

"They are consumers too though they don't produce, assuming they're a young family," said Gran. "So what they use up and wear out and so on must all go into total costs for they are taking from the pool of total production.

"And you get exactly the same thing with the baker of the bread, and then with the miller of the flour, and with the farmer."

"Don't forget the makers of ovens and bakery machinery, and the makers of the machinery that makes the machinery . . ." said Clem. "What you call real cost could never be calculated."

"We don't want to calculate the price of individual items in that way," said Gran with a smile. "We are only establishing that the real cost of what we produce as a country over a given period of time is what is destroyed—that is, used up, worn out, scrapped—during the making. And we have only to look round to see that we end each such period richer than the last."

"It's really much easier just to look at the money cost right away," complained Clem.

"We are coming to that," said Gran patiently. "But money is supposed to reflect REAL THINGS. We can't buy goods without money so we want to check that the right amount of money gets into people's hands so that they can buy what they produce. Money is a man-made invention and its original purpose was to make it easy for people to exchange the goods they produced. It has developed over thousands of years into a very elaborate mechanism upheld in the public eye by all the prestige of magnificent bank buildings. Ordinary people are made to think they have no right to question whether the money machine is the best it could be for the needs of today. But we have a right to be suspicious of a machine that has put its controllers into such positions of power, and the country and

the people in it so deeply in debt to itself. Why should a super-bank-manager like Mr. Coyne be able to dictate whether the development of our nation accelerates or slows down?"

"Now about financial cost . . ." prompted Suzie, after a pause.

"What is financial cost anyway?" asked Rose. "Is it the price we pay?"

"Price is cost plus profit," said Clem, pleased to say something with which his grandmother could agree.

"Correct," said Gran, equally pleased. "And a healthy competitive system where combines and cartels and price rings are discouraged, and where Labor has enough bargaining power to be assured a fair share of the proceeds, is generally sufficient to control the size of profits."

"And how is the cost arrived at?" asked Suzie.

"There has to be a costing system that doesn't overlook any of the expenses of the firm, no matter how small," said Clem. "How else could they carry on? But Social Credit doesn't agree with that . . ."

"Don't go jumping the gun, Clem," laughed Gran. "Of course Social Crediters agree that financial cost has to include all the manufacturer's and retailer's expenses, just as it does now. And the people who put up the original investment capital are entitled to their dividends for the risks they take with their money."

"So let's get the detail clear. First into price go the wages and salaries, then there are the raw materials bought from some other factory, or from the mine or the farm. And each of these suppliers has included the same type of costs in his price, so that he collects back his expenses. And then there are the plant charges, not only for the maintenance of machinery and equipment and buildings, but also to ensure sufficient funds put aside for replacement and rebuilding. A firm can't raise new capital for that sort of thing; it has to start collecting for the replacement of every piece of equipment over the expected life of each item from the first day it starts working."

"All sorts of other charges must go into price—many that have to be met both in bad times and good. Bank and debenture interest have to be paid before any profits are distributed, and have to be found even if there are no profits. Then there are office expenses, insurance, taxes, advertising, lighting, heating and power—a thousand things without which the factory couldn't operate."

"What are reserves?" asked Suzie.

"When times are reasonably good and business brisk any firm that can afford it adds something more onto price to make a fund that will help it over bad times provided they don't last too long. That is in addition to what is added for the shareholders' dividend."

"Well, when you look at this financial cost I think it can all be broken down into wages and salaries and dividends," said Clem. "And if that's so and it's all costed into price it's just obvious that the total money in people's pockets is equal to the total of prices. And that's what I've always said."

"Just think about reserves for homework," said Gran. "That is one item that doesn't go directly out in wages, salaries and dividends. And there are others we'll consider next time."

"I'll run and put the kettle on and get out the cake," said Suzie. "I think I hear the others coming."

# Gran On . . . PRICES AND WAGES

## Chapter 36

"Here we are—all ready for the next round!" called Suzie at the door of Gran's little home.

"And what do you remember about last time?" asked Gran.

"That all costs go into prices, and that all wages have to go into cost so that consumers finally pay all prices. And if they are to do that they have to be given enough money to do it," said Rose with pride.

"And if they don't get enough money," put in Suzie, "goods don't get sold, so orders don't go back to the factories, so workers are paid off, so we're in another slump. Is that right?"

"You told us to work on prices for homework," Clem intervened, "and see what part of them doesn't get handed out first as wages and salaries. I seem to have found quite a lot after all."

"Let's hear them," said Gran encouragingly.

"Well, there's bank interest," he began rather reluctantly, as though the bank manager who employed him might be eavesdropping. "Part of it goes to pay bank staffs and maintain buildings, but everyone knows that banks keep adding to their reserves. And these reserves don't go into the public pocket to help meet all the prices waiting to be paid.

"Then there is insurance. Insurance companies collect premiums from business firms which have to go into prices, and from private individuals so that some of their income is used to pay insurance, not to buy goods waiting to be bought. The companies pay out on claims of course, and pay their agents and staffs—but just look at their reserves!"

"You certainly have done some thinking, Clem," said Gran in surprise. "You'll be a Social Creditor yet. You seem to have discovered two things—that price does include items that aren't distributed in incomes, and that incomes are used to pay for some things that don't wipe out any prices."

"Let's keep them separate," begged Suzie. "I'm beginning to get mixed up."

"The producer and wholesaler and the retailer too all have bank interest to pay. That has to be charged into their prices, but part of it goes into bank reserves, not into people's pockets. They pay insurance premiums, and the same goes for those. And then there are their own reserves—they take more back from the public than they have paid out in wages, salaries and dividends just so long as the market will stand it—in order to have something put by for a rainy day."

"Doesn't that help the rainy day to come faster?" asked Rose.

"It certainly does," replied Gran. "But that's the way the present crazy system tries to carry on."

"Now for the things people spend their money on," said Suzie. "What about theatres and concerts and football games, and the doctor and the lawyer, and all the people who don't get paid by industry?"

"None of those have added to the total of prices in the shops by their work. They earn their money from the industrial workers and other professional people like themselves, and spend it in the stores.

So it is just a redistribution of spending power, like putting your money into different pockets of your suit, and that doesn't itself cause any shortage. But when people start borrowing by buying on time and then having to repay with interest, that swells the reserves of the huge finance corporations, and then you get a shortage of the money needed to meet prices."

"And when people invest—?" asked Rose.

"Investment is a definite diversion of consumers' money to start new production, just like when a firm plows back profits into the business for new development."

"But wait, Gran," objected Clem. "That money surely is redistributed in wages to builders and construction workers and machine makers and all that . . ."

"Of course it is," assented Gran. "But don't forget the way your costs are calculated. Those incomes that were invested were really needed to cancel out price tickets already existing. Instead they are distributed to build more plant, and soon they appear as a machine and plant cost to be recovered when production starts at the new factory or workshop."

"They really punched the price key twice and only punched the 'price-cancelled' key once," said Suzie.

"I hadn't thought of that," said Clem thoughtfully. "You mean that the costs to be paid off are like water running into a bath-tub with the plug out, and the waste pipe is consumer demand. If it isn't big enough to carry away the water as fast as it runs in the water will gradually overflow the tub."

"And under the present system," said Gran, "as they won't even consider the possibility of a bigger waste pipe being needed, all they can do is start turning off the faucets."

"You mean reducing the flow of prices into the tub by cutting down production and wages?" asked Suzie beginning to feel very pleased with her growing understanding of the problem.

"Yes," said Gran. "I think that's where the tub picture breaks down though. For the waste pipe represents public demand and in real life you can't decrease the flow of costs into the tub by cutting down production without making the waste pipe narrower through having reduced total wages and salaries which are the public demand."

"I know what happens," laughed Rose. "The facecloth gets stuck in the plughole!"

"Do you know," complained Clem. "We've had three sessions on this economics or whatever you like to call it, and we haven't got round to the banks yet. We've been talking about money flowing from industry as if that's where it starts from. But it isn't. I've seen enough business accounts at the bank to know where their working capital comes from—it comes from bank overdrafts, and without the banks, industry couldn't carry on for a week."

"Yes. We have been discussing the flow of prices and the flow of wages, salaries and dividends, and why the second isn't as big as the first. But next time we'd better get onto where that money comes from and who controls it. How will that do?"

"We really got somewhere today," said Rose. "And now I'm just dying for a piece of that cake of Gran's. My, but thinking makes you hungry!"

# Gran On . . .

## THE BANKS

### Chapter 37

"Now today we've got to get around to the banks," said Clem firmly as he and his sister Suzie came into Gran's living room where Rose was already installed.

"That's what we decided," agreed Gran. "And I had no idea how little some professed Social Crediters know about how the banking system works until I heard some of the delegates talking about our treasury branches at the Alberta convention."

"Clem told us last time that industry runs on bank loans and couldn't keep going for a week without the banks," said Rose. "Is he right?"

"Absolutely. And that just shows us how vitally important money is in our lives and how necessary it is to have an adequate money system: not to mention the importance of understanding where it all comes from and where it goes to and who controls the flow."

"When I go to Social Credit meetings everyone talks about our present debt system," said Suzie. "Then they talk about the borrowings of governments and about people buying on time. But that could happen without our system being really based on debt as they say it is."

"The real reason we say it is based on debt is that every penny of money in circulation came into existence as a debt to the banking system," replied Gran. "It is constantly being repaid and renewed, but, as we well know, that debt is getting larger at a progressive speed."

"Now wait a minute," protested Clem. "The banks owe their clients all the money deposited with them."

"Yes: but read your modern authorities on banking and what do they say? - **Every bank loan creates a deposit and every repayment of a loan destroys money.** If it were possible for all bank loans to be repaid at once there wouldn't be any money at all in circulation. The source of our spending money is the wages, salaries and dividends from the productive system, and that seems right, for the productive system is the source of our day-to-day real wealth. But as industry operates on borrowed money our wages and salaries are paid out of bank overdrafts."

Clem looked a little taken aback.

"So all money really does start life as debt," he said, adding quickly "but I can't see there's much harm in that."

"Let's be clear about the steps in the process," said Gran. "The producer negotiates an overdraft with the bank - a sort of revolving fund which he uses to pay wages, salaries and running expenses until his goods are sold. Then those wages, expenses and cost of raw materials are finally collected back from consumers in prices and paid into the bank to cancel the loan. Then the producer can start right in on another productive cycle."

"But how can the interest be paid?" asked Suzie. "It goes into price yet it certainly wasn't handed out in the wages of industry."

"Perhaps not industry but how about me?" asked Clem, triumphantly. "The bank pays its clerks, doesn't it?"

"Yes," agreed Gran. "Remember that when we talked last time about there not being enough money to pay the prices asked we agreed that much of the interest total was actually redistributed to

bank staff, and it was only that part which goes into bank reserves that was a factor in money shortage."

"I want to know more about this debt money that the banks issue to producers and cancel out of existence when the loan is repaid," said Rose. "We found out that what with investment and undistributed profits and reserves of banks and finance companies and insurance companies there was never enough money in our pockets to pay all the prices. So how can the producer pay back his whole loan?"

"I suppose that's where consumer finance comes in," suggested Suzie.

"That's an important factor in keeping goods moving," said Gran. "But it is only a temporary expedient, for these debts have to be paid off in the long run. Meanwhile a new debt has been created to enable the outstanding part of the producer's original overdraft to be repaid. The producer is thus rid of his stock and able to start a new round of production unhampered by an unsold carryover. But the total economy is starting the new cycle with his new overdraft **and a carryover of consumer debt as well.** These debts start pyramiding—and there has to be a time of repayment when present sales go down while past debts with interest have to be paid off."

"Why should the banking system be blamed for this?" complained Clem.

"The banking system is like Topsy—she just grewed," laughed Gran. "There is no need to blame anybody for the shortcomings that developed quite inevitably with the development of the machine age. But an undue amount of power now resides with the creators and cancellers of our money, and that has led to a grave warping of the natural development of society. This is a serious thing—and we have a right to blame those who refuse even to examine any proposals to alter a faulty system because they enjoy positions of power in it."

"Could the banks bring in Social Credit?" asked Suzie.

"Of course not," said Gran emphatically. "Only a government could or should do that. A bank can make loans that become deposits within the banking system, but it is all debt money and has to be repaid by the original borrower. This he can only do with the help of more debt money to make up the discrepancy between consumer purchasing power and prices. What is needed is a regular issue of completely new money that would not be a debt. It would get rid of the inevitable carryover of either unsold goods or unpaid consumer debts—or both—from one period of production to the next."

"So giving the treasury branches a charter wouldn't bring Alberta any nearer a complete Social Credit system," said Suzie.

"No. It is the Bank of Canada that has the final control of the chartered banks through its ability to control the bank cash on which their lending power mainly depends. It would control our treasury branches in the same way. If the decree went out for tight money there would be nothing the treasury branches could do for us in any way different from the other chartered banks."

"What I want to know more about," put in Rose, "is the place of the Bank of Canada in all this, and who decides when money is to be tight or easy, and what is done to bring those conditions about."

"That sounds like a plateful!" exclaimed Gran. "Let's save it up for next time. And Suzie, run and put the kettle on. I'm just longing for that cup of tea."

# Gran On . THE BANK OF CANADA

## Chapter 38

Christmas and New Year festivities were over, and once again the older grandchildren had gathered at Gran's.

"We're going to talk about the Bank of Canada and who has final control of the amount of money in circulation," began Rose in a business-like manner.

"It seems just the right time to be on that subject!" laughed Suzie. "Mr. Coyne and the Bank seem to be getting a lot of publicity these days, and I want to understand more about it."

"You children will hardly be able to realize what a step forward has been made when the Governor of the Bank of Canada feels it is necessary for him to defend his policies. By that very action he is admitting that Central Bank policy does play a key part in prosperity or depression--and that fact wasn't admitted for one moment by the orthodox twenty years ago."

"What is a central bank anyway?" asked Suzie. "I couldn't go and open an account with the Bank of Canada, or could I?"

"Of course not," said Clem, the bank clerk grandson. "Only the government and the chartered banks, and I suppose some big finance houses have accounts there."

"This is what happens," explained Gran. "Just as the ordinary business pays its receipts into the bank instead of keeping large sums of money lying around, so the chartered banks keep their surpluses with the Bank of Canada."

"Isn't that what is called 'bank cash'?" asked Clem.

"Bank cash is made up of the coin and the bank notes actually in the possession of the bank, and in addition its balances with the Bank of Canada, and that total is the cash backing for all the business the chartered bank does. Nowadays, as Clem will see all the time, nearly all bank business is a matter of cheques--that is, orders from clients to transfer figures from their ledger account into someone else's account at the same or another bank. The proportion of bank business that involves cash has come to be very small indeed. So banks have agreed on a very conservative estimate of the amount of cash they will have on hand to pay out over the counter for wages and small withdrawals."

"You'd be surprised at the number of firms that pay even their wages in cheques now too," intervened Clem.

"Yes. Even before the war a bank could safely lend out ten times as much credit as it had cash either on hand or on deposit with the Bank of Canada."

"By 'cash' at the bank you do mean coin and notes, don't you?" asked Suzie. "You aren't including the credit balances of the bank's customers?"

"Certainly not the customers' credit balances: they are just ledger entries the credit money we talk about. But again, the part of what is known as 'bank cash' that is represented by balances with the Bank of Canada is not held there in cash either--it is as good as cash, for in any possible emergency the commercial bank could have it immediately in cash."

"Then it is the ordinary banks that can expand and contract the amount of money in circulation, for they can just go on lending as

much or as little as they want to up to ten times their cash holding," said Rose, looking puzzled.

"Why would any bank leave money idle instead of issuing it to where it was wanted?" intervened Clem. "It is good banking business to use whatever money is available up to the agreed limit to earn bank income."

"I think I'm getting it then!" cried Rose. "Whoever controls the amount of bank cash controls the amount of credit money that can be based on it."

"It is as simple as that," agreed Gran.

"Bank cash is made up of coin, notes and balances with the Bank of Canada—that's what you said, Gran," cried Suzie, hot on the trail.

"Yes. And just as coin and bank notes make a very small part of the total money handled by an ordinary bank while intangible credit money transferred this way and that by cheque forms the great part of bank money, so 'balances with the Bank of Canada' form the biggest item in so-called 'bank cash'."

"Now tell us how the Bank of Canada policy controls the amount of money in the country," persisted Suzie.

**"The amount of credit money in circulation expands and contracts with bank cash. Bank cash can be expanded and contracted at will by the Bank of Canada."**

"I can't for the life of me see how," muttered Clem.

"The Bank of Canada holds very large investments and is the biggest single buyer of government issues. When it goes into the money market to buy additional securities they are paid for by new money, money not already in circulation."

"So that increases the money supply!" cried Rose.

"Not so fast: it does far more than that," Gran went on. "Those securities are sold by someone who receives a cheque on the Bank of Canada in exchange. He pays that cheque into his bank, and immediately it passes through, his bank's balance with the Bank of Canada is increased by the amount of that sale. The commercial bank is thus able to increase its loans to **ten times** the amount of the cheque—and that is a definite creation of new money."

"And when the Bank of Canada sells investments?" asked Clem.

"Aha: then the boot is on the other foot. The buyer pays the Bank of Canada by a cheque from his bank account, and that reduces his bank's holdings with the Bank of Canada, so that it in turn has to reduce its loans to customers by ten times the amount of the cheque."

**"This doesn't just happen haphazard,"** went on Gran. **"It is the understood and constantly practised means employed by central banks throughout the world to expand and contract the total volume of money in their particular country. And this is almost always done without any regard for the needs either of industry or of the people these banks are supposed to serve."**

"But the Bank of Canada is subject to government control, isn't it?" objected Clem.

"In theory, yes. But in practice governments don't trust themselves when it comes to high finance. They leave it to the experts. And as they are prepared to pay their bank governor \$50,000 a year as against the Prime Minister's \$25,000 plus his \$8,000 as an M.P., they assume he ought to know what he's doing—and he assumes he has a right to tell Her Majesty's ministers where they get off."

# Gran On . . .

## DISTRIBUTING THE DEBT-FREE MONEY

### Chapter 39

"Well," said Clem, the sceptical bank-clerk grandson. "Now we're all here, Gran. I hope we can start getting down to this Social Credit 'solution' we hear so much about."

"Certainly we can," agreed Gran, drawing up her chair. "We have found out that to keep a modern economy stable so that everything that is for sale can be bought, there has to be extra new money in the hands of consumers that hasn't come to them through wages or salaries--for these are bound to add to the total of prices."

"Yes: and we found that the financial cost of all that is waiting to be bought is always more than the real cost . . ." added Rose.

"And the **real cost**," chimed in Suzie, "is everything consumed, used up and worn out while the new things are being produced."

"So you would say that the amount of new money needed to enable everything for sale to be bought would be the difference between the **real** and the **financial cost**?" hazarded Clem.

"That is right. And there are several ways in which this could be distributed. The earlier Social Crediters stuck pretty strictly to the idea that part should be paid out as a National Dividend of new money. The remainder would come into circulation by means of a compensated price for retail goods, so that everything in the stores would be sold at under cost, and the storekeeper would receive a cheque every so often from the National Credit Office to reimburse him what he was out of pocket."

"Is that what they sometimes call the 'Just Price'?" asked Suzie.

"Yes: but it proved to be an unfortunate choice of name. It has made some people think quite wrongly that the compensated price would mean an investigation into the costs of every article and the fixing of a price for each individual item by some government department. So much for a badly chosen word!"

"I certainly got the idea the government would have to fix prices under Social Credit," muttered Clem.

"You said that the earlier Social Crediters stuck to National Dividends and the compensated price as the means of handing out the debt-free money. I keep hearing people saying that all taxation is going to be abolished and everything paid for direct by the government, like roads and bridges and dams and schools . . . and it got me all mixed up," confessed Suzie.

"When it is agreed that a regular distribution of completely new money is necessary it is obvious that there can be different views about how it would be distributed," said Gran. "You can imagine the bureaucratic method that would be employed by a Hitler or a Stalin - for in both cases the needs or desires of the individual citizen would go for nothing, and the only consideration would be the maintenance of the State as one solid unit with only one mind and one voice."

"But if you're a real Social Creditor," added Rose with pride, "you have to leave as much as you can for people to decide for themselves, and not have a sort of paternal government making up your mind for you about how you ought to spend your own money, and

then doing it for you without your even being able to touch it first!"

"So you think the new money should belong to all the people by right?" asked Gran, laughing at her eager grand-daughter.

"If it wasn't for our inheritance of know-how from the past," said Rose, "our production couldn't be a fraction of what it is, so whether we are working or not we should all have our right to a share."

"You are right, Rose, but remember we have been so indoctrinated over the years since the last war with the idea that all sorts of things ought to be the government's business which formerly we regarded as our own that probably there will have to be some compromise for a time in the way the money is divided," said Gran, "and a part will certainly have to be spent in response to the general demand for various schemes of public welfare."

"Well, they are necessary, aren't they?" put in Clem.

"Yes, the present system has made a great deal necessary that shouldn't be," admitted Gran. "And there will have to be a period of transition. But no Social Credit government will go too far along the road of State interference. How much better for people to have their money to spend in their own way, taking out their own insurances and planning their own lives. And when they ask the government they have voted into office to put through certain schemes, how much better for these to be financed openly and honestly by expecting the people to pay for what they want in public works through direct taxation! That is the only way to have control. Give a government free rein to spend vast sums of new money and government departments would soon be expanding in all directions until there was nothing at all for you and me after the civil servants had got their salaries! Read 'Parkinson's Law'!"

"I think you could be right, Gran," admitted Clem. "And any Conservative would agree with you."

Both girls burst out laughing.

"From anything we can see the Conservatives might as well be Socialists," said Suzie.

Gran decided it was time for summing-up.

"We have found that the new money our economy needs should be divided in three ways—much the smallest part, I hope, for direct government spending, and the remainder between National Dividends and the necessary subsidies to retailers to enable them to sell at the compensated price. Are you satisfied so far, Clem?" she added, turning to the self-appointed official Opposition to all the Social Credit talk that went on in Gran's home.

"Y-e-s," admitted Clem, adding quickly—"but there are all sorts of questions I don't see the answers to . . . I must say, though, I didn't know how much Social Crediters knew about banking."

Gran smiled at the compliment.

"I know what we'll do," she said. "Let us clear up the National Dividend and the Compensated Price. And after that we'll have a real question-and-answer free for all. Start writing down your questions now as you think of them."

"One question is beginning to agitate me," announced Suzie. "Have we finished up all the Christmas cake?"

"There's still plenty left. So on with the kettle. The others should be here any time now."

# Gran On . . .

## NATIONAL DIVIDENDS

### Chapter 40

"Now those dividends, Gran," said Clem immediately the young cousins were inside the house. "First of all, it doesn't seem to me those Alberta gas and oil dividends were particularly successful."

"They had a very bad press, if that's what you mean," replied Gran with some asperity. "And it couldn't be otherwise with our newspapers predominantly anti-Social Credit. But go into some of the little town and village stores and ask **them** what the effect of the dividend cheques was in their community. They still remember the way people crowded in to buy clothing and boots for the youngsters getting ready to go back to school. It certainly gave local trade a lift to have a few thousand extra dollars spent in each locality, and it took a worry away from many decent people with young families."

"Yet the newspapers gave all their space to publicizing the cases where the cheque went straight to the liquor store, or where some good-for-nothings drew several dividends as well as the one they were entitled to," said Suzie indignantly.

"Anyway, the annual amount available from the source was pretty small when divided up among all the adult citizens, so it was probably better to give it over to special projects in the different communities, like the homes for old people, and town paving, and swimming pools and playgrounds and amenities for those who live far from the big cities."

"But the **National Dividend** would be something entirely different," cried Rose. "There would be far more to distribute for one thing. And it wouldn't just be a question of distributing money already there. It would be a definite creation of new money."

"And of course at federal level," added Gran.

"Would everybody get it?" asked Clem.

"Probably not at first," Gran replied, "though I know I am on controversial ground here. Social Crediters say the dividend actually reflects the common cultural inheritance belonging by right to each one of us as joint heirs in all the invention, discovery, organization, education and so on of all past ages and that no one living today has more right to the income from the inheritance than anyone else."

"A lot of people seem able to collect pretty handsomely at present through the inventions and discoveries of the past, just by being in a better position to fall into the paying job," objected Clem.

To his surprise Gran immediately agreed with him.

"No one would argue that **all** our cultural inheritance remains unmonetized and unused," she said. "We have only to compare our standard of living with that of a couple of hundred years ago to realize this. But we have progressed with the brakes on, always hampered by lack of adequate demand for the increasing output of the necessities and amenities of life. With the introduction of Social Credit the brakes will be progressively taken off. The people will be able for the first time to buy their own product without adding to debt. Nevertheless, I quite agree that there are many whose incomes

are so high that it is clear they are not being rewarded **only** for their own special gifts, but partly or solely because they have had the good luck to buy the right shares at the right time—and had the money to do it with, or to work with a very wealthy company. In my opinion they are collecting their share of the common cultural inheritance already, and they are not entitled to any more."

"So you would begin by paying the dividend only to everyone below a certain income level," put in Suzie.

"Yes: we would have to proceed cautiously at first till we found our statistical feet, so to speak," smiled Gran. "Pensioners of every sort would be the very first to benefit. I hope, and benefit really substantially. Then the families of the genuinely unemployed and all the low-income groups. This extra consumer-demand would give a tremendous shot in the arm to the whole of industry and business, so that we could expect the numbers of unemployed to be very drastically reduced."

"I think a dividend would make it possible for a lot of married women with young families to stay at home instead of having to go out to work," added Suzie. "That would help employment."

"But you don't claim to solve the unemployment problem under Social Credit?" queried Clem.

"We should no longer regard unemployment as a problem," answered Gran. "It would be a sign of industrial efficiency and through the dividend would be distributed in the form of increased leisure. Automation makes it a certainty that in the future we are going to be able more and more to produce for all our needs without employing nearly all our labour force. The dividend will give us anxiety-free leisure."

"I don't follow where this dividend money goes to," said Clem. "It is issued as new money, something in the way you receive pension cheques. Right? Most of the people who receive it take it along to the store and endorse it over to the storekeeper in exchange for goods. Now—what next?"

"The storekeeper will turn those cheques into his bank along with his other takings, and the bank will accept them. Then in his turn he can write cheques to his suppliers, and with the aid of his dividend cheques he finds he can clear his bank overdraft too, and start his next round with no carry-over of debt from last time. He will negotiate the necessary overdraft for the next round of business knowing that his tight-money worries are over."

"He pays off his suppliers," persisted Clem. "Then they are able to pay off their debts and overdrafts, and so on right back to the ultimate producer of raw materials."

"Yes. All money starts life as debt under the present system, and unless it is all used to cancel debt, debt is bound to pile up. Social Credit will enable the whole product to be paid for, leaving no debt to be carried forward."

"There must be something more to it than that," said Clem doubtfully.

"Think about it," said Gran. "And bring it up at the discussion session."

"And I'll run and put the kettle on," cried Rose, springing to her feet. "How quickly the time has gone!"

# Gran On . . .

## THE COMPENSATED PRICE

### *Chapter 41*

"Now, Gran, I want to get this compensated price clear in my mind," said Suzie.

"Let's get the pattern," said Gran. "Social Credit is divided into three parts. First come Principles—and we don't pretend to have any monopoly over most of our principles, which are built round the importance of the free individual in a free society. But one basic principle is that what is physically possible should be made financially possible, where legal and desirable. So **our** policies start with finance. That is where we differ from the other political parties."

"What do you call the national dividend and the compensated price proposals then?" asked Clem. "Are they principles or policies or what?"

"I would call them our practical proposals designed to implement our financial policies in accordance with our principles," smiled Gran. "Circumstances may make some modification necessary, particularly to start with. We talked about that before. But whatever way the new money is to be distributed, the **policy** will be that there is always enough of it in the pockets of consumers to buy the whole product if they want to."

"What is the idea of the compensated price?" asked Rose.

"It is a means of getting extra buying-power into the hands of those who want consumer goods without making prices go up. That would also remove one of the reasons for the clamour for wage increases."

"How is it to be done?" asked Clem.

"Well, you remember that the real cost of the production available for sale is everything consumed, worn out, depreciated and rendered obsolescent during the production period. But the financial cost is something considerably more. So to enable the whole price to be paid, the financial cost of total production of consumers' goods has to be reduced to its real cost."

"It wouldn't be hard to get the figures showing the national increase of real wealth, and the using up of real wealth going on at the same time, would it?" persisted Rose.

"I can tell that you've been doing some reading," Gran remarked. "And actually most of the figures are available right now."

"I like the idea that the new money only comes into existence at the very moment of buying," ventured Suzie. "There couldn't possibly be too much money chasing too few goods, could there?"

"I must say it is a good talking point," said Clem reluctantly. "When we read some of these silly newspaper editorials about wheelbarrows of notes that would be needed under Social Credit to buy a pound of bacon, you are able to answer that prices will be lowered,

not raised. And as for destroying the value of the dollar-- that would be improved by being able to buy more."

"When we talk about 'real' cost and 'financial' cost we don't mean that every single item for sale would have to have its cost structure reviewed by some government department, do we?" asked Rose.

"Certainly not. The cost of this chair here in real terms contains the bread and beef the joiner consumed while he made it, as well as a fraction of the wear and tear on his clothes and house and the upkeep of his family. No. To arrive at our fraction for discount we are dealing entirely in national figures of total production and consumption."

"Wasn't it suggested that the compensated price should be applied only to the prices of things that are in over-supply," Rose continued. "I don't think I like that idea. It could encourage the production of things that people don't really want or of a type not really suitable: then when they don't sell because they aren't wanted the price is reduced till they sell just because they're cheap."

"I think the ordinary run of things that people want are in plentiful supply anyway," said Suzie. "I can't see us running into shortages if we could buy more."

"It might be short-term policy to subsidize some production - perhaps the initial stages of new industry, but certainly the compensated price was never designed to be selective," said Gran.

"But think of the little two-bit purchases that people are making all the time," objected Clem. "Look at all the bookkeeping there will be."

"Remember that the machinery for collecting sales tax exists already in most provinces," replied Gran, "and that has to be applied to the two-bit purchases as you call them. If the storekeeper manages to survive that when it makes his goods harder to sell by adding to the price, surely you would get a ready co-operation when it means that all his customers are receiving a bonus on his goods that will enable them to buy more."

"Tell us just how it would all work," said Suzie, still a little confused.

"First, remember that we are only going to reduce the price of consumer goods - not of machinery and raw materials. The price of those travels along until it is finally paid for by the ultimate consumer, and we can't have the compensated price applied over and over at every stage of production.

"Well, the national credit office declares a price discount for the next accounting period and this is posted in the stores. Then instead of paying, say, a dollar for your article, you pay 80¢. The storekeeper sends in his sales statement every so often, perhaps to a local check-point of the national credit office, and receives a refund for all the discounts he has allowed. This he pays into the bank just as he does his other receipts from sales, and out of the total he pays his suppliers."

"What about exports and imports?" asked Clem suddenly.

"I think everything else had better come up at the discussion session - remember?"

"On with the kettle!" cried Clem. "And not another word of Social Credit today. My head's humming."

# Gran On . . .

## ANY QUESTIONS ? (1)

### *Chapter 42 (PART 1)*

"Let's start with the question Clem asked last time," said Gran, settling herself in the rocking-chair when the young people had come in. "About export, wasn't it?"

"Yes," said Clem. "Social Credit does seem after all to have quite a good case. But we have to be realistic: I don't see how it is going to work out with overseas trade, and in the modern world we just can't get along without that. As soon as anyone starts monkeying with the money system, confidence will be destroyed, and no one will want to trade with us. Our money won't be acceptable."

"Now, wait a minute, Clem," laughed Gran. "Don't use those emotionally coloured words. They don't help clear argument. Nobody is going to 'monkey' with anything that I'm aware of. Certain carefully thought out and long overdue adjustments to our money-system will be undertaken to increase the buying-power of our dollar and make our money a true reflection of our production. Those who see in this a threat to their power as money manipulators may do their best to make it appear that this naive Social Credit Government is monkeying about, as you say, with something they don't understand. But it won't be the Social Crediters, it will be these money monopolists who will produce the loss of confidence, if there should be any."

"Well whatever the reason, don't you agree that there will be a loss of confidence?" persisted Clem.

"Not a genuine one. Some sort of financial panic might be engineered, of course, said Gran. "But it would be very short-lived, particularly if we have done a proper job of educating the electorate that have voted for us. And I can't see that it would have any effect on foreign trade. Every industrial country in the world is straining every muscle to sell more overseas than they take back in return in order to produce what they call a favourable balance of trade. In fact you will notice a marked reluctance among exporting countries to keep a goods-for-goods balance. They all want to send out more than they take in return. We would be very unlikely to be starved for goods from overseas because other countries didn't like the look of our money. They are only too anxious to sell. And if they do want our goods in exchange they know our Social Credit money is always backed by the goods. What more do you want?"

"But what about **our** exports? I think our export trade could just go to pot," objected Clem.

"You're indulging in some woolly thinking, Clem. When you export you aren't asking anyone to take your money. You are taking theirs. And if our goods are meeting with stiff competition from other overseas sellers—as is the case today—we would be in the position to reduce our prices if it was a matter of policy, by applying the compensated price formula to them as well as to the goods at home. In that way we could undercut our competitors. And if certain imports were harming our own production for the home market, we could continue to sell the imported article at the full price, while reducing the price of the home product."

"Of course: for exporting, our money doesn't matter," muttered Clem.

"And before we leave the subject," Gran went on, "we must take a Social Credit look at the real purposes of foreign trade. Under the present system, since we can never buy our whole output on the home market even if we want to, we are obliged to sell a part overseas. But as there isn't the money at home in people's pockets to buy it, we haven't enough to pay for the goods brought in in exchange. So under this cock-eyed system we go on trying as hard as we can to push our products onto foreign markets while raising tariff walls to shut out imports. The United States are probably the worst offenders in this regard. They have a tremendous productive potential, but at the same time there is really very little made overseas that they need to buy. So rather than buy the foreigner's goods to increase unemployment at home they use the foreigner's money they have earned and that includes ours—to invest abroad, as they are doing in Canada. But soon they are going to find that the income they receive on these overseas investments is another big embarrassment to them, for that again will be paid in foreign money and will have to be spent or reinvested abroad. The only healthy foreign trade is a fair exchange of goods for goods—the goods we can make or grow well and easily in exchange for the goods that for reasons of climate or raw materials or skills are better produced elsewhere."

"I want some points cleared up on unemployment," said Suzie. "We say Social Credit will do away with the unemployment problem. But I find it hard to explain to people why that's so."

"I think it would be a good idea to start with that one when we are fresh next time," said Gran. "Just now I've got to have that cup of tea."

## Gran On . . ANY QUESTIONS ? (2)

### Chapter 42 (PART 2)

"Now it's time to get around to my question," said Suzie as the young people settled down to their Social Credit session with Gran. "It's hard to explain that unemployment shouldn't really be a disaster."

"That's only natural," said Gran, "for work and wages are so closely tied together that unemployment automatically means poverty and insecurity, and people can't picture a framework in which these results needn't necessarily follow."

"But if you pay people for doing nothing you'll soon have a problem. Nobody will want to do the work," said Clem, who felt that he had done too much agreeing with the Social Credit position lately, and wanted to restore the balance.

"They say the unemployment pay makes people like that," said Rose thoughtfully."

"I've heard that argument over and over," smiled Gran. "But the Social Credit dividend, as it gradually replaces the wage, would not stop as soon as a man started working again, like the Unemployment money. So the man would never feel that he was working forty hours a week for, say, \$14 the difference between his wages in certain cases and his unemployment pay."

"There's another point," said Suzie. "The dividend is really based on production. If everyone stops working so that production goes away down, surely the dividend will just go to vanishing point."

"Do you think the dividend could ever get large enough for people to live on?" asked Rose.

"It isn't easy to see so far into the future," said Gran. "But I don't see why not, ultimately. We are agreed that technologically unemployment has come to stay, and that man's basic needs cannot be expanded forever. Technology causes wages to find their way into fewer and fewer hands while the capacity to provide a higher standard of life increases in geometric progression."

"Seems to me the easiest way to handle the problem would be to nationalize all industry, and then as the whole product belonged to the State ration it all out on a fair share basis," said Clem.

To Clem's discomfiture, everyone burst out laughing.

"That would be burning the house down to roast the pig!" said Gran. "Industry makes quite a good job of producing things. The real snag is the simple mathematical problem that it is unable at the same time to distribute enough money to buy all its products. As we already saw, that is where the Social Credit proposals step in."

"But industry would surely have to go on paying its workers," said Clem, deliberately dense.

"Of course," said Suzie impatiently. "But we need the dividend as well."

"Where people draw wages the dividend would supplement the wage," explained Gran. "And when some time in the future man's direct contribution to production becomes so small and the contribution of automation so large that everyone has a substantial dividend,

there will be no more need for family allowances or even perhaps old age pensions."

"When jobs are as scarce as that," mused Rose, "the aristocrats will be those who are working."

"But whatever will the others do with their time?" cried Suzie in dismay.

"I know what I would do," said Clem a little wistfully. "I would make furniture."

You **what?**" cried Rose in amazement.

"Yes: you know . . . just for my own place . . ." stammered Clem, a little embarrassed. "Something different . . . I'm so tired of going into everyone's house and seeing all the same things . . . except yours, Gran."

Gran looked at her grandson intently.

"Yes--I have inherited quite a bit from the handicraft era," she said. "And when there is enough leisure we would hope to see quite a blossoming of the talents that make for a richness and variety in life but which no one has had time for since the industrial era took over."

"There would be no reason why we couldn't sell such things if we wanted to," said Suzie.

"If we spent the time and study and sweat of the brow on making them a sound craftsman's job, no doubt there would be many buyers," said Gran. "But the important thing would be creating something, not the money you'd get for it."

"Not everyone is good at making things," sighed Rose.

"Remember, when we say that under Social Credit unemployment as we understand it today will pose no problem, that does not mean that there will be no problem of Leisure," warned Gran. "We already have that--and are refusing to face it. When young folk had to work till they were ready to drop from the age of fourteen we didn't have many teen-age problems. It was only possible to keep going by letting the mind go stone dead."

"Lots of people I know who work only a five-day week from 8:30 to 5:00, with an hour-and-a-half off for lunch seem to me to have minds as dead as a doornail," said Rose with youthful cynicism. "They have no ideas as to sensible ways of using all the free time they have now. And they just don't know anything about anything worthwhile."

"Education has a tremendous task ahead," sighed Gran. "I wish I thought more educators had any notion of its dimensions. There will have to be a much deeper, steadier concentration on the things of the mind and a reverence for the learned and the scholarly people among us. The wickedest waste of this generation to my mind is the waste of the would-be scholars. How few scholarly teachers there are today to give such children any sort of a lead! More often the teacher fears such a child because he can so easily get ahead of his teacher. And how many bright children actually struggle to get low marks for fear of becoming the butt of their schoolmates! The problem of the future is to build so that men's minds are sufficiently well equipped for leisure to be able to blossom into all sorts of creative activity."

"Well said, Mother!" cried her son Bob, entering the room at that moment. "Would it be out of place if I put that kettle on the stove?"

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