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# Political principles and ideals of David Lloyd George ..

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Thesis

P O L I T I C A L P R I N C I P L E S A N D I D E A L S  
O F D A V I D L L O Y D G E O R G E

by

Eileen Burnadette Flynn

B.S. in Ed., Salem State Teachers' College, 1927.

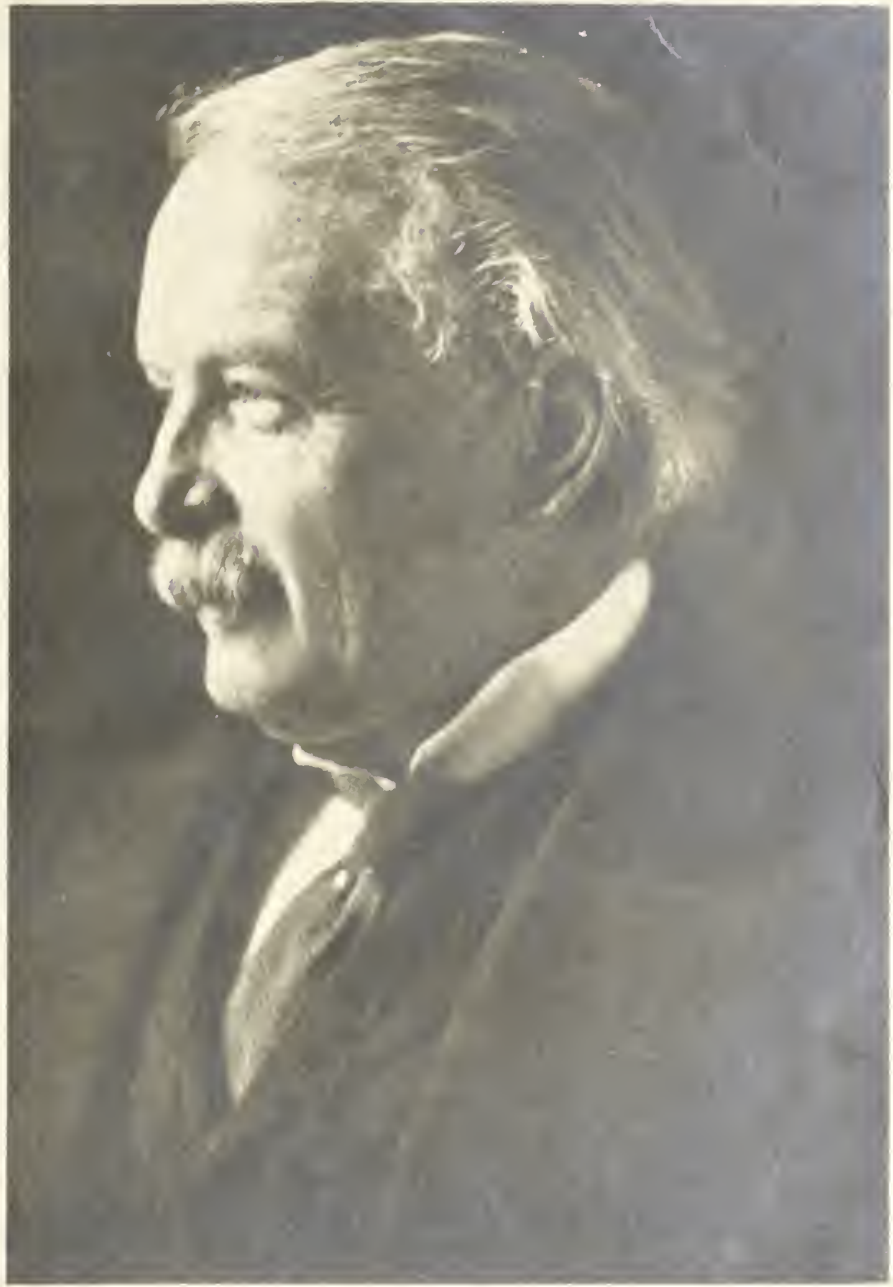
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*David Lloyd George*



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1. The first part of the document discusses the importance of maintaining accurate records of all transactions. This is essential for ensuring the integrity of the financial statements and for providing a clear audit trail. The records should be kept up-to-date and should be easily accessible to all relevant parties.

2. The second part of the document outlines the procedures for the monthly reconciliation process. This involves comparing the company's internal records with the bank statements to ensure that they match. Any discrepancies should be investigated and resolved promptly. This process is crucial for identifying errors and preventing fraud.

3. The third part of the document describes the controls in place to prevent fraud and misappropriation of assets. These controls include segregation of duties, regular audits, and the use of secure systems for handling sensitive information. It is important to ensure that these controls are effectively implemented and monitored.

4. The fourth part of the document discusses the role of the internal audit function. The internal auditors are responsible for assessing the effectiveness of the internal controls and providing recommendations for improvement. They also play a key role in ensuring compliance with applicable laws and regulations.

5. The fifth part of the document outlines the reporting requirements for the financial statements. This includes the preparation of the balance sheet, income statement, and cash flow statement. The financial statements should be prepared in accordance with the applicable accounting standards and should be reviewed by the board of directors.

6. The final part of the document discusses the importance of transparency and communication with stakeholders. This includes providing timely and accurate information to investors, creditors, and other interested parties. Transparency is essential for building trust and maintaining the company's reputation.

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## P R E F A C E

After having read many of the private speeches by The Right Honorable, David Lloyd George, I came to the conclusion that the best speeches by this gentleman were delivered in the House of Commons. Therefore, the major source of this piece of work was selected from the Reports of the Debates in the House of Commons, as printed in the London Times. After having read every debate by Mr. George, from 1890 to 1931, I selected fourteen typical topics which would prove The Honorable Gentleman's Political Principles and Ideals.

The following is a list of the names of the persons who have been elected to the office of Justice of the Peace for the year 1888. The names are given in alphabetical order of their surnames. The names of the persons who have been elected to the office of Justice of the Peace for the year 1888 are as follows: [The text is extremely faint and illegible, but appears to be a list of names.]

P A R T I

D A V I D L L O Y D G E O R G E

S K E T C H O F E A R L Y L I F E



D A V I D L L O Y D G E O R G E  
S K E T C H O F E A R L Y L I F E

David Lloyd George was born at Manchester, England, on January 17, 1863. His father, William George, who descended from farming people in South Wales, was a schoolmaster in an elementary school at Manchester. David's mother was the daughter of David Lloyd, a Baptist minister. After a stay of a few years at Manchester, William George was compelled to leave with his wife and two children because of failing health. They went to live on a little farm at Haverfordwest. A year or so later William died, leaving a widow and two children almost penniless. However, the George family went to live with Mrs. George's brother, Richard Lloyd, who was a shoemaker at Llanystumdwy. From him, David received his early education. Later he attended private schools and studied to be a solicitor. Now, in 1888, he married Margaret, the daughter of Richard Owen, and in 1890 he made his first speech in the House of Commons to which post he was elected by the people of Carnarvon County, Wales. From this time on his life and views are clearly summarized in the various topics which follow.

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P A R T    I I A

E C O N O M I C

A S P E C T S



D I S A R M A M E N T

After having read the various speeches made by The Right Honorable David Lloyd George, one might sum up his feeling toward disarmament with a sentence something like the following: The only guarantee of safety was disarmament. He was of the opinion that an end could not be put to armaments until the country had struck at the root. The country should ask itself why great armaments had been necessary. At the time of the World War, England had been compelled to start conscription when she had not maintained a conscript army for centuries. Thus, the menace of Prussian militarism was the reason for creating the great armies of France, Italy, Russia, America and Great Britain.

Now, this Welshman maintained, that the first way to get rid of these gigantic armaments which were a burden upon industry and a menace to the peace of Europeans was to get rid of the Prussian military system. Thus, as a condition of peace, it was decided to impose upon Germany that her army should be a voluntary one upon the basis of long service, so that she would not repeat what followed the Battle of Jena which was the result of the short service system. Mr. George contended that if this restriction were not imposed upon Germany, she would build up a gigantic

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SUBJECT : [Illegible]

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army which in the course of ten years would run into millions. That was the purpose of the long service system. He felt that that was the guarantee by which Great Britain should end conscription. It was his belief that the United States hated conscription. They were as determined as England was to put an end to conscription at the earliest possible moment, but America knew that she could not do it until the whole situation had been settled.

Mr. George contended that it would be idle to wage a great conflict if the only conclusion of it was that not merely did the countries renew the competition in armaments which precipitated the conflict very largely, but did it with renewed and redoubled vigor and energy, because armaments would increase in costliness, in their murderous power and in their terror. If nations were going to begin that again, the World War would be the greatest tragedy the world had ever known. There would be no great eagerness for war in this generation and the Honorable Member felt that England might take the lesson of the Napoleonic Wars. As soon as those Wars were over, the Duke of Wellington advised the Government that it need not fear a foe, at any rate, for a generation, because Europe had had enough fighting. This little Welshman maintained that the Duke might have contended that Russia, Austria and Prussia were stronger, and, therefore,

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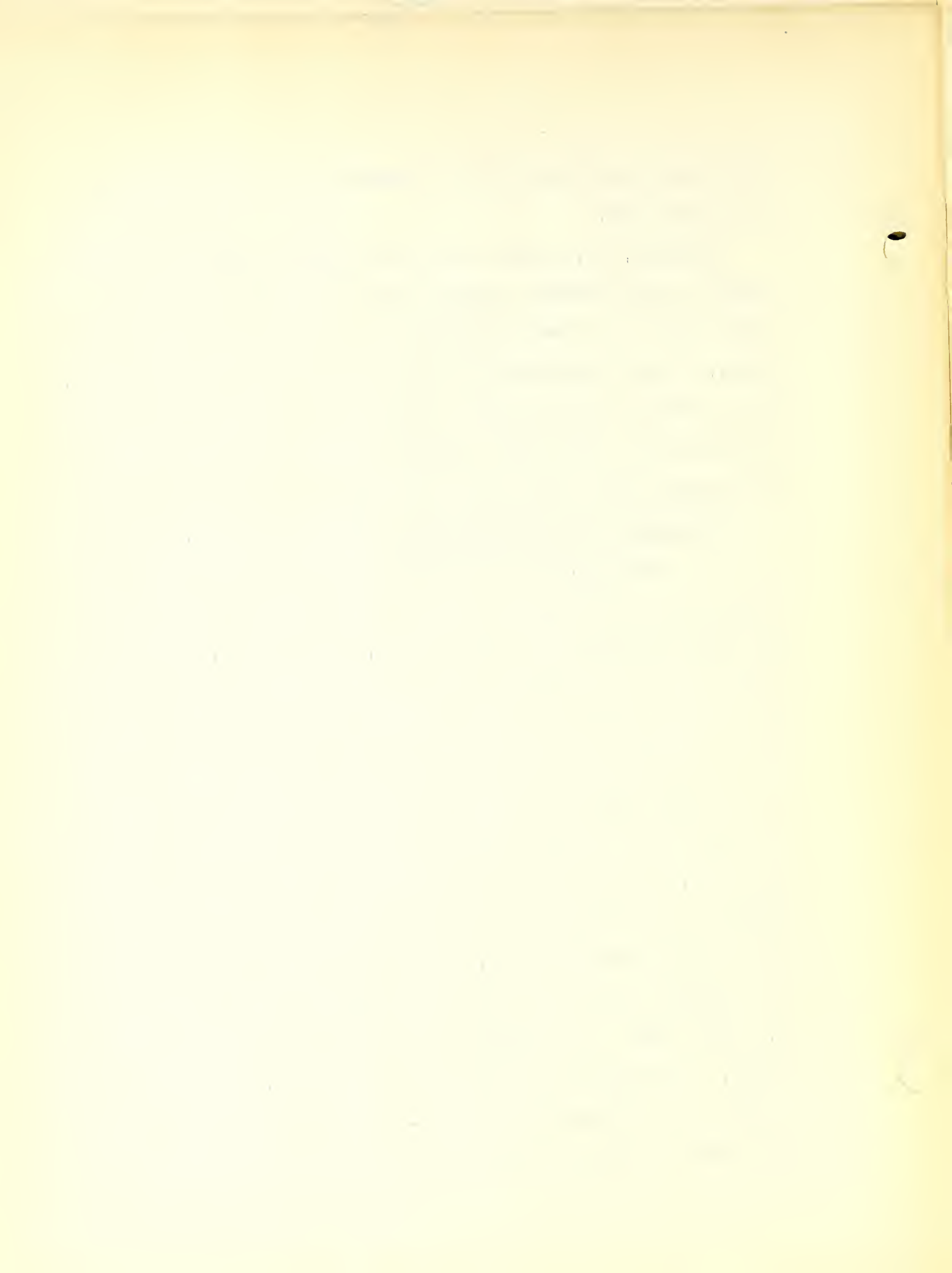
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the country would have to be prepared for some other war. But he did not.

However, Mr. George was of the opinion that the Government should always remember that reductions in armaments would not mean reductions in the money cost of armaments. Wages had trebled, the cost of material had doubled, and, although considerable reductions in armaments might be effected, the cost would be high no matter what was done, as compared with the pre-war period.

Reduction of Armaments as a Post-War Economy.

England, The Right Honorable Gentleman maintained, was suffering enormously from under-production and over-consumption. The country, as a nation, was not living within its means. All needless expenditure, public and private, should be ruthlessly cut down. Now, he felt that the greatest expenditure was in the Army and Navy. In 1919 the Navy was almost at pre-war strength. Thus, as long as the country kept up the numbers of the Army and Navy, there was no use in talking about economy. However, he brought out the fact that some reduction had taken place after the war. At the end of the World War in November, 1918, the Army, Navy and Air Forces numbered 4,000,000 men. In November, 1919, that was twelve months later, the total was 720,000 men. That, Mr. George believed, was a drastic reduction. Also, by March 31, 1920, there was a further reduction in numbers to 300,000 men.

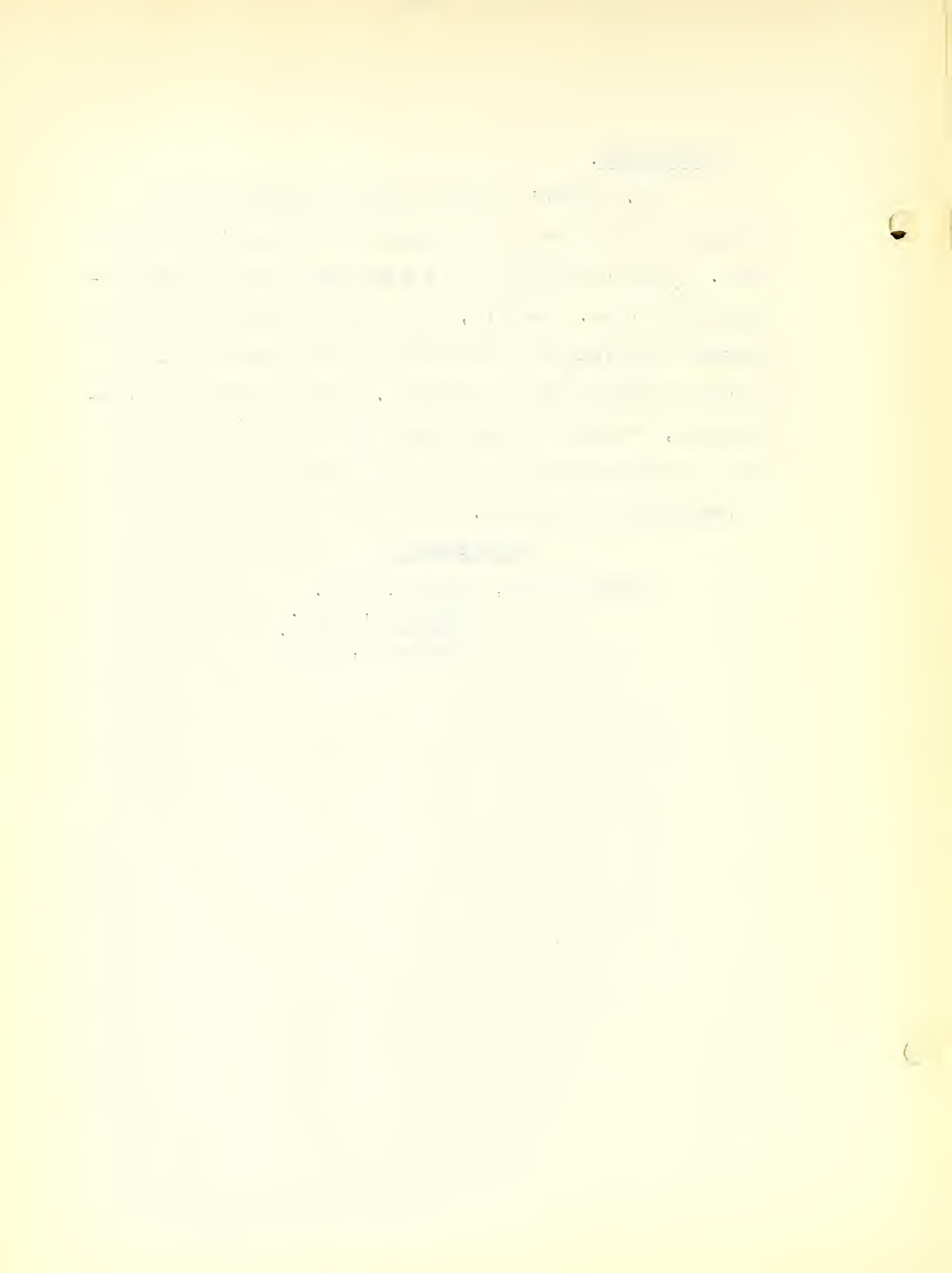


Conclusion.

Mr. George's opinion was that nations were showing that they were not relying on arbitration or upon pacts. They were still in the same mood and they were relying upon force. However, The Right Honorable Gentleman strongly believed that Great Britain had done more than any other country for disarmament. She had abolished conscription, reduced the Army below the level at which it stood in 1914 and was the first to reduce her Navy after the Washington Conference.

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December 5, 1929



F R E E T R A D E

Mr. George firmly believed that free trade as a fiscal system was infinitely better than protection for the purpose of creating and accumulating wealth in a country. The trade of Great Britain had adapted itself to this free trade system. Industries were based upon it. Thus, in connection with free trade, he maintained that the great industries of England which were dependent upon cheap material and upon cheap half-manufactured goods imported from foreign countries thrived upon this free trade system. In 1906 he contended that Great Britain's two manufacturing rivals were Germany and the United States, and Great Britain sent more manufactures to the world than both of them put together. Germany, a dangerous competitor was left one hundred millions behind. This, The Honorable Member believed, was a very important fact. Here were two great protective countries, one of them with double the population of England, the other with a population greater by 20,000,000, and still Great Britain exported more manufactured goods than both of them put together. This had grown under a free trade system. During that same year, in China England sold more manufactured goods than the United States, Germany, France and Russia put together. In fact, he contended, the sale of goods

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to China was greater than that of the whole of Europe combined. It was this Welshman's opinion that bias had very little to do with purchase because England had quarrelled with many countries of Europe. However, business transactions between those countries were not influenced in the slightest degree. Countries bought from one country in preference to another either because they obtained the same quality of goods at a cheaper price, or because they procured a better quality of goods at the same price, or they were influenced by the current of trade and by accessibility. The Honorable Member brought out the fact that Germany had the advantage over Great Britain in European markets as far as accessibility and nearness were concerned. Germany's trucks could be sent to almost any of the European countries without any change at all. However, it was Mr. George's opinion, in regard to the great markets of the world, that the three dominant considerations which influenced trade were cheapness, quality at the same price and current of trade, and they were all in favor of the free trade country and against the protectionist country. The result, he believed, was that as long as Great Britain maintained her system of free imports, not only would she hold her own in all the neutral markets of the world, but she would surpass all her competitors by an increased difference.



Now, this famous Welshman asserted in 1904, that the total exports from Germany to China were 3,380,000 pounds, from France 316,000 pounds, from the United States 4,834,000 pounds and from the United Kingdom 13,146,000 pounds and this amount increased to 16,000,000 pounds in 1905. Now, in regard to the Argentine Republic, Germany had made a special study of that section and had made special efforts to capture the trade. She did things, The Right Honorable Gentleman believed, that England would not dream of doing. This Teutonic country even sent out commercial travelers. However, trade statistics of the various countries with this section showed that Germany had run up her trade to 5,134,000 pounds, France to 2,900,000 pounds, the United States to 3,500,000 pounds and in 1904 England ran up to nearly 11,000,000 pounds. Now, Mr. George contended that the increase would be better shown over a ten-year period. In 1895, England only sold 5,000,000 pounds to the Argentine Republic. In 1904, that amount, as mentioned before, was almost 11,000,000 pounds. That was an increase of almost 6,000,000 pounds. No other country, he maintained, could show the same figures. That was the test of free trade in comparison with protection. Tariff did not help a country. A tariff might protect a country's own particular market, but when that same country went outside and faced competitors armed

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The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

In the second section, the author outlines the various methods used to collect and analyze the data. This includes both primary and secondary data collection techniques. The primary data was gathered through direct observation and interviews with key personnel. Secondary data was obtained from existing reports and databases.

The analysis phase involved a thorough review of the collected information. Statistical tools were used to identify trends and patterns in the data. The results of the analysis are presented in the following sections, showing a clear correlation between the variables studied.

The findings of the study indicate that there is a significant impact of the independent variable on the dependent variable. This relationship is supported by the statistical evidence provided. The study also highlights several areas where improvements can be made to optimize the process.

In conclusion, the research provides valuable insights into the subject matter. The data collected and analyzed offers a comprehensive view of the current state of affairs. The findings are expected to be useful for decision-making and for developing effective strategies to address the challenges identified.

6

with tariffs, Great Britain could beat that country without the slightest difficulty, because England's system of free imports enabled her to get the cheapest and best materials. Germany was Great Britain's most formidable competitor, not because she was a greater manufacturing nation, but, in order to compete with England, in order to be able to make up for the dearest material, Germany had to reduce the wages. The United States, The Honorable Member contended, tried both high tariffs and high wages, with the result that she was no competitor, practically, of Great Britain in the neutral markets of the world. United States, around 1905, produced twice as much as Great Britain in the ways of manufactures, and, yet, America only sold to the world one third of the manufactures that England did. That was due to the fact that United States was trying dear material and dear labor. Germany, this Welshman maintained, saw that in order to compete with Great Britain, it was necessary to put an article on the market at something approximating the same price, and, therefore, this Teutonic country made up for dear materials by cheap labor. He believed that that was the reason why England was able to surpass Germany. A great merchant marine would never find a place in a tariff reform plan. Thus, Mr. George was of the opinion that the reason why England had succeeded in all her great enterprises, such as the manufacturing industries

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the textile industries, the engineering trades and shipping, was purely because she obtained cheaper material which enabled her to pay higher wages, to give shorter hours and at the same time to put her commodities on the market at a cheaper price than protectionist countries. Under free trade there was always a tendency to increase the number of those employed in the best paid trades. However, in the highly paid trades of engineering, shipbuilding, building, mining and furniture-making, there had been an increase out of all proportion to the increase of population in Great Britain. That was the natural tendency in a country that had free imports of half-manufactured goods.

Now, this Welshman contended that England, in 1910, with her free trade system was in possession of the largest international trade in the world. The amount of trade was something like a thousand millions and there was not a single country that approached Great Britain within hundreds of millions. The next country, Germany, had but seven hundred millions. France, with her great protective system, had four hundred and twenty-seven millions and the United States, the gigantic country with double the population of England, at that time, had six hundred and twenty-six millions, England, he maintained, had the largest export of manufactured goods in the world in 1910. Her

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export of manufactured goods was eighty-three millions above Germany. The value of manufactured goods exported during this year was as follows: 296,000,000 pounds for Great Britain, 118,000,000 pounds for France and 156,000,000 pounds for the United States. England's export of manufactured goods was greater than that of France and the United States put together. Great Britain, during 1910, had the greatest international carrying trade in the world and her international shipping was almost as great as that of the rest of the world put together. It was 11,541,000 tons and the nearest approach was Germany with 2,800,000 tons. Mr. George also maintained that Great Britain's fleet was four times the size of the nearest fleet and it was higher than Germany, France and the United States combined. Thus, he was of the opinion that the 1910 statistics proved how valuable free trade operations actually were. Now, during this same year The Honorable Member found that this free trade country paid higher wages than were paid in any country in Europe. Germany was the nearest approach and her wages were only seventy-five per cent of the English wages, or twenty-five per cent less. Also, the hours of labor in Great Britain were shorter than in any other country in Europe. Nevertheless, this Welshman found that the price of food and other necessaries of life was less in England than in any other country in the

THE HISTORY OF THE UNITED STATES OF AMERICA

BY CHARLES A. BEAMAN

VOLUME I

THE EARLY YEARS

1492-1776

NEW YORK

1912

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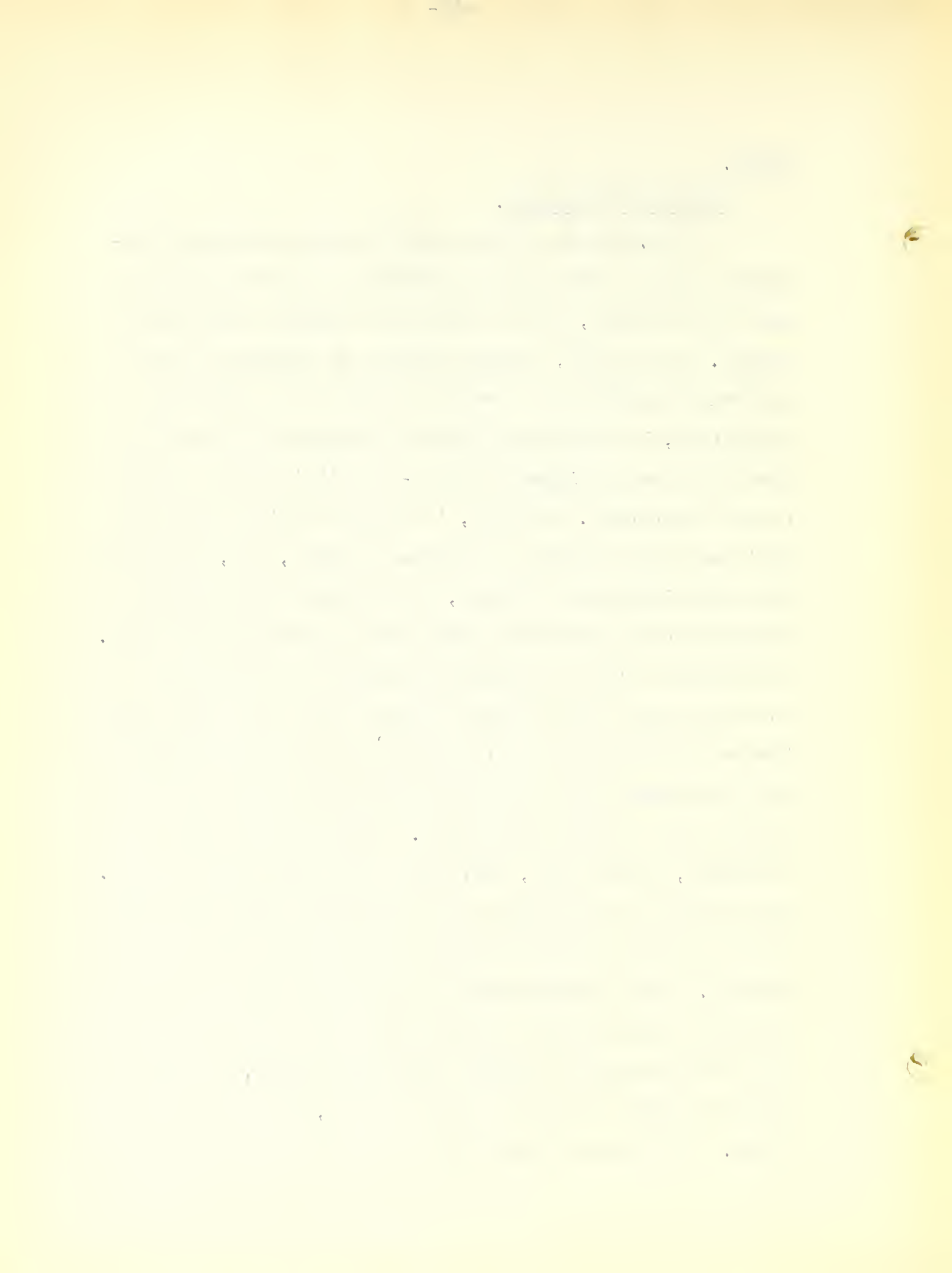
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world.

Colonial Preference.

Mr. George did not maintain that Canadian preference had not been a great advantage to Great Britain as well as to Canada, but it had been a greater advantage to Canada. Up to 1907, British exports to Canada had gone up from six millions to twelve millions as a result of preference, but Canadian exports to England had gone up from thirteen millions to twenty-six millions as a result of the preference. However, it was his belief that that was the natural result of freedom of trade, and, if duties had been eliminated entirely, he believed that business between the two countries would have increased still more. He asserted that the enormous accession of prosperity up to the year 1907 had been largely due to the fact that immense territories had been opened up in the Northwestern part of Canada and it was also due to the fact that the people had a Liberal Government. Canada bought more from everybody, around 1907, especially from the United States. The increase in purchases from the United States had been twice as great as the increase in purchases from Great Britain. This Welshman was of the opinion that the total available trade of all the Colonies which Great Britain could have possibly obtained under any system, in addition to what she would ordinarily get, was thirty millions. There were a good many things that England could



not sell the Colonies under any conditions. For instance, they bought from the United States raw cotton and iron and England could not compete in anthracite coal. Also, the German prosperity had proved that the great advantage Germany had over Great Britain was a central position in Europe. Nothing England could do would enable her to compete on equal terms with Germany in the countries that were adjoining. The famous little Welshman strongly contended that, as far as he was concerned, to put colonial preference first, was to his mind simply a guarantee that Great Britain would become a purely protectionist country. He maintained that the one great difficulty the protectionists in England had to encounter in Great Britain was to induce the people to tax their food. Any tax on food was, to Mr. George, a protectionist measure. England might gain a share of the \$30,000,000 worth of goods sold by foreign countries to the Colonies, but it was doubtful. Great Britain should not risk quarrelling with her best customers. Shipping might be endangered. It would be all for the sake of becoming a protectionist country, with a tax on food and with increased prices on all the necessaries of life. This, Mr. George believed, would be mixing sentiment with business and it generally ended in disaster. A good deal was said about British industries but never a word about her great shipping trade which had been built up on free trade. The Honorable Member

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contended that out of the tonnage that entered the ports of Russia in 1907 about ninety per cent was foreign. Out of the tonnage that entered the ports of United States, in the overseas trade, about eighty per cent was foreign. Sixty-three per cent of the tonnage that entered the ports of France was foreign and fifty per cent of the tonnage in the overseas trade that entered the ports of Germany was foreign, during that same year. However, during that same period, Great Britain only had thirty per cent of foreign tonnage. Russia had the highest tariff of all and only one out of every nine of her ships were Russian. The United States had the second highest tariff and not one third of the ships in the overseas trade that entered her ports were American. The third highest was France and she had only forty per cent of the tonnage entering her ports. Mr. George, therefore, believed that this was ample proof that in the building up of a great industry free trade was an essential element. This was a matter of the most vital importance to the British people. Canada was a prosperous community. In New Zealand and Australia, like all other great countries where an unlimited quantity of land was available and where there were untapped resources, the population was a thriving one. He did not see that the Colonies had any real right to complain of the trade relations between the Mother



Country and themselves. Back in 1907, it was estimated that England bought from the Colonies 93,000,000 pounds worth of their products yearly. Free trade had made it possible for Great Britain to have the best markets in the world and it was to the interest of the Colonies that this system should be preserved. Foreign countries all over the world put together bought 40,000,000 pounds worth of products from the Colonies. Therefore, England bought more than twice as much as all the foreign countries put together. In 1907 the Colonies bought products to the value of 63,000,000 pounds from the Mother Country and 59,000,000 pounds worth of products from foreign countries. Now, Great Britain bought products from the Colonies to the value of 30,000,000 pounds more than they purchased from the Mother Country. On the other hand, the Colonies bought from the foreigner products to the value of 19,000,000 pounds more than the British purchased from them. Thus, Mr. George could not see that that was favoring Great Britain.

Attitude toward Free Trade in View of the Present Depression.

Mr. George brought out the fact that vital changes took place since the World War. Throughout the world, there was the great growth of national self-consciousness which had vitalized the effort of the various



countries in the matter of production. Improvements in machinery, he asserted, had stimulated production beyond the demand of the consumer. Great Britain, for the first time in history, had fallen into the second position as a lending country. From the point of view of trade that was a very important matter. These were matters which required consideration. This famous gentleman was of the opinion that improvement of markets should be considered as this would add appreciably to British exports abroad. Agriculture was the most important industry from the point of view of production and the number of people employed. Any sacrifice on the part of the country would be justified to restore that great industry to prosperity. The agricultural industry had the worst marketing system in the world. In regard to anti-dumping, The Honorable Member maintained that although he was a strong free trader, if a clear case were made out of the dumping of oats, wheat, and the like, he would cooperate in any project to prevent this practice. However, where one nation alone endeavored to reduce tariffs or to combat dumping, it generally ended in causing an all-round increase in duties. Thus, Mr. George believed that the Government should undertake the problem of developing natural resources. It was his firm belief that Great Britain should prove that a free trade country could adequately cope with the distress and

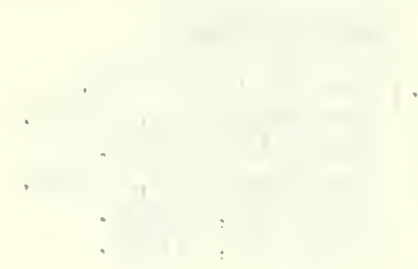
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depressed condition of 1930 by methods other than tariffs and safeguarding. If this were not done, then the present Parliament would be wrecked not upon the question of free trade, but on the failure of the Government to carry out the enterprises to which they were committed.

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M U N I T I O N S

Germany's Head Start.

The Germans, Mr. George contended, established a superiority which was due to a predominance in the materials of war. They achieved this, first, by accumulating great stores beforehand. Secondly, they mobilized all their industries after the War had begun, having, no doubt, taken steps before the War so as to be ready for the mobilization of workshops as soon as the conflict was declared. This Welshman maintained that the superiority of the Germans in material was most marked in their heavy guns, in their high explosive shells, in their rifles and most of all in their machine guns. These were the most formidable weapons in the War. However, The Honorable Member believed that the great difficulty was that these weapons could not be improvised in a short time. The machinery for making rifles and machine guns took eight or nine months to construct before a single rifle or a single machine gun could be manufactured.

Organization of the Munitions Department.

Mr. George, as Minister of Munitions, believed that there were three or four principles which had to be laid down in attempting to organize that department. The first was that in order to organize in a few weeks what business men generally took years to build up, it was necessary to seek the best business brains available in Great Britain. The second point

# ANNALS

OF THE

ROYAL SOCIETY OF LONDON

FOR THE YEAR 1880

BY THE SECRETARY

AND THE PRESIDENT

OF THE SOCIETY

FOR THE YEAR 1880

BY THE SECRETARY

AND THE PRESIDENT

OF THE SOCIETY

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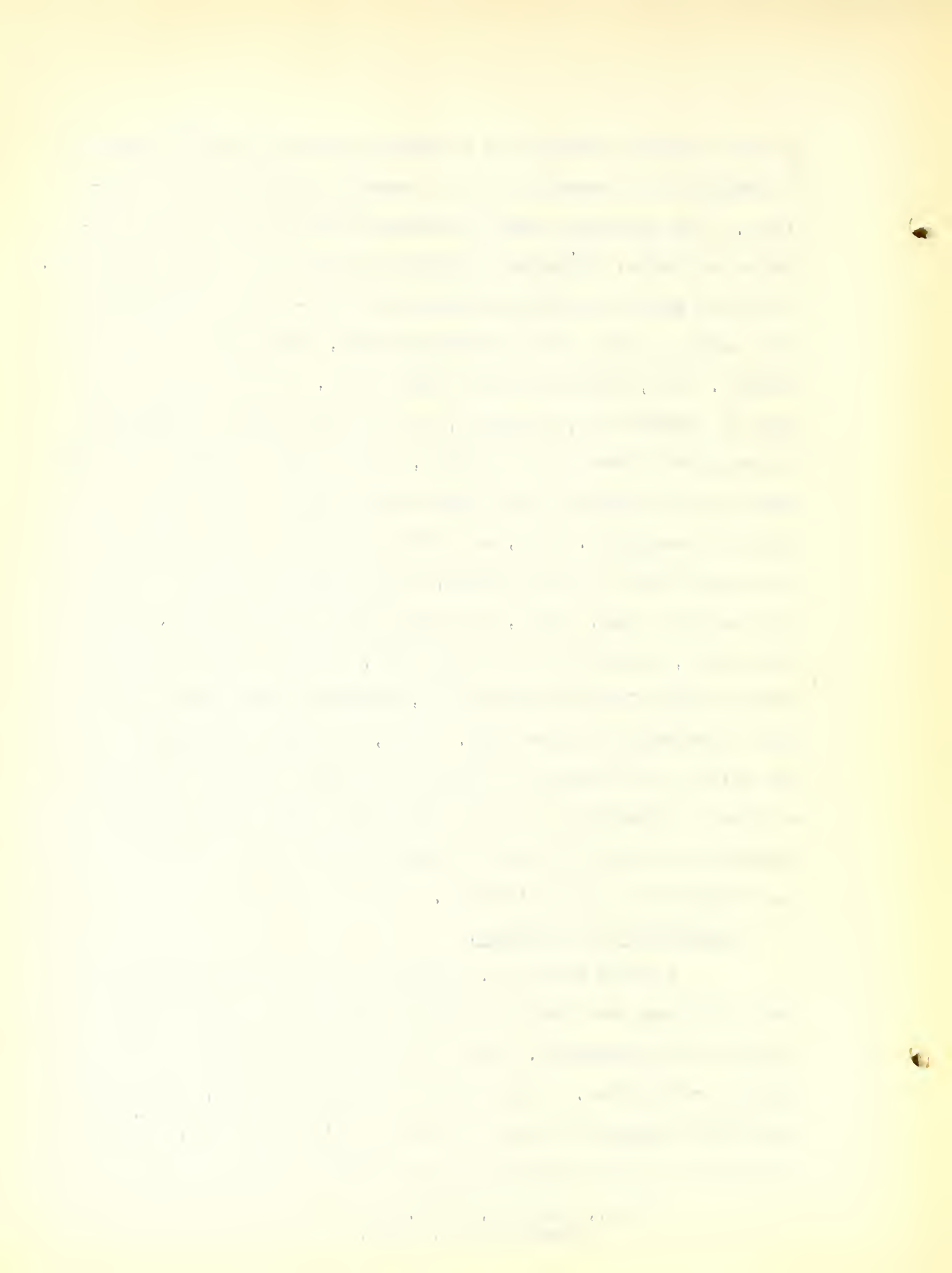
was that failure often came in these matters from the inability to assign to the expert and the organizer their proper functions. The Honorable Member explained that point in the following sentence: <sup>1.</sup> "The best expert is rarely the best organizer." The third point was that a number of first-class business men were asked to give their assistance and, thus, they had to be trusted. Now, these men were used first, in the Central Office to organize it; secondly, in the localities to organize the resources there; and thirdly, in the great Central Advisory Committee of business men whose duty it was to deal with the business community. Now, as these men were in the habit of directing their own businesses, this Welshman decided to give each man his task. Thus, one man looked after metals, another after guns, another after explosives, another after machinery, another after local organization, another after labor and another after chemicals and the like. Thus, The Right Honorable Gentleman relied on a method of decentralization because there was no time to organize a Central Department which would sufficiently satisfy in the way of strength and equipment to make the most of the resources of each district.

Restriction of Profits.

A power which Mr. George, as Minister of Munitions, took advantage was the control and restriction of profits of various establishments. This restriction was known as the Excess Profits Tax. Where the profits were large, the Munitions Act dropped much more heavily on the employer. <sup>2.</sup> "Take the case of a firm whose standard profits during the two

<sup>1</sup>Ibid., 1 June 24, 1915.

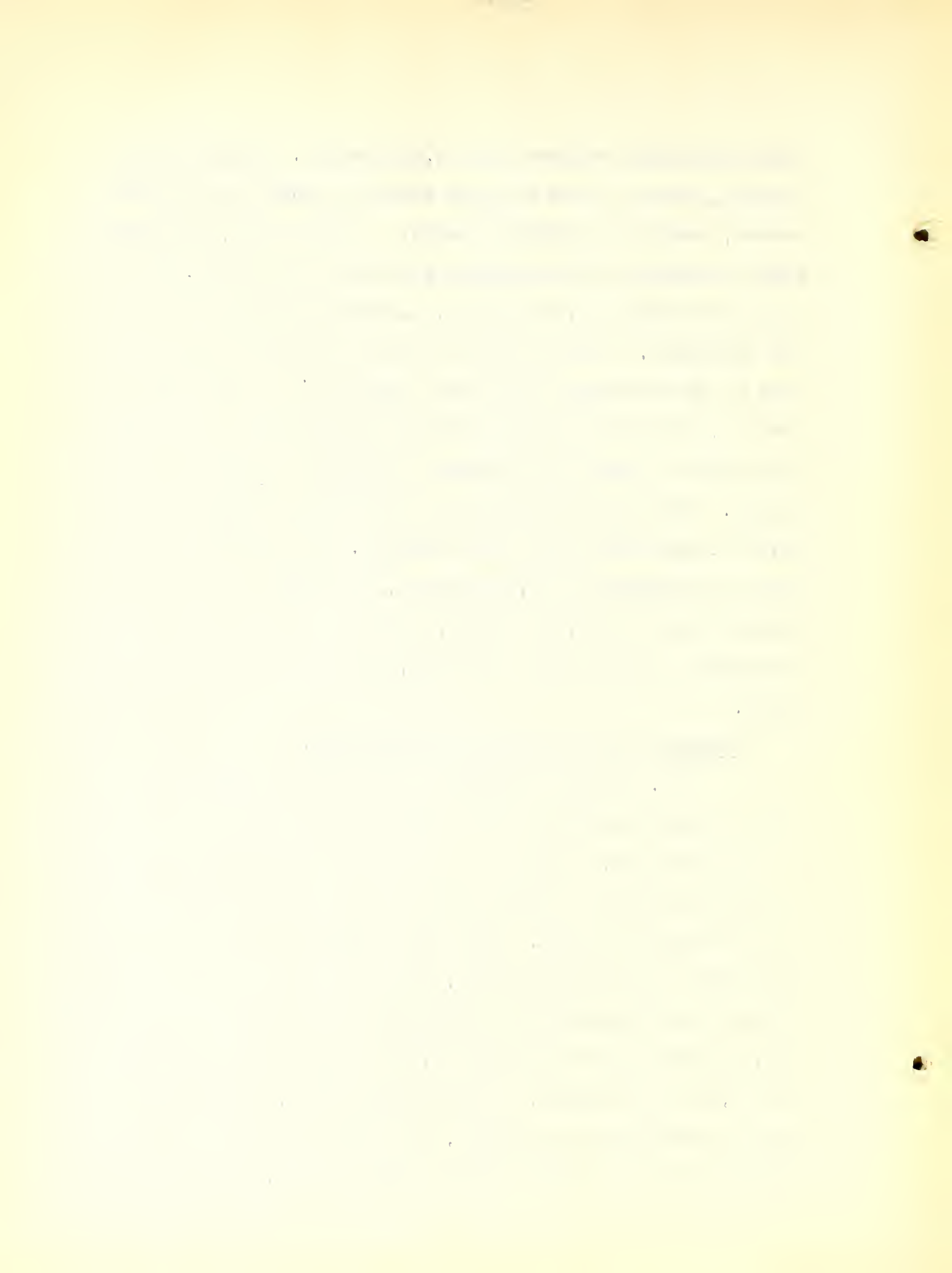
<sup>2</sup>December 16, 1915.



years preceding the War were 12,000 pounds. Suppose their profits, during the first year after the Munitions Act was passed, went up to 120,000 pounds. In that case, one-fifth would be added to the standard profits of that firm, who would be allowed 14,400 pounds, and the rest would go to the Exchequer. But that firm would be entitled to say that it had increased the output enormously by its exertions. In that case the Minister of Munitions would have full power to make an allowance in respect to that increased output. But that firm could not have the increase of one-fifth of the profit and the allowance. If this firm were given an allowance of 5,000 pounds, the total it would receive would be 17,000 pounds, and the rest would go to the Exchequer. In the other case 103,000 pounds would go to the State."

Progress of the Munitions Department.

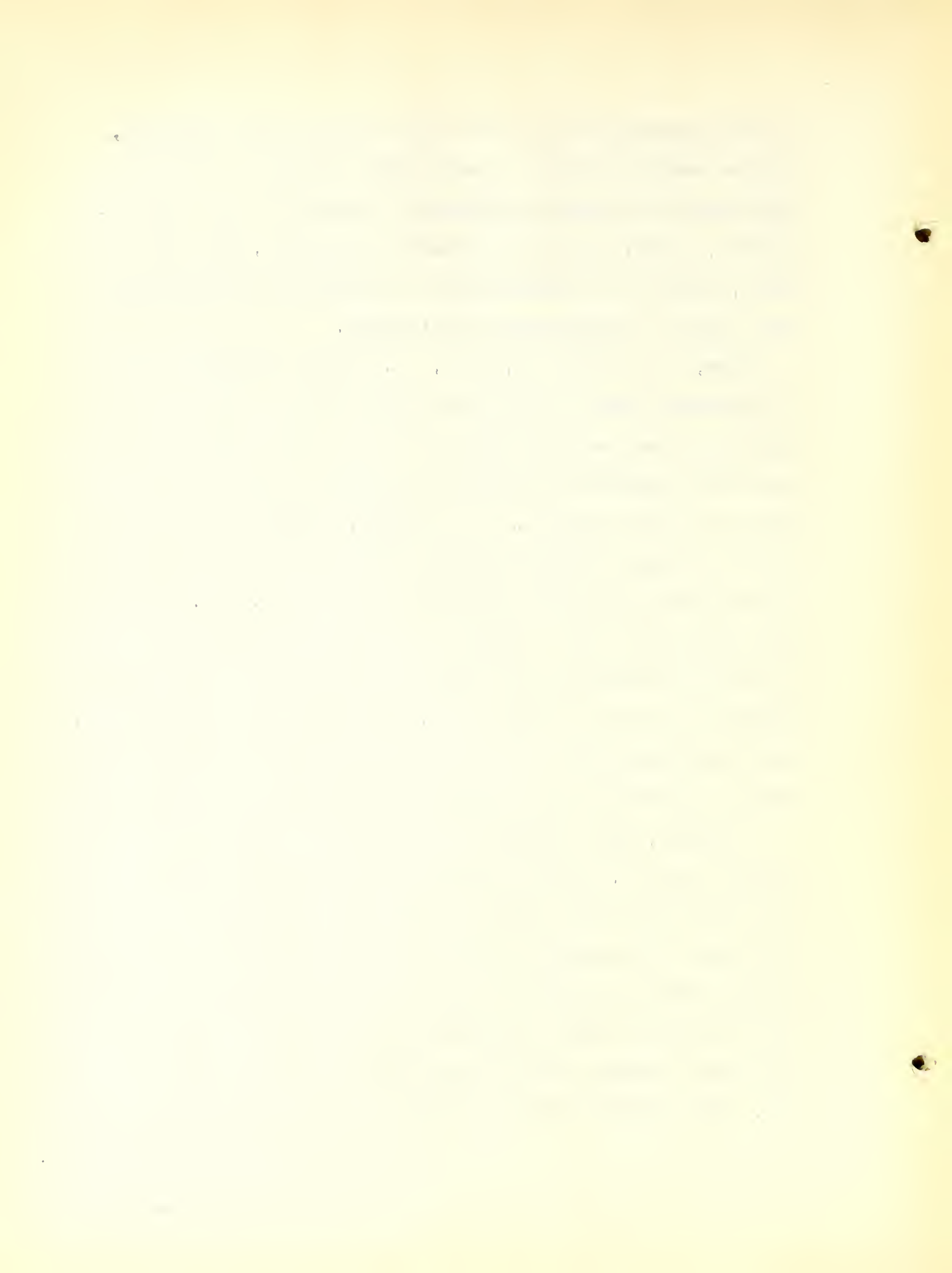
Mr. George maintained that there had never been a war in which machinery had played so important a part as in the World War. The man was spared by the machine, because the more machinery a country had for defence, the more thinly the line could be held. Now, this Welshman brought out the fact that in the month of May, 1915, when the Germans were turning out 250,000 shells a day, most of them high explosives, Great Britain was turning out 2,500 a day in high explosives and 13,000 in shrapnel. In this same month, before the Department of Munitions was created, the deliveries of high explosive shells were only 16 per cent of the promises. The first duty



of the Department was to see that contracts were executed, and the second duty was to work fresh sources of supply by utilizing the untapped engineering reserves of the country. However, trouble arose from lack of machinery, lack of labor, lack of the steady supply of material and sometimes from lack of transportation facilities.

Now, up to December, 1915, Mr. George contended that an aggregate saving of something like twenty millions on the orders had been due entirely to the action taken by the metal department in securing control of the whole metal market in Great Britain. As a result, England was able to secure a supply through the many months of the War. Her Allies were also provided with large supplies. Mr. George also maintained that a crisis in the market was prevented and that manufacturers had been able to effect the substantial increase in the output. From May to December, 1915, there had been a net increase of deliveries on old orders from 16 per cent on the promises to over 80 per cent.

However, many English notables rumored around Great Britain that Mr. George had over-produced munitions. It was his opinion that this idea of over-production had originated from men of Pro-German sympathies who had known how important it had been that British troops should at the critical moment not be short of that overwhelming mass of material which could alone have broken down the resistance of a highly entrenched foe. The Honorable Member believed that every battle that



was fought proved that supplies had been under-estimated, especially at Loos. There was an extraordinary quantity of ammunition. Yet, there was not a general in the battle who did not say that three times the quantity of ammunition, especially of the higher natures, would have achieved twenty times the result. Mr. George said: <sup>1.</sup> "The most fatuous way of economising is to produce an inadequate supply. A good margin is a sensible insurance. Less than enough is a foolish piece of extravagance. What you spare in money, you spill in blood. I do hope that all this idea that we are turning out too much will not enter into the minds of workmen, capitalists, taxpayers, or anybody, until we have enough to crash our way through. For Heaven's sake, if there are risks to be taken, let them be risks for the pockets of the taxpayers and not for the lives of the soldiers."

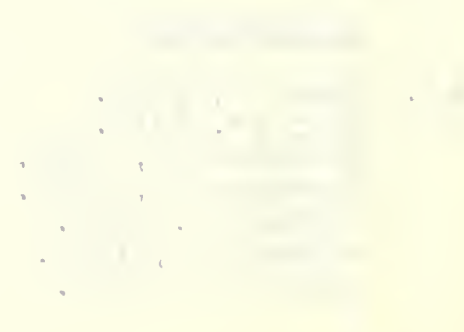
Also, throughout the entire War, Mr. George constantly encountered trouble with labor. There was a great deal of trouble between skilled and unskilled labor; also, between union workers and non-union workers. This was one of the greatest difficulties. However, The Honorable Member's greatest secret of success on this point was his appeal to the patriotism of the worker.

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P E N S I O N S

In 1903 Mr. George was of the opinion that it would be a good lesson to the people of England if they were led to realize that they could not have wild enterprises abroad, great armies and swaggering glory and at the same time have great domestic reforms which cost money. The Government was frightened when the estimate was made in 1899 that an old age pension scheme would cost ten millions of dollars. It was felt that the country would not stand it. However, The Right Honorable Gentleman brought out the fact that thirty millions of dollars had been added to the taxation of the country between the years 1899 and 1903. He did not think the working men of England would object to a tax, of which they should pay a considerable portion, if it were known that it was for the purpose of pensions. He also contended that it would be a good thing for the workmen themselves to feel that they were contributing towards a tax as an insurance against old age. This Welshman estimated that a penny tax on sugar would cover the whole ten millions. However, he supported moderate beginnings so as not to frighten off the rate-payers.

Age Limit of A Pension.

Now, in 1925 this famous Welshman did not object to giving a pension to a man of sixty-five, but he



assumed that the Government had only a certain amount of money. However, he contended that there was no comparison between a man of forty, with a wife and children, who had broken down in health and a vigorous man of sixty-five who was quite fit for his work. The man of sixty-five who was capable of working was an object, not of compassion, but of congratulation. It was The Right Honorable Gentleman's belief that if he had changed his mind when he reached the age of sixty-five, it would mean that he was only fit for a disablement pension. If a business man had the full command of his faculties, he never dreamed of retiring at this age. Marshal Foch and President Von Hindenburg, the two most successful generals of the World War, were over sixty-five when they entered the great conflict. Again, The Right Honorable Gentleman wondered what would become of the British Government if it were to get rid of the men over sixty. Also, many of the Government members, by the time they reached the age of sixty, would have learned many things that they did not know at an earlier age. Therefore, the real test was not age, but disablement. He felt, of course, that the danger was that unless the pension was given on the ground of disablement, it would go to the reduction of wages. So far as helping unemployment, it would do quite the reverse.

Constructive Suggestions.

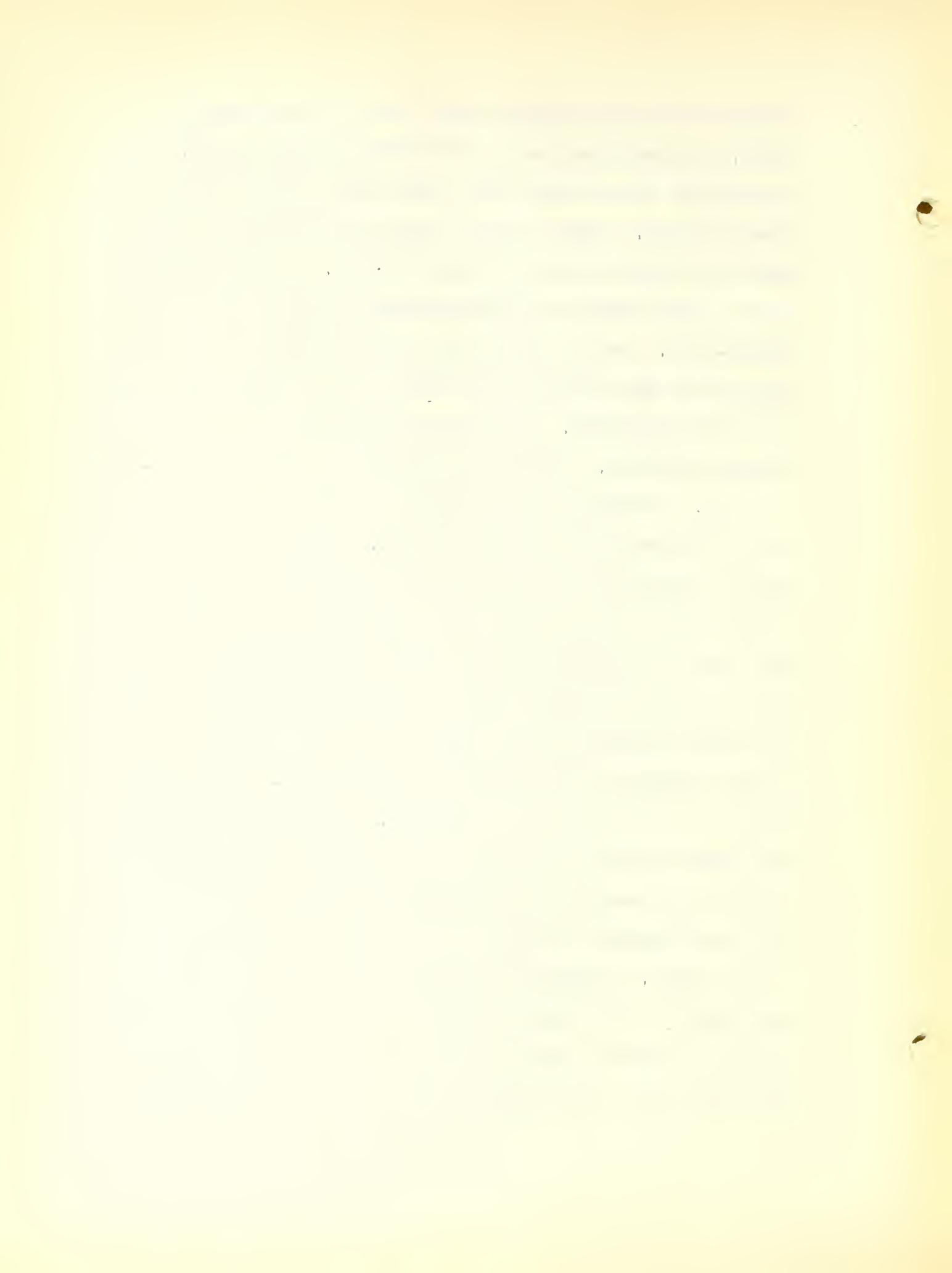
During the period of 1925, Mr. George boldly

1. London Times, May 19, 1925



declared that the country could not go on maintaining 1,250,000 unemployed men on the bounty of the State. The majority of these people were young men or men in the prime of life. They had not reached the age where they would be considered old or unemployable. A large proportion of them were in the neighborhood of twenty-four or twenty-five. He felt that the fact that there was no destitution was the one thing that was screening the gravity of the situation. The enormous insurance fund prevented actual privation. At least, it prevented actual hunger.

Now, it was not a question of spending money in order to find work for the unemployed. England was far behind practically all the Western countries in agriculture and so far as The Right Honorable Gentleman had been able to ascertain there was no representative of agriculture on the Committee on Unemployment. He was of the opinion that far more could be done to employ a greater number of the people in agriculture. Also, Great Britain was far behind in forestry. The devastation of the World War had not been reconstructed. Practically nothing had been done in reclamation. Again, the canals were less adapted to modern needs than any other canals in the world. Meanwhile, England came sixth in Europe and tenth in the world in regard to telephones and electricity. She was lagging behind. Also, he could not understand the reluctance of the Government to put forward

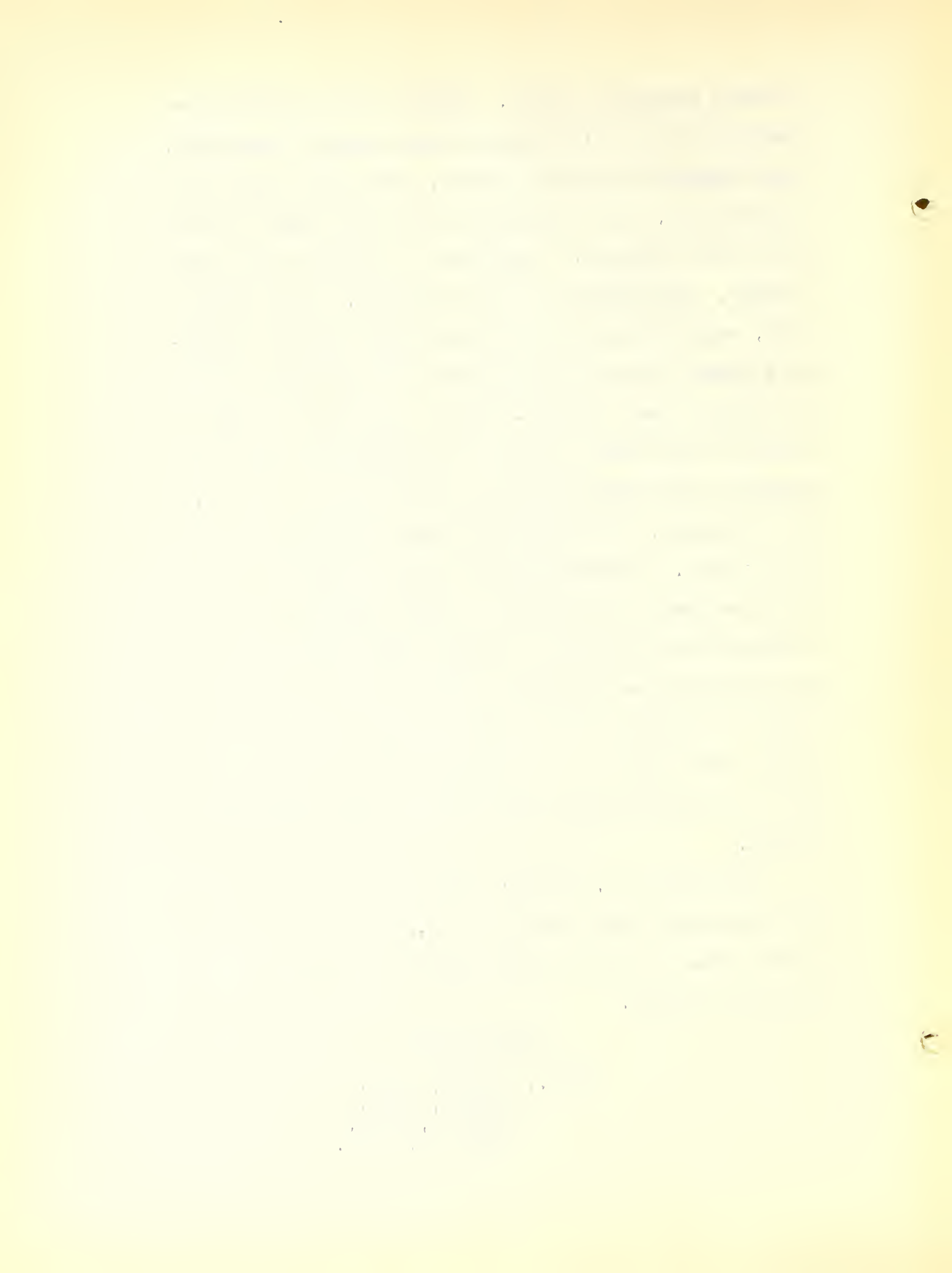


a strong program on roads. Nothing could provide more useful labor at a time when it was actually necessary. Road transport in Great Britain, including repairs and construction, found employment for three times as many men as the railways. Employment on railways was stationary. Employment on road transport, on the other hand, was increasing year by year and the most remarkable growth was not in the number of vehicles but in the weights they carried. There was no part of the country where there was not an urgent demand for the widening and straightening of roads for new bridges, for by-passes, for tunnels at level crossings and for trunk roads. Overcrowding of roads was due to the fact that they were not adapted to motor traffic. Alarming accidents were growing in number every year and he knew that there was an appalling loss of time to business people in delivery because road accommodation was inadequate. The failure of Government after Government to deal with unemployment was leaving a bad impression abroad.

Therefore, Mr. George's general idea was that if the Government would provide work, the workers themselves would be able to take care of the unemployment insurance payments.

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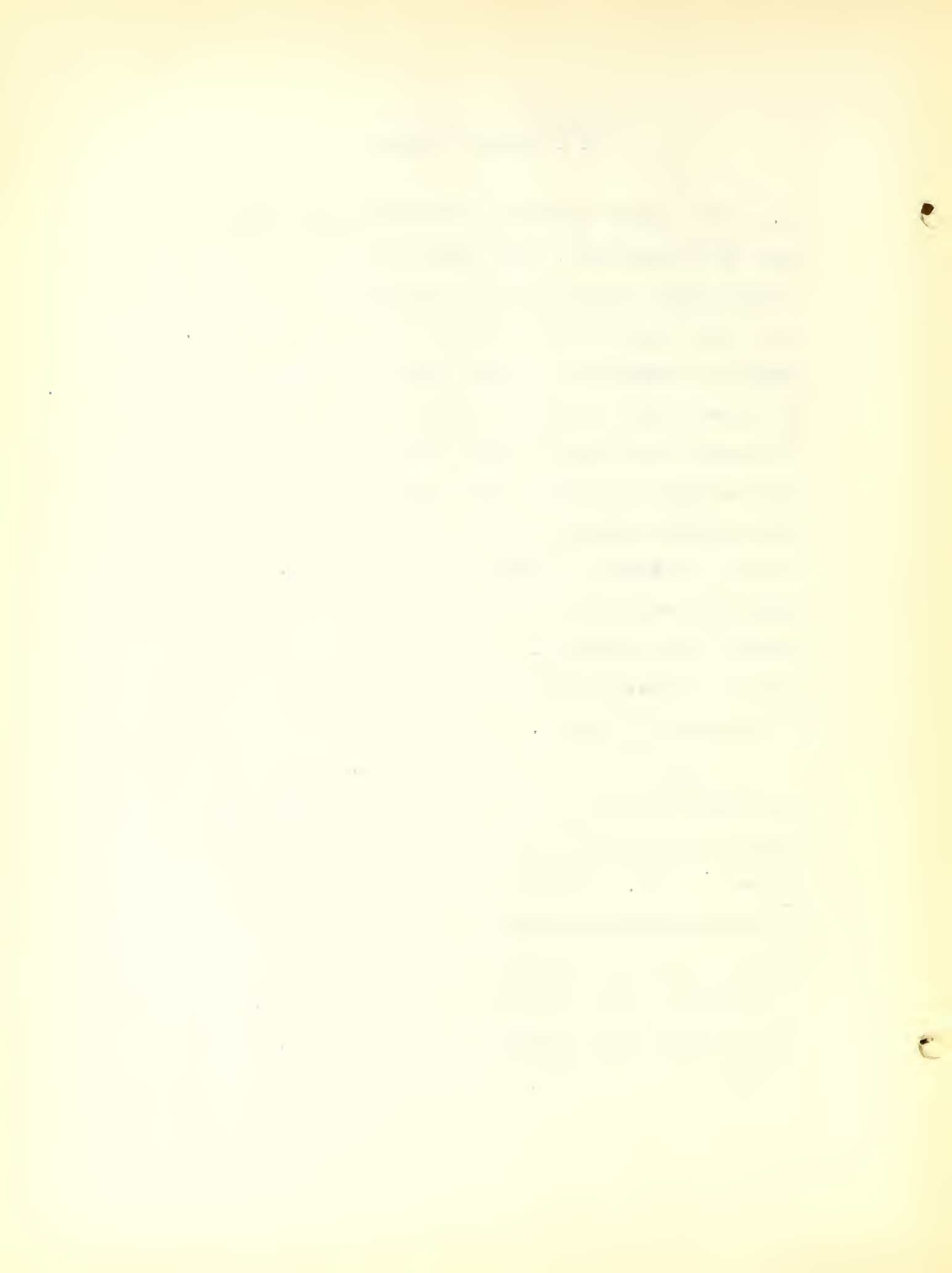
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R E P A R A T I O N S

Mr. George firmly believed that without reparations peace was impossible. The World War had cost the Allies so much that they must exact a settlement so as not to leave such a grim inheritance to future generations. Germany should be compelled to partly repair the damage to property on land and on sea, the damage for loss of life among civilians, the damage for the loss of shipping and of cargoes and also the damage which was represented by the pensions and the separation allowances which were paid by each country in respect to casualties in the War. The Honorable Gentleman could not see anything unjust in imposing upon Germany those payments. Anyone who claimed that that was unjust must have believed that the justice of the War was on the side of Germany.

In regard to the German Colonies, this Welshman was of the opinion that in some of the Colonies there was an overwhelming evidence that Germany had cruelly ill-treated the natives. Thus, if those Colonies were restored to Germany in the face of that evidence, especially having regard for the part which the natives had taken in their own liberation, it would be a base betrayal to hand them back. However, it was not merely the treatment of the natives. Germany made another use of her Colonies. In Southwest Africa, she used them



as a means of stirring up sedition and rebellion against the South African Colonies. This Teutonic Nation used her other Colonies as a base for preying upon the commerce of all countries in those seas. To return Germany's Colonies to her would only widen the area of injustice in the world and it was already wide enough. Therefore, it was Mr. George's belief that to restore these Colonies would mean renewing opportunities to Germany for possible future mischief.

Fair Play for France.

This Welshman contended that France had a debt which was about equal to the war debt of Germany and with a population of about forty millions against seventy millions in Germany. In addition to that, France, by the action of Germany had a liability for repairing her devastated territory which probably would cost three or four millions sterling. Thus, if there were a remission of reparations, it would mean that France which was the victor, that France which was not in the least responsible for the War which had lost more of her subjects in proportion to population than Germany and whose industrial provinces were devastated in a way that no country had ever been destroyed before, would have to bear per head of her population twice the liability under the War in relation to that of the Germans. Thus, this Welshman found that unless France received payment from Germany, every Frenchman would have to pay two pounds for every one pound that would be paid by every German. On the other hand, Great

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Britain could not go to France and ask her to give up her reparation claims. Thus, Mr. George believed that Great Britain could not relinquish her claims any more than France could. Now, in 1920 the French Government informed the Honorable Member that the French industries had only thirty-seven per cent of the coal which they had before the War. There was, thus, a sixty-three per cent shortage of coal in France and that was due to the fact that her coal mines were deliberately destroyed by Germany. Therefore, it was England's duty to see that France received fair play. Also, the world surely did not want war again with 10,000,000 young people slaughtered. Nevertheless, Mr. George brought out the fact that wars were not prevented by making the victim out of the one who was not responsible.

Fair Consideration for Germany.

Mr. George contended that until Germany was able to start her industries she could not pay. Thus, the improvement of the industries of Germany was not merely in the interests of herself, but it was in the interests of France, of Great Britain and of the world. However, in 1920 this Welshman claimed that it was useless to point to the condition of Germany just after the War and say that Germany could not pay reparations because she was starving. However, Germany would not always be starving because she had a population of 70,000,000 of intelligent, highly skilled people who were craftsmen and had all the arts of wealth production.

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Now, The Honorable Member brought out the fact that the World War had cost 50,000,000,000 pounds. Take the 15,000,000,000 pounds which the Central Powers had to pay and there remained 35,000,000,000 pounds. However, some of the members of the British Government went as far as to say that Germany should pay the entire sum, but Mr. George did not believe that any country in the world could pay that amount as an indemnity. Although it was his policy to exact from Germany as much as she was capable of paying, still, he wished to be reasonable and practical and not try to exact impossibilities. If the Allies insisted upon payments beyond the power of Germany, a war-exhausted country, it was the Honorable Members opinion that it would precipitate a crisis which would be by no means confined to her alone. Thus, although this Welshman felt that Germany was morally responsible for paying the entire cost of the War and of the damage inflicted by her in the course of the War, still, she could only be expected to pay according to her capacity.

In regard to methods of payment of reparations, Mr. George contended that there were two ways. One was the distribution among the Allies of raw materials from Germany, such as coal and timber. The other was by putting some sort of duty on German exports which would then be paid in sterling or in dollars. Now, in 1924 The Honorable Member maintained that although it was worthless to calculate

The first part of the document is a preface, written by the author, in which he explains the purpose of the work and the scope of the research. He states that the work is intended to provide a comprehensive survey of the subject matter, and that it is based on a thorough study of the available literature. The preface also mentions the author's hope that the work will be of some use to the reader.

The second part of the document is the main body of the text, which is divided into several chapters. The first chapter is an introduction to the subject matter, and the following chapters deal with the various aspects of the subject. The author discusses the history of the subject, the methods used in the study, and the results of the research. He also discusses the implications of the findings and offers some suggestions for further research.

The third part of the document is a conclusion, in which the author summarizes the main findings of the study and offers some final thoughts on the subject. He concludes that the study has shown that the subject matter is a complex and multifaceted one, and that further research is needed to fully understand it. He also expresses his hope that the work will be of some use to the reader.

payment in marks, yet, it was impossible to make the Allies realize that fact. They were under the impression that payment could be calculated in marks and that the marks could be converted into gold. However, during this same year, Mr. George claimed that the gold of the German was gone.

Great Britain and Her Right.

Now, Mr. George was not opposed to an abatement of the claims against Germany, but it must be part of a large settlement in which all the Allies were partners. Abatement must be all round and must not always be at the cost of Great Britain. The World War, The Honorable Member contended, cost England more in cash than any other country. Of course, the devastation in Great Britain was not so great as the devastation of France, but the ruin to British business was greater than that suffered by any other country as a result of the War. This Welshman also brought out the fact that if the only way Germany could pay was by means of raw material, the same principle must apply all round. There ought not to be a discrimination against Great Britain in any arrangement.

Opinion in regard to Handing the Question of Reparations over to the League of Nations.

Mr. George was of the opinion that the turning over of the question of reparations to the League of Nations would be a very unwise act. A large number of countries,

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great and small, were involved. Some of them were neutral in the war, neutral from fear and it put them in a very invidious position to ask them to adjudicate between two, three or four great Powers who were their neighbors. The Honorable Member felt that a far better plan was to trust to the sense of justice, wisdom and statesmanship of the countries that were directly concerned. However, the countries must feel that fair and reasonable treatment was meted out to them. Thus, this Welshman felt that it would be much better done by Germany's making a direct appeal to the Powers directly involved.

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R U S S I A

After the World War, Mr. George was of the opinion that it was perfectly obvious that Russia was in a perfectly chaotic condition. However, one had to deal with a multitude of interests in that country because it was never known, from day to day, what she was going to do. Now, some people in Great Britain believed that the British Government should interfere with the Russian plan of government because of offenses committed against the Allies. However, this Welshman was strongly against intervention. His fundamental principle of all foreign policy was that there should never be interference in the internal affairs of another country however badly governed and whether Russia followed one set of men or another, it was a matter for the Russian people themselves. It was against every law of good government to impose any form of government on another group of people. Thus, the only way that Russia could be redeemed was by her own sons. The Honorable Member maintained that it was very easy to criticize Russia's government, but when it came to a solution of that problem, who could say which was the correct solution? Thus, in regard to Russia, it was Mr. George's opinion that unless war was declared between countries, there was no precedent for declaring that one country should not trade with another



country because of the type of government. Now, Great Britain never ceased trading with Mexico. Also, the atrocities committed by the Turks against the Armenians far exceeded the atrocities committed by the Russians in horror, in number and in persistence, and, yet, Britain did not cease its trading operations with Turkey. Thus, Mr. George was strongly in favor of a continuation of commodity exchange between Russia and Great Britain.

Limits of Financial Responsibility.

The Honorable Member maintained that Great Britain had the burdens as a result of the World War, and, therefore, she could not undertake the responsibility of financing civil war in Russia indefinitely. Her own people must be England's first concern. It was Mr. George's contention that there was no surer road to Bolshevism than financial bankruptcy. It was the beginning of the revolution in France and it had a good deal to do with the revolution in Russia. Therefore, if Great Britain contracted burdens in respect to things which were not productive, the country, this Welshman believed, would sink into the same condition as Russia. Nevertheless, Great Britain had spent more than France, Japan and America combined, in supporting the Anti-Bolshevist element in Russia.

Mr. George's Russian Policy.

After the World War, it was this Welshman's contention that Europe could not be restored without "putting



Russia into circulation." Of course, he would have preferred to have the resources, the strength and the wealth of Russia developed under some regime other than the Bolshevik system. That would have been the view of America and of every other democracy in the world. Bolshevism was not democracy, but it was rule by a privileged minority. However, Bolshevism could not be crushed by force of arms.

Now, Mr. George maintained that the only way to save Russia was by trade. In its operations, commerce had a sobering influence. The withdrawal of Russia from the supplying markets, around 1920, had contributed to high prices, high cost of living, scarcity and hunger. Now, before the World War Russia supplied one-fourth of the export wheat of the world. That amounted to 4,000,000 tons a year. Four-fifths of the flax grown in the world was produced in Russia. About one-third of the total supply of imported butter in Great Britain came directly or indirectly from Russian sources. Also, the grain and flour of Russia--maize, barley, oats, etc.,-- came to nearly 9,000,000 tons. In other words, Russia produced twenty-five per cent of the imported food of Europe before the War. Thus, restoration of relations with that country was an absolute necessity.

Now, The Right Honorable Gentleman learned from the Russian Cooperative Societies in 1921 that there were two



problems with which Great Britain had to deal. The first problem was that transportation facilities had broken down and where the peasants had corn they declined to part with it, except in return for commodities. The currency of the country had no value, whatever, for them, and, therefore, they declined to part with their corn unless they were given such articles as boots, clothes, agricultural implements or something that they needed. Mr. George maintained that the second problem was how to organize the famine areas. Thus, his belief was that the only solution was to fight anarchy with abundance and the only way by which abundance could be obtained was by trade.

Now, Mr. George maintained that Great Britain should realize that the nationalization which was going on in Russia was, in many respects, a nominal one and that it was confined, practically, to the cities and to certain activities within those cities. Therefore, England should not cancel a trade agreement that amounted anywhere from ten millions of pounds to forty millions of pounds. However, in 1926 The Right Honorable Gentleman was very well satisfied with the fact that the Government had taken the view that although the Soviet Government might be held responsible for indiscretions and follies, nevertheless, the responsibility was not so great as to cause Great Britain to be deprived of a trade which it could not afford to do without.



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S O C I A L W E L F A R E

HOUSING

Mr. George's attitude toward this important social welfare problem of housing was that every problem ended there. After the World War this shortage of houses, while not the main ingredient, was a considerable contributory cause in the sense of unrest, dissatisfaction and discontent which prevailed in a good many quarters, especially in the industrial centers. Nothing, he believed, was more urgent, from the point of view of social order and stability, than that houses should be built.

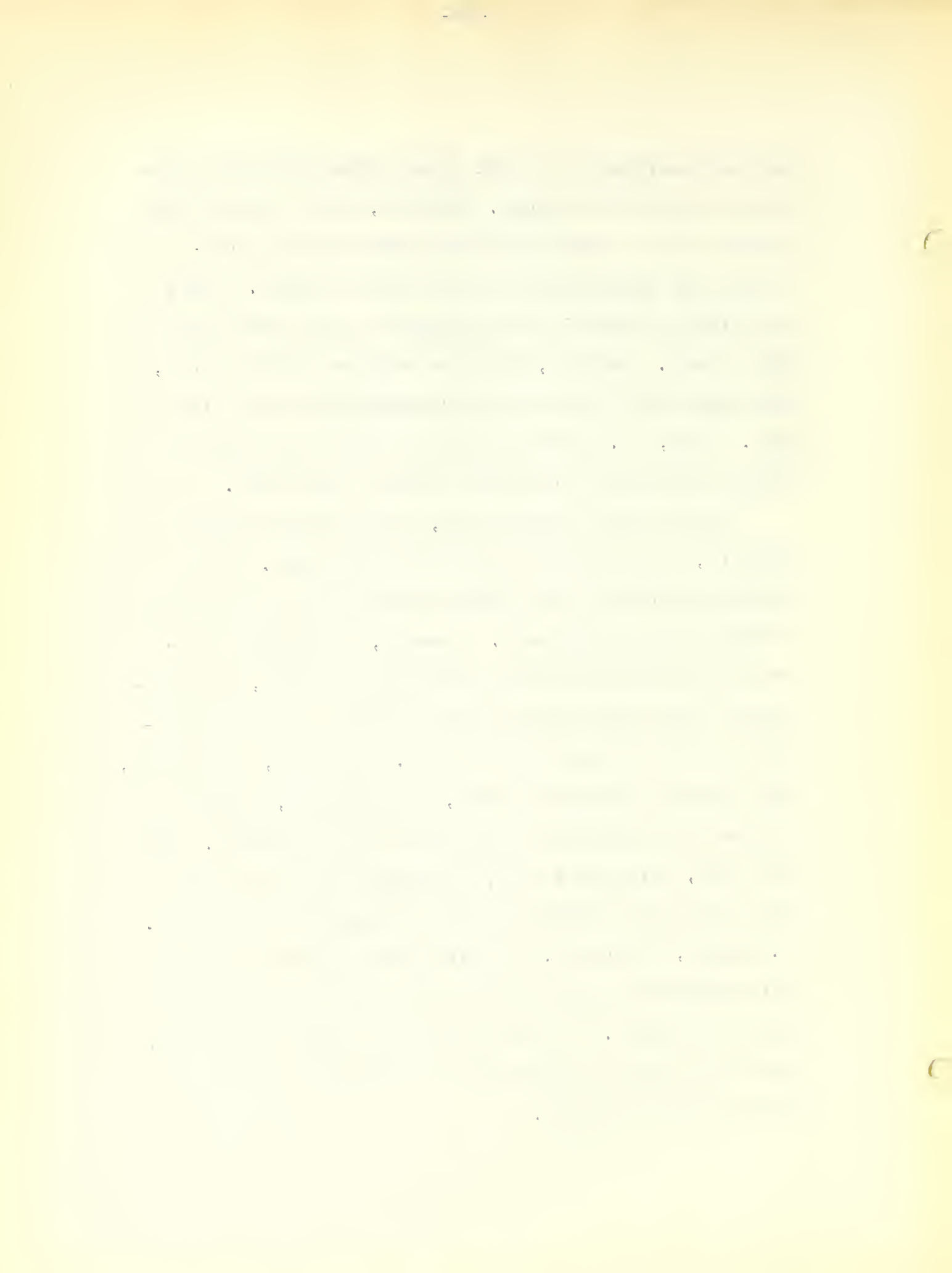
The Rural Problem.

This Welshman maintained that there was no part of England where the shortage of houses was more disastrous than in rural areas. After the World War he found it necessary to appeal to the agricultural community to increase food production which was most important from every point of view. His opinion was that nothing interfered more with that increase than the fact that the farmers could not get the necessary labor in certain areas. They could not increase the labor because there was a shortage of housing accommodations. The other point about this state of conditions was that it interfered with the mobility of labor. During the War, he contended, it



had been necessary to crowd great aggregations of population into certain areas. However, after the War the problem was to remove them from those areas to districts more associated with the work of peace. There was plenty of work in the shipyards of the North and in other areas. However, when the workers arrived there, they found that the housing accommodations were very poor. Thus, Mr. George maintained that a shortage of houses confronted the people wherever they went.

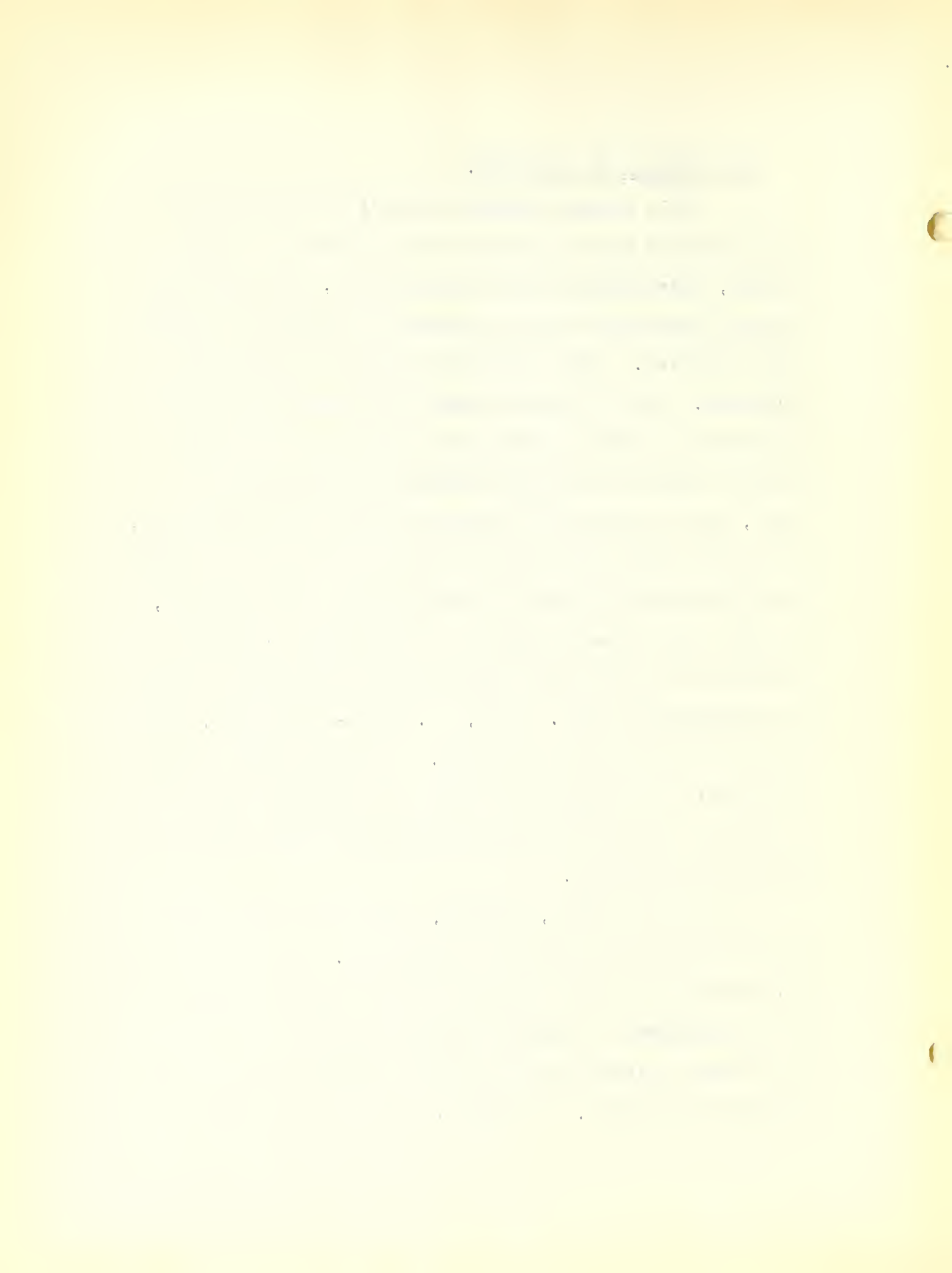
The municipal authorities, The Honorable Member believed, had not done very much in the past. They supplied something like five per cent of the new houses in the country every year. However, it was his opinion that on the whole they had done very well, considering the fact that this was very largely a new undertaking for the vast majority of them. Although, up to 1920, they had only purchased sites, nevertheless, those sites provided for something like half a million houses. Beyond that, there were sixty thousand plans for houses which the local authorities were prepared to undertake. Mr. George, therefore, believed that that was a considerable advance on anything the municipal authorities had done in the past. In the history of these authorities, there was nothing comparable to the energy they had displayed in this respect.



The Subsidy to Builders.

This famous Welshman believed that there was one difficulty which prevented the builders of Great Britain, immediately after the World War, from starting building operations for the purpose of supplying working class cottages. This difficulty was that prices were uncertain. The builder was under the impression that in the course of two or three years the cost of building material would go down and permanent rents would be fixed, not on the cost of material during the operations, but on the cost a few years later; and if he built houses at a time when the cost of material was at its maximum, he might find himself selling or collecting rents upon the basis of cost two or three years later when it might be considerably lower. That, Mr. George contended, was the justification for a subsidy. A subsidy would enable the builder to bridge over the chasm between prices at the time of operation and the permanent fixed price of the cost of building.

It was his belief, however, that this grant should not be necessarily confined to builders. Anybody who was prepared to build houses in rural areas or anybody who was prepared to supply houses there ought to be put in the same category as the builder because houses were extremely necessary. It was The Honorable Member's



intention that if a small landowner or cotter wished to build a house for himself he would receive full benefit of a subsidy. Mr. George also referred to the arrangement with regard to settling soldiers on the land. Land had been furnished for that purpose. Hundreds of thousands of acres had been acquired for that reason. But the difficulty there was a building difficulty. This subsidy was to be available for that purpose as well and that was very important. It was also applicable to the case of crofters and of workmen's associations.

It was Mr. George's opinion that it was not merely a question of supplying houses. It was a question of trying to improve the houses which were being built. It was his belief that Great Britain should follow the very excellent example which had been set by many Continental countries who were trying to build houses and aggregations of houses for the working people of the country a little further removed from the towns. That had been a great success in two or three countries.

In regard to rents, it was this Welshman's opinion that the best possible guarantee that rents would be reasonable was the building of as many houses as possible. There was no better guarantee than that and the more builders responded the more favorable would be the position. They might for a short time take advantage of it. The



result would be that a sufficient number of houses would be provided and thus society would fall back into the old system where a man did not let his house if he charged too much rent.

Subsidy Versus Government Loans at Low Interest Rate

In regard to the financing of the housing project, Mr. George preferred the subsidy method rather than the idea of having the Government advance money at a low rate of interest. He believed that the subsidy had the advantage that the government was through with it. The loss was cut. The advantage of the low interest rate method was nothing comparable to the trouble if the State advanced money to hundreds and thousands and it might be tens of thousands of builders and to little societies here and there. If the houses were vacant, the Government would be in a very awkward position. That was a relation the State could not possibly have with thousands of individuals all over the country, and, he contended, that that was really why the State could not build these houses. He brought out the fact that there was another objection. If the State built these houses, there would be no end of officials. Agents would have to be appointed in every area, every town and every village, not merely to collect rent, but to repair the houses. Thus, The Right Honorable Gentleman's opinion was that it was quite impossible for the State to be in that position.



Two Necessary Appeals.

The first necessary appeal was the appeal to local patriotism. This Welshman maintained that if the Government could convince the counties and the towns to try local loans and interest the population so that the people would put small sums in these loans, it would be to the good of those concerned to invest under the security of the county or town they liked best. By this means he strongly believed that sufficient sums of money for building could be raised. This could be accomplished in as much as a good many local people had done very well during the World War. They had saved money, and if they could be convinced to subscribe liberally, it would be a great help in solving a problem upon which the peace and security of the country depended very largely.

Mr. George believed that the second appeal should be made to the workingmen. Whatever schemes were devised, houses would not be available without the assistance of the men of the working class. The Honorable Member believed that the members of the Labor Party who had a great controlling influence over organized labor in Great Britain should make a special appeal to the building trade to relax any regulations and restrictions of that kind, in order to assist in the building of houses and in lessening the time allotment for building. Many

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workmen, during the World War went to the shipyards and other industries. They liked such work better and they decided to remain there. This Welshman, therefore, maintained that the building trade was in need of men who in a very short time could acquire the skill necessary to do certain building operations. No Government could do it. Thus, The Right Honorable Gentleman's opinion was that unless the unions relaxed their regulations to the extent that they would allow labor, which they regarded as unskilled, to come in and assist in the work, neither the House of Commons, nor the municipalities, nor the builders, federated or unfederated, would assist very much in solving a question that was so important to society as a whole. That was not an unfair plea, and it would put the housing problem on a better and more business like footing.

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THE UNIVERSITY OF CHICAGO

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PHILOSOPHY 101

LECTURE NOTES

BY

DR. JOHN SMITH

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T E M P E R A N C E

Mr. George strongly believed that it was generally the case that the men who had spent their lives in persuading people to resist temptation to intemperance were the men who asked the Government to remove that temptation. He brought out the fact that in the district where he lived there were fifteen parishes in which there was no public house, and, comparing them with adjoining parishes in which there were public houses, he found that whereas in the "prohibition" parishes there was one pauper to forty-one of the population, in the adjoining parishes the proportion was one to eighteen. Although this Welshman tried those prohibition parishes by every test, he found that there the workmen were better off, that the farmers were better satisfied with the work done, that the population, generally, was more orderly and the material prosperity was much higher. <sup>1.</sup> "The blight and bane of the land," said Mr. George, "had been the publicans' trade." Now, this little Welshman found that in the years 1890 and 1891 the magistrates refused to renew 525 licences, while in the years 1887, 1888, and 1889 they refused to renew 401 licences and a good many of them were refused upon the distinct ground that they were not required. The publican had been intrusted by the law with an enormous responsibility. That responsibility was

1. London Times, Thursday, March 16, 1893.



that he would sell refreshments in such a way as not to be injurious to the public. However, there were 160,000 convictions for drunkenness every year in Great Britain. He, therefore, was of the opinion that this was not a reasonable refreshment. On the other hand, whenever there was a prosecution for a breach of the licensing laws, the enormous resources of the trade were available for the defence of the man who had broken the law.

Mr. George felt that it should also be remembered that fifty per cent of the poverty of the country and nine-tenths of its crime were attributable to the drink traffic; and if the publican had chosen, deliberately, to break faith with the law, he must take his chance. The Honorable Member assumed that everybody admitted the grave evils of intemperance and he was strongly of the opinion that the reduction of licences was a cash value to the interest of the community when one considered the depreciation in the value of the property caused by an excess of licences in a district and the ruin of local industries caused by the incapacity of workmen to return to work every Monday morning owing to excessive drinking.

Thus, although Mr. George strongly believed that the publican sold a commodity which, within certain limits, was a public necessity, he also was of the opinion that it

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THE GIBBS FREE ENERGY

THE HENRY LAW

THE VAN DER WAALS EQUATION OF STATE

THE CALORIMETER

THE THERMAL EXPANSION COEFFICIENT

THE THERMAL CAPACITY

THE THERMAL STABILITY

was a public danger to peace and health if carried too far.

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U N E M P L O Y M E N T

In 1908 Mr. George maintained that there was a wide disagreement as to the number of people unemployed in England. Some said the number was 100,000 and others said it was 600,000. However, The Right Honorable Gentleman believed that both the building and the shipbuilding trades were subject to fluctuations and nothing could be done to prevent violent fluctuations in those trades. Fluctuations were very small in the case of agricultural laborers and those engaged in transport. He referred to the investigation made in 1908 by the Times with reference to what was happening in America, a tariff country. The amount of unemployment in New York was thirty-four per cent. Although there were hopeful signs in other industrial centers, he made a conservative estimate that in the entire United States from one-quarter to one-third of those usually employed in all trades and industries were paid off during this period. Now, this Welshman brought out the fact that in 1907 Great Britain built 1,600,000 tons in her yards. However, all the rest of the world's shipbuilding combined only amounted to 1,170,000 tons.

Causes of Labor Unrest since the World War.

It was this Welshman's opinion that if the



unrest continued, the consequences would be grave to the trade and industries of Great Britain. The economic conditions of the country during the World War had been better in many respects. He contended that wages had been higher, there had been no unemployment, there had been no distress and there had been no poverty comparable to that which existed before the War. However, there were special War conditions which had conduced to the unrest. First of all, Mr. George maintained, during the conflict men had been working overtime amidst the tense excitement of the period. A genuine fear of unemployment was prevalent. It was only workmen who had passed through times of unemployment who knew the terrors of it and what it meant to their households. The second cause of unrest was social conditions, against which there had been growing dissatisfaction, discontent and revolt in the conscience and heart of the community and the better educated the working classes became, the deeper and stronger was their resentment at these social conditions, many of them involving human degradation. There was bad housing and over-crowding in many districts. Mr. George brought out the fact that the third cause of unrest was the restriction on the people's luxuries and amusements.

Remedies for Labor Unrest.

Mr. George was strongly of the opinion that the



heavy burdens of the World War had weighed heavily on all classes of people and all classes of industries. However, if certain sections of Great Britain did not make too many demands, there would be plenty of material for employment. Nevertheless, first of all, confidence had to be given to those who were responsible for starting the wheels of industry and commerce. The Honorable Member believed that a great hanging-back had taken place because men did not quite know what was going to happen. Many doubtful conditions were prevalent. If men apprehended that an enterprise, which they proposed to start, was going to be interrupted by some social upheaval, they would rather not commence. Thus, disturbance created, aggravated and perpetuated unemployment.

This Welshman contended that the second fact that had to be remembered was that one individual trade could not be considered without reference to the others. Thus, if the cost of production in Great Britain became so high that it reduced the purchasing capacity of the community as a whole or put England out of the markets of the world--and both would happen if the cost of production were too high--that would mean disastrous unemployment. A great increase in the cost of some essential product like coal might easily destroy England's chance of restoring her great export industry. Now, Great Britain, before the World War, exported something like 1,000,000,000 pounds worth of goods of all sorts. However,



Mr. George estimated that half that amount was for the purpose of wages. Most of that trade was conducted on a narrow margin and any little change, one way or another, would have given the trade to some one else. He believed that four shillings a ton on coal, or shillings added to some other product might deprive England of hundreds of millions of trade in all parts of the world, and that would mean throwing hundreds of thousands, or probably millions, of men out of work. Now, The Honorable Member did not believe in the theory which provided employment by reducing the hours of labor so that there would be enough work to go round at the same wages. It was, however, permissible to reduce the hours of labor to what was legitimate and what was fair and possible, but to reduce them merely in order to create employment for exactly the same wage was the one way to make unemployment over the whole country. It increased the cost of a particular commodity which a trade was producing.

A third remedy which Mr. George favored was a gigantic step toward a housing program. Other projects which he believed might be undertaken were: (1)The development of the ways of communication which would open up the resources of the country, (2)The development of afforestation, and (3)Settlement on the land which would provide for the healthiest means of employment which any State could offer to its people. That would not only provide



employment but it would also enrich the country at the same time.

A fourth remedy which The Right Honorable Gentleman believed had helped to alleviate unrest was the establishment of unemployment benefit for certain precarious trades. However, the amount was hopelessly inadequate and the trades which it covered were only a percentage of those engaged in industry in Great Britain. It was his opinion that the industries of the country, as a whole, should protect their workers against the prospect of unemployment. Now, there were many ways of dealing with it. The cotton industry dealt with it by making arrangements for short time in order to avoid dismissal. However, if dismissal came, it was the Honorable Member's opinion that men who were prepared to work should not have to suffer starvation.

A fifth remedy that this Welshman favored was the establishment of a credit insurance system which would enable Great Britain to do business with Central Europe and give her time to pay. It would do far more to do away with unemployment than the making of arterial roads or the like. Trade would begin to flow and the natural interchange of commodities and labor between countries would be restored.

Now, a sixth remedy which Mr. George should like to see was a well devised scheme of emigration considered in conjunction with the Dominions to find employment. He, thus, felt that it was idle to talk of stabilizing industry.



General Description of the Post-War Unemployment Situation.

It was The Right Honorable Gentleman's opinion that the post-war unemployment epoch was the worst period of unemployment that Great Britain had seen probably for one hundred years and that was the period after the Napoleonic Wars. It was not the usual cycle of trade depression. The causes were purely abnormal. In England, in 1921, there were 1,750,000 workers unemployed. Now, the greatest unemployment was to be found in the metal trades which suffered severely. However, every war was followed by periods of depression and the depression was in proportion to the magnitude of the war.

Now, Mr. George maintained that there were two possible policies in the solving of such an abnormal situation. The first was to do nothing. Allow economic causes to work their ruthless way to the end. There were advocates to this policy, however. The second course, this Welshman contended, was that the community to the best of its restricted means and powers should render such assistance as it could towards shortening the period of depression and limiting its operation, and during the period which must necessarily intervene before trade could be restored to its normal prosperity. This would result in an effort to prevent suffering among the people. However, after the Napoleonic Wars, it was true that the Government left the problem of



poverty to be dealt with locally. The Government did not take, at least for some time, large national action. It created disorder, riots and civil tumult throughout the land and it was Mr. George's belief that that did not accelerate the restoration of trade. Therefore, he recommended that the Government should follow the second policy.

Now, this Welshman brought out the fact that as early as 1919 and 1920 the Government had undertaken relief measures toward the solving of the unemployment situation. A considerable sum was voted by the House for the restoration of Central Europe and that had a very good effect. Not merely had it averted much suffering, but Mr. George believed that if it had not been done, conditions would have been infinitely worse than they were and Central Europe would probably have been driven to Bolshevism. The second step which the Government took was to set up an export credit system with a sum of 26,000,000 pounds. That was in 1919. In that same year the unemployment was 2.4 per cent which was comparatively low, especially when it was recollected that millions of men had been brought back from the army and the navy and had to be assimilated. The unemployment figure was 3.2 per cent in December, 1919. In January, 1920 the figure was 2.9 per cent and in August, 1920 the unemployment figure was 1.6 per cent which was abnormally low even for times of good trade. Now, in July,



1920, The Honorable Member contended, a Bill was carried by the House by August 9, 1920 and that added 8,000,000 workers to the insurance fund. Also, between September, 1920 and October, 1921, \$48,000,000 was distributed to unemployed families. However, that was not all. Now, Mr. George claimed that when he was a member of the Government in 1908, 300,000 pounds was voted for relief work, whereas, the Cabinet Committee appointed in August, 1920, instantly set on foot schemes for the provision of relief work for the unemployed. A sum of 10,300,000 pounds was voted for the construction of arterial roads and 13,000,000 pounds was voted to assist local authorities in the provision of relief work. Other alternative work was provided in Government Departments. Local authorities were stimulated to emergency work. Also, a sum of 637,000 pounds was voted to enable ex-service men to settle in the Dominions. Under that scheme 60,000 men had settled by 1920 in the various Dominions of the British Empire. The Honorable Member thus believed that the more men that were settled under the British flag, the better it would be for trade and employment in Great Britain. In 1921 an estimate was given that Great Britain was spending at the rate of over \$100,000,000 a year in provision for the unemployed.

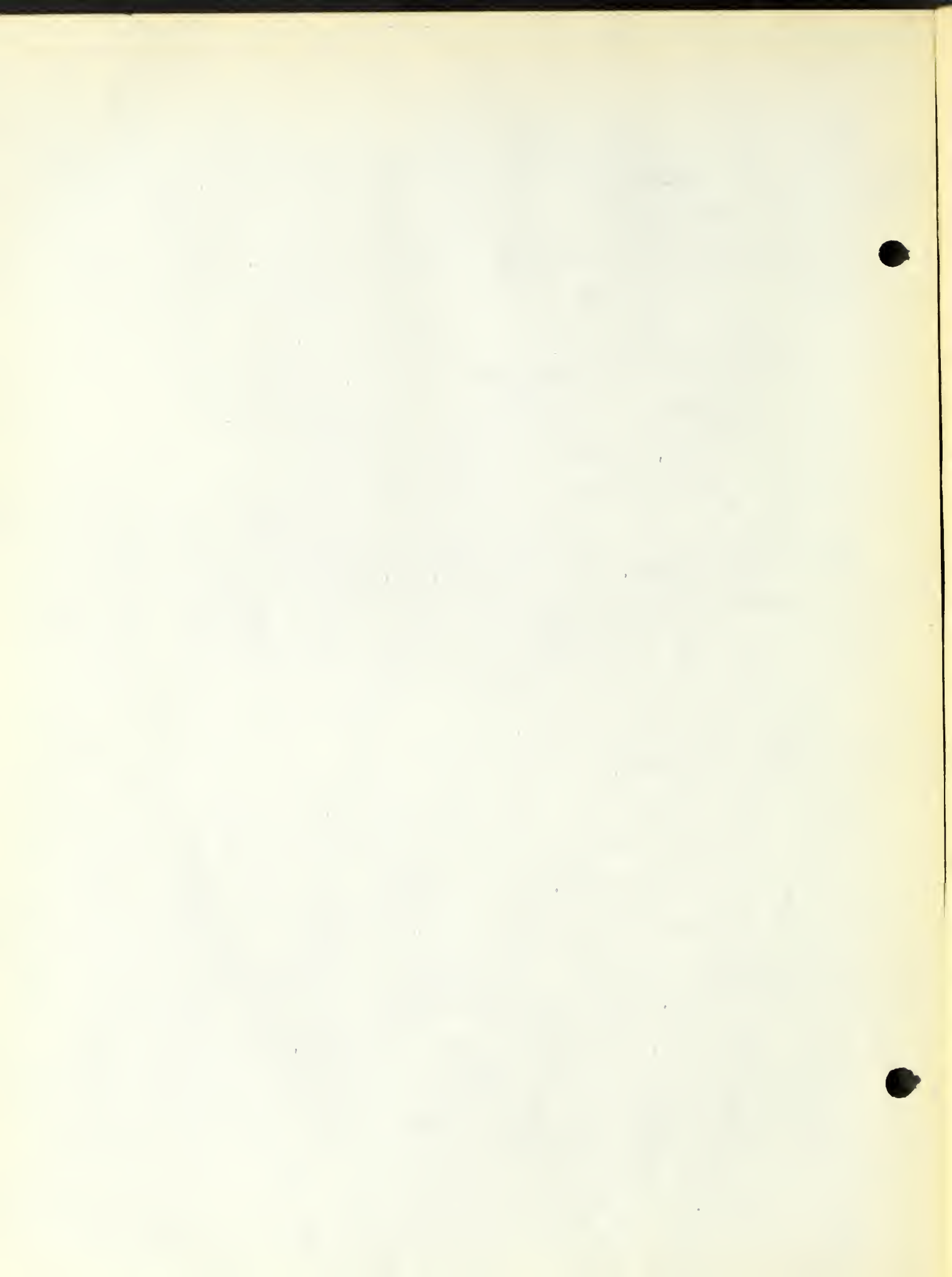
In 1925, Mr. George found that there were 1,250,000 However, it was very difficult to get men to do any job in the country districts, even for good wages. Thus, it



was really a question of the mobility of labor. However, this Welshman found that the great danger in regard to unemployment was the demoralization of labor. Unemployment was of a kind that made it impossible to give assistance to the young men who were coming along. The result was that these young men were going on, year after year, without learning the habits of industry and work.

Now, in 1928 Mr. George maintained that it was the beginning of the ninth year of abnormal unemployment which had undoubtedly eaten into the very vitals and strength of the country. There were 40,000,000 people in Great Britain and millions of them were suffering from unemployment, while the rest were depressed with the anxiety which it created and it was the Government's duty to do more to help relieve this grave situation.

However, in 1929 and 1930 Mr. George did not believe that there was any cause for despair. Unemployment was in the main attributable to the fact that British export trade had not recovered. It was eighty per cent of what it was before the World War, whereas, allowing for the growth of population it should be one hundred and fifteen per cent at least. Although the recovery of the export trade had been slow, it had been steady. However, he believed that in spite of the fact that wages in Great Britain were higher than in the competitive countries, the growth of British



export trade would compare with that of any other European country with the possible exception of France. In that country the industrial districts had to be rationalized and reconstructed after the ravages of the World War. In addition, two highly industrialized areas which had valuable raw material had been added to France. Thus, France was in a better position than Great Britain.

Rationalization, Mr. George contended, was itself a contributory cause of unemployment. All the industries were equipped with the latest form of machinery. Even if the export trade had been increased by larger percentages than was the case, England would have hardly been able to keep up in regard to employment with the counter processes of rationalization in industry and the consequent dismissal of men.

Thus, so far as trade and commerce were concerned, Mr. George found that trade depression and unemployment were world-wide. He believed that that showed that the situation was not due to any fiscal policy.

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A S P E C T S

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A T T I T U D E T O W A R D T H E B O E R W A R

Mr. George was strongly against the Government's policy during the Boer War. He believed that England had placed herself into a very grave situation. A full warning had been given as to what the cost of the War with South Africa would be. Early in 1899, Sir. W. Butler had warned Sir A. Milner that it would mean sending 40,000 or 50,000 men to South Africa and should the Orange Free State join with the South African Republic, the addition of two army corps would be necessary. The Right Honorable Gentleman contended during 1900 that the conviction that had grown in the popular mind was that the War was unjust and that it was largely due to blunders in diplomacy. Now, the oppression and despotism of the Boer Government had been the subject of conversation by many people but wages of miners in the Transvaal were four times as high as in Great Britain and an eight-hour day was the law of the land during this period. This Welshman was not in sympathy with the Uitlanders. They claimed that the natives should be forced to work in the mines to carry out contracts into which they were induced by fraud. The Honorable Member was of the opinion that troops were fighting for increase of dividends and to restore slavery under the British flag. Meanwhile, the Uitlanders

# THE HISTORY OF THE UNITED STATES

The history of the United States is a story of growth and change. It begins with the first settlers who came to the eastern coast of North America. These settlers were mostly from Europe and they brought with them the culture and customs of their home countries. Over time, these settlers and their descendants became known as the American people. They worked hard to build a new life for themselves in a new land. They discovered that the land was rich in resources and they began to develop it. They built cities and towns and they grew crops and raised animals. They learned to live together and they created a new society. This society was based on the principles of freedom and democracy. The American people believed that every person should have the right to life, liberty, and the pursuit of happiness. They fought for these rights and they won. They created a new government that was based on the consent of the governed. This government was the first of its kind in the world. It was a government of the people, by the people, and for the people. The American people have since then continued to grow and change. They have discovered new lands and new resources. They have built a great nation that is the envy of the world. They have fought for their rights and they have won. They have created a new society that is based on the principles of freedom and democracy. This society is the American society and it is the most advanced and most prosperous in the world. The history of the United States is a story of a people who have overcome great challenges and who have built a great nation. It is a story of a people who have fought for their rights and who have won. It is a story of a people who have created a new society that is based on the principles of freedom and democracy. This society is the American society and it is the most advanced and most prosperous in the world.

complained about the grievance of the liquor laws. This was, however, a most extraordinary grievance for the Government to fight. The Right Honorable Gentleman maintained that that very Government had floated into power on beer, and, still, it engaged in a sanguinary war to enforce prohibition in the Transvaal. A Government which had distributed millions of money out of the public funds among its own friends and supporters had gone to war to put down corruption in the Transvaal. Again, Uitlanders demanded that the railways which were in the hands of a private company should be bought by the State. They wished them to be managed by a corrupt and inefficient Government. As to the franchise, this Welshman brought out the fact that there was no distinction in the Transvaal between one race and another only that distinction which was to be found in every community between the native born resident and the man who came from another country. The only test of patriotism was a readiness to shed blood for one's country and The Right Honorable Gentleman maintained that President Kruger had a right to enforce that test in the case of those who asked for the franchise. Mr. George believed, moreover, that England would have received the franchise in a few years. The British Government had converted the best friends it had in Africa into those dangerous foes who had inflicted a more grievous succession of blows upon the



Empire than any which it had suffered for over a century. Only nine years had elapsed since the agitation began for a franchise in the Transvaal and England had gone to War with that country, although it had taken a whole century to lower the franchise. However, Mr. George did not believe that the War had anything to do with the franchise.

Now, in 1900 this Welshman contended that seven thousand Uitlanders were fighting for their intolerable oppressors. However, The Honorable Member maintained that barely a battalion out of the whole 80,000 were fighting for their rights and the remainder were living in security, grumbling about their losses and without turning a thought to those who were suffering in the War. However, such men were not worth the British Government's efforts.

The Transvaal and the Orange River Colonies.

In December, 1900, Mr. George brought out the fact that England, during that month, had suffered one of the most severe reverses of the War in spite of the fact that Lord Roberts had declared in a speech in South Africa that the War was over. However, it was quite clear from a dispatch of Lord Kitchener that De Wet had broken through for the tenth time and this fact proved that the War would not end for many months. This omission in the proclamation by Lord Roberts was considered as a serious matter by this little Welshman. He did not know why the important



correspondence between the Boer generals and Lord Roberts as to the burning of farms, within ten miles of the spot where a railway was broken, was omitted. The Government or the country did not fully realize what had taken place. The important villages of Bothaville and Ventersburg had been burned but there was not a word about the proceeding in Lord Roberts' dispatches. Mr. George was of the opinion that there was no justice in burning a man's farm because men, who perhaps lived two hundred miles away, came into the district and broke a railway. The history of De Wet proved that these practices had done little good. Now, in May, 1900, De Wet offered to surrender with his commando on condition that he and his men should be allowed to return to their farms. That offer was refused, and, when the railway was cut near Kroonstad, De Wet's farm was burned and his entire place was devastated. His wife died of a broken heart and one of his sons was killed. After that De Wet had become a desperate man and he had made Great Britain an object of ridicule by the world. The Right Honorable Gentleman brought out the fact that practically the entire country from the Orange River right up the line had been cleared of cattle. Only a very small proportion of the 150,000 women and children were fed by the British Army. The British troops cleared the country and left these women and children with no provisions at all. On



the other hand, the Boers would not cease fighting while they could get Kaffir corn by raiding the Kaffir villages. Thus, Mr. George strongly believed that Great Britain had organized a famine in South Africa. In 1901 he wondered if any one believed that the Boers would lay down their arms merely to be governed from Downing Street on the promise that some time or other self-government would be restored to them. There was no guarantee that that promise would be carried out. Now, the account given by Lieutenant Morrison of Ottawa, a Canadian officer, who was mentioned in despatches for gallant conduct, of the march of General Smith-Dorrien's force through a part of the Transvaal was also mentioned by Mr. George. Lieutenant Morrison spoke of the lifting of cattle and sheep, the burning and looting and the turning out of women and children to weep in despair beside the ruin of their once beautiful homesteads. That was the first touch of Kitchener's iron hand and Lieutenant Morrison expressed the opinion that he did not care to see another trip of that sort. Thus, Mr. George maintained that it was a very grave situation when really brave men had revolted. He also brought out the fact that Great Britain, in 1901, was in a worse position in South Africa than she was during 1900. Not one third of the men sent to South Africa were in the line of battle. There were 55,000 casualties and 30,000



men in hospitals.

Refugee Camps in South Africa.

In 1901 Mr. George mentioned the fact that Lord Kitchener admitted that the death rate in one camp had been four hundred and fifty persons per thousand. These camps were not for hardened, picked men, but for women and children, many of them in a weakened condition. The food was insufficient and they were herded together. At times there were twelve persons in one tent. The tents leaked and their inmates were saturated with rain. Thus, it was little wonder that hundreds of women and children had died. An examination had been made by this Welshman in which he compared the quantity of food given to people in the South African camps with the prison diet in Great Britain for criminals under hard labor. The Honorable Member found that there was less food allowed to the women and children in these camps than to the hardened criminals in England. Up to 1901 there had been two scales in these camps. The first was the full scale for children and the second was for children under six who had relatives on commando. These children received no flour and one-third of the quantity of meat given to other children. For five days a week they were not allowed any meat at all. The Right Honorable Gentleman cited an excellent case where the wife of the military governor of Johannesburg had found it



necessary to send to America to provide for the women and children that had been placed under the protection of the British Government. Now, the mortality among the troops was at the rate of thirty-six persons per thousand and during an epidemic at Bloemfontein, it was fifty-two persons per thousand. However, the rate among these women and children was already mentioned as four hundred and fifty persons per thousand. Mr. George thus contended that the English Government was bound to support these refugees. She had adopted a procedure, the only precedent for which could be found in Cuba before the American occupation. This Welshman also referred to the case of a British-born burgher who went on commando and fought against England. Now, when he returned to his home at Jacobsdal, he found that it had been burned and his wife and children had been turned adrift. This man had intended to surrender but when he had seen what had happened to his home he strongly declared that he would never submit. Thus, Mr. George did not believe that the treatment given to the Boers by the English troops was a good example as far as British magnanimity was concerned.

#### The Finance of the War.

Mr. George's view of a settlement for South Africa was that it should be a settlement upon Australian and Canadian lines. However, it was the first time that

The first part of the report is devoted to a general description of the project and its objectives. It is followed by a detailed account of the work done during the period covered by the report. The results of the work are then presented and discussed. Finally, the conclusions of the work are given.

The project was carried out in accordance with the programme of work approved by the Council of the Institute. The work was done in the Department of Physics, University of Cambridge, and in the Cavendish Laboratory.

The results of the work are presented in the form of a series of tables and graphs. The tables give the values of the various quantities measured, and the graphs show the variation of these quantities with the various parameters.

The conclusions of the work are that the results are in good agreement with the theoretical predictions. This confirms the validity of the theory and shows that the experiment has been carried out successfully.

The work has been carried out under the supervision of Professor J. J. Thomson, and the assistance of Mr. G. S. Thomson and Mr. H. G. Thomson is gratefully acknowledged.

Cambridge, 1913.

J. J. Thomson.

so small a portion of the cost of the war had been paid out of taxation. This Welshman brought out the fact that the Ministry believed the War had been just and necessary and had constantly used the most encouraging expressions of patriotism and had declared that they were prepared to sacrifice the last drop of somebody else's blood. Yet, they had not the courage of their convictions to call upon the people to make the sacrifices to meet the cost of the War. The Honorable Member maintained that the Government had spent sixty-eight millions of dollars on the war and they borrowed fifty-three millions of dollars. Thus, the military situation was more serious than many members had realized. Now, the Boers had more fighting men in 1901 than they had at the beginning of the War.

Thus, Mr. George felt that more money should have been raised by taxation to pay the cost of the War and less left to be found by future generations.

#### Conclusion.

This Welshman contended that from November to March, 1902 the British troops had captured 130,000 rounds of ammunition from the Boers, but the British troops did not tell how much ammunition the Boers had captured from them. England, when she started the War, had not realized the job she had in hand. In 1902, it took 270,000 men to keep 9,000 or 10,000 men in order. Mr. George also

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brought out the fact that the Boers and the British were about equal in the white population and if left to fight it out, the Boers would have swept the British into the sea because the Dutch lived healthy, hardy lives. The Honorable Member also believed that the Boers would have become loyal citizens if they had been given the opportunity. However, the British had done all in their power to discourage them not only by the introduction of Chinese labor, but also by means of dispatches sent by English representatives which were insulting to the Boer population. Mr. George poured ridicule on the policy of the English Government in regard to Somaliland. The British Government had entered into agreements with the European Powers to stop the supply of arms to the tribes, and, yet, England had supplied the tribes with arms herself. Thus, on the whole, this Welshman believed that serious miscalculation had been made in regard to the cost and the extent of this War.

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E D U C A T I O N -- S C H O O L B O A R D S Y S T E M  
V E R S U S  
D E N O M I N A T I O N A L S C H O O L S Y S T E M

It was Mr. George's opinion that it was a gross injustice inflicted on the majority of the people of the Principality of Wales that they should be compelled to contribute towards the maintenance of, and to send their children to schools where doctrines were taught which they did not believe. They were Nonconformists and the doctrines that were taught were directed to the destruction of Nonconformity. The Welsh Nonconformists had been taunted with the fact that, although they were in a majority, they had not erected schools of their own. This Welshman maintained, however, that the Nonconformists in Wales had had to erect their own chapels and support their own ministers without any outside assistance, while the Church party had been grinding the people by a system of "rack-rents." The Church people had erected schools out of the plunder of a Nonconformist nation. Now, The Honorable Member brought out the fact that the Nonconformists of Wales could not erect schools because all the land was in the hands of the Church landlords.

Mr. George's contention was that the School Board System had proved itself to be much more efficient than the



Denominational School System. The two systems had been tested during a period of twenty years, from 1871 to 1891. It was found by him that the average attendance in the Church school districts in proportion to the population was nine per cent, while the average attendance in the Board school districts was eighteen per cent. Also, the Board schools were better managed than the Voluntary schools. The rector of the parish managed the Voluntary schools and he was bound to subordinate the interests of education to the interests of his own order. However, Mr. George believed that everything in education depended upon the selection of a teacher. Now, in the Voluntary schools what was generally required of a teacher was that he must be a good Churchman. Therefore, the best teachers were not always selected. From the head teacher down to the lowest monitor, Churchmen were required, and Nonconformists and their children were excluded from every office. Now, the only service Board schools were entitled to expect from their teachers was service directly connected with the education of the children, but teachers in the Voluntary schools were expected to play the organ, act as secretary and fulfill all kinds of burdensome functions. Thus, this famous Welshman contended that the Voluntary schools gave as meager an education as the State would allow and they paid the teachers, on whom the moral and mental welfare of millions



of children of the country depended, an exceedingly low salary. In regard to the Voluntary schools, it was an attempt on the part of the priests to obtain their old power over the education of the people, but that was not the sort of instruction that was needed in the country. The Honorable Member believed that children should be taught the historical facts, that Scriptures should be read to them, that their intellects should be disciplined and that their moral perceptions should be trained. Meanwhile, when the children came to decide these questions for themselves, they would be able to select those dogmas best adapted to the development of their natures.

Now, this Welshman maintained that figures showed that a large percentage of the income of Voluntary schools was derived from public funds. He contended that upon the broad principle that representation should follow taxation and that there should be, at any rate, a certain amount of public control over the management of these schools. In 1897, in one parish in Carnarvonshire which was a Non-School Board district, there were two schools, the public grants to which amounted in the aggregate to 264 pounds, while the subscriptions and endowments together only amounted to 21 pounds, or about one-fourteenth of the total income. The schools were Church schools and four-fifths of the children attending them were the children of Nonconformists. Nevertheless, the



parents did not have any voice in the management and no Nonconformist child had a chance of attaining to the position of pupil teacher. That, Mr. George maintained, was exceedingly unfair. Another important fact was that these children were compelled to attend these schools. A certain amount of popular control, The Honorable Member contended, would increase the efficiency of the Voluntary schools. This, he proved by the fact that the grants earned by School Board schools were larger than those earned by Voluntary schools. Now, this Welshman did not believe that clergymen were, as a rule, very capable administrators. Therefore, men of affairs who knew something of financial business ought to be associated with them in school management.

Now, Mr. George was strongly of the opinion that it was essential to a just and efficient system of national education that there should be within reach of every child in England and Wales a public elementary school under local representative management, and that there should also be provided increased facilities for the training of teachers in colleges free from sectarian control. In 1899, there were 8,000 parishes in England and Wales where the schools were managed exclusively by one sect. The aggregate population of those parishes was nine millions. To limit the number of the Board schools and to give a prior right to establish schools to the Church Association rather than to



School Boards was the policy of the Church party. So far as the Honorable Member could see, the children of half the population had access only to schools under the exclusive control of one sect so far as management and the appointment of teachers were concerned, and that sect was by no means the predominant religious denomination of the country. These children could either go without any religious instruction at all or else receive instruction according to the Church of England. Now, Mr. George's belief was that no parent had a right to call upon the State to teach his particular theories about either religion, science, politics, history, or anything else, so long as those theories were not accepted by the majority of the people of the country. However, if it were impossible to maintain two systems in the rural districts, the people who favored the abolition of the Denominational system should have the prior right to consideration. If the education given in the Voluntary schools was superior The Honorable Member could see where it had a prior right. But it was not superior. Secular education was decidedly inferior. Now, it was said that it was true that the secular education was somewhat inferior, but the moral instruction was better. However, this Welshman very much doubted that assertion, judging from the results which he found in 1898. He took the cases of Birmingham, which was a Board school district, and Liverpool, which



was a city of rampant denominationalism in schools. Looking at the criminal statistics which gave a test of the amount of self-restraint inculcated and disciplined in a district, The Honorable Member found that the criminal statistics in Liverpool were three times as high as those in Birmingham. Again, London was far more of a Board school district than Liverpool, and, although they had the same class of population to deal with, the criminal statistics in Liverpool were three times as high as those in London in proportion to the population, and the same results would be shown to be applicable all over the country. The educational efficiency of the country was being lowered at a moment when her commercial supremacy had been undermined and imperilled by nations who were better educated, and educated in a way that did not outrage the consciences of the majority of the population. Now, on the Continent, the sectarian schools were all under popular control, and the teacher was appointed by the State or community. In Great Britain, the different creeds were not mainly confined to different areas, but they were found side by side throughout the country. Thus, Mr. George contended that it was impossible to set up a separate school for each denomination without injuring the system for all and that the situation should be loyally accepted by each sect. But the contention of the Anglicans, according to The Honorable Member,



was that although they were in a minority, all the privileges must be confined to them. In the United States, where the conditions were similar to those in England, religion was taught in the schools, but not the doctrines of any sect. It was this Welshman's opinion that with the exception of the catechism, there was nothing taught in the Voluntary schools which was not quite as well taught in the Board schools.

In 1902, Mr. George found that there were about 2,000,000 children in the Anglican schools and 1,000,000 of them were Nonconformists. Great Britain was the only country where the community was divided into five or six powerful sects and one sect had monopolized the control of education. It was the only part of the Empire where the Anglican Church declined to ally itself with Protestant denominations in arranging for religious teaching to be given in the schools.

As to the condition of schools in 1905, The Honorable Member was of the opinion that it was because of the great neglect of the Board of Education that all the insanitary conditions existed in the schools. Although he valued education highly, he preferred to see children in the air learning nothing rather than to have them attending schools of that type. Much had been said about under-fed children attending school, but this Welshman maintained that a correct start would be made by furnishing the children with pure air.



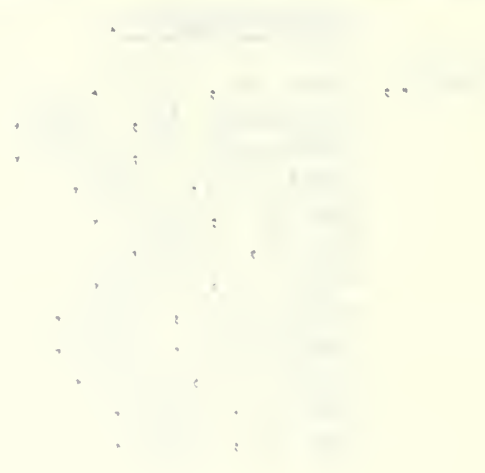
Now, all these conditions were present because of the cause of religion.

Therefore, this Welshman contended that democracy had come to the conclusion that the clergy was an enemy. It was no use to say that it was hatred towards any individual church. It was the instinct of the really great democratic people moving in the same direction towards what they believed to be the real liberty of the conscience and the only guarantee for the continuity of that liberty.

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I N D I A

Chief Causes of Unrest.

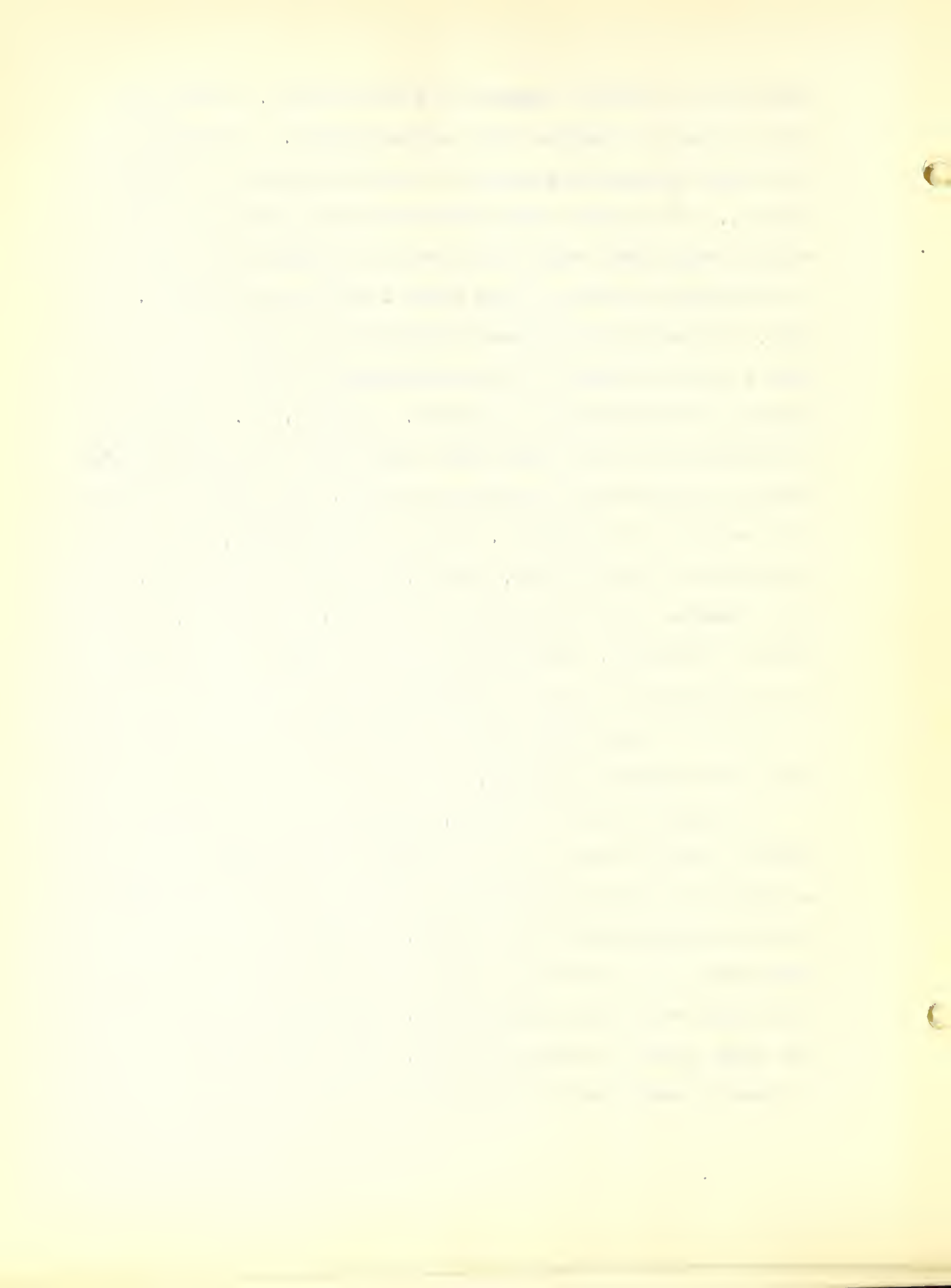
Mr. George referred to the fact that many well-to-do Indians had sent their sons to be educated in England. These sons returned to India saturated with Western ideas of liberty and these ideas became their ideals. It was bound to create unrest. This intoxication of Western ideas swept over the East. However, the story of India was the story of Asia, Japan and China. Now, The Honorable Member did not believe that this originated with the World War. It went far back, but he contended that, undoubtedly, the War aggravated the unrest. It shook up the whole world, but British dominion and rule prevented a catastrophe in India. A catastrophe of the widest kind, he believed, would have taken place there but for the presence of British Dominion and Rule. However, one of the unfortunate consequences of the World War, from the point of view of India, was that England was manoeuvred into a position of having to fight the greatest Islamic Power in the world. It was an undoubted triumph of Germany diplomacy. Great Britain was the only Power that was free to take up the challenge when it came.

Now, this Welshman believed that a second cause of unrest was of a material nature. India was poorer, like

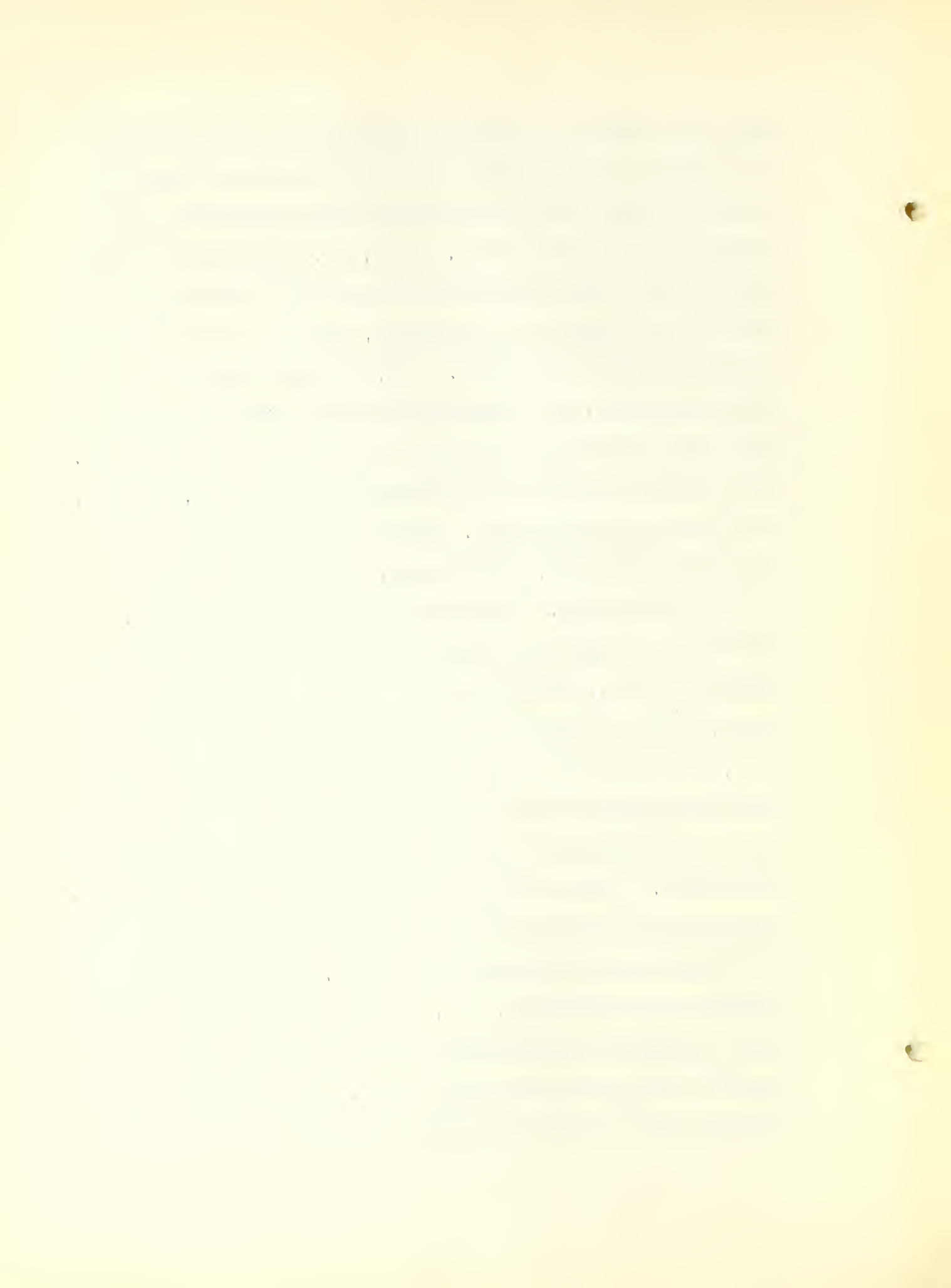


every other country, because of the World War. There was only one way of dealing with that situation. It was the universal way and this applied to India and also to Great Britain. It was that peace had to be established throughout the world and there had to be an international effort to reconstruct trade and put it on its own normal basis. Thus, the English Government invited India specially to send a representative to the Conference in 1922 on the economic reconstruction of Europe. However, Mr. George was of the opinion that a good deal more could have been done to develop the material resources of India. Her economic condition needed to be remedied. Now, in 1922, India, with a population of 300,000,000, had 36,000 miles of railways, while Canada, with a population of 8,000,000, had 39,000 miles of railways. That, he maintained, was an indication of one direction in which something should have been done in order to improve the condition of India and thus remove one of the causes of unrest.

The third cause of unrest, according to the Honorable Member, was that never in the history of India had India or any part of it ever enjoyed the slightest measure of democratic self-government until 1919. Therefore, the British Government had to wait and find out whether democratic institutions suited the Indian mind. Democratic institutions had grown slowly in Great Britain. They had taken centuries to develop and those who imagined that they could precipitate



them upon India and develop something that took centuries to develop in England were guilty of declaring dangerous doctrines which would mislead the Indian population and mislead them to their ruin. Thus, Mr. George was of the opinion that the experiment of democratic government in India, if it were to be a success, had to be a gradual one, as it had been in the West. Now, in this limited measure of self-government, the cooperation of the people of India had been invited in the discharge of the government functions. They had been invited in increasing numbers, and, perhaps, in increasing proportions. These people had been invited to assist on the Bench, in the Army, in the Civil Service and in the Legislature. That was an inevitable evolution. However, The Honorable Member maintained that it was essential to have, not merely the aid of Indian civil servants, Indian soldiers, Indian judges and Indian legislators, but it was also very vital that there should be the continued assistance of British officials. There were only about two hundred and fifty of them governing over 300,000,000 people. These officials were under all sorts of physical difficulties of climate and special difficulties for men brought up in a temperate climate. They had governed quietly and effectively. Mr. George contended that these civil servants were entitled to every support that the Imperial Parliament could give them. Nevertheless, this Welshman was a strong believer in getting the cooperation



of India in the government of the country. He believed it was an important source of strength. It would be a mistake to make India regard the Empire as something which was outside of them. It was a strength to the Empire to make them feel that they were part of it. However, The Honorable Member felt that unless they showed that they were capable of doing their work as civil servants, the experiment of inviting them to cooperate in the functioning of the government would be a failure. Of course, India could not be allowed a challenge to authority which would not be allowed in England or in any civilized country in the world. However, there were as many different races, nationalities and languages in India as there were in the whole of Europe. This Welshman believed that it was an ignorant display of necessary facts to talk about India as a unit, as if it were one people. There had never been unity in India except under the rule of a conqueror. There were at least thirty or forty nationalities. Now, Mr. George felt that all these facts should be taken into account in considering what measure of self-government it was possible to concede to India. During the World War, there was a very deep sense of gratitude toward India for the great and loyal support which all her people gave Great Britain in a very great emergency. India voluntarily sent to the aid of England nearly 1,500,000 men who enlisted during the War. Now, it was the Honorable Gentleman's contention that Great Britain

1. The first part of the document is a list of names and addresses of the members of the committee.

2. The second part is a list of the names of the members of the committee who have been elected to the office of chairman.

3. The third part is a list of the names of the members of the committee who have been elected to the office of secretary.

4. The fourth part is a list of the names of the members of the committee who have been elected to the office of treasurer.

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25. The twenty-fifth part is a list of the names of the members of the committee who have been elected to the office of reader.

could not have conquered Turkey without the help of India. The necessary troops were not available. Thus, Mohammedan divisions fought brilliantly throughout the entire Turkish campaign. These were the conditions that led Great Britain to consider self-government for India. Thus, Mr. George brought out the fact that it was decided that there should be accorded to the people of India a considerable measure of self-government, and, gradually, if the experiment were successful, England would extend these rights until India ultimately enjoyed full partnership in the Empire on equal terms with the other great Dominions. The view in mind was a partnership of the East and West in a great community of Nations. However, it was The Honorable Member's opinion that the ultimate goal could only be attained by stages and the length and number of these stages must be determined gradually from time to time by the success that attended the experiment at each stage.

Establishment of Authority and Government.

Mr. George contended that the Indian Government would be supported in any action that might be seen fit to take, to establish authority and government in India. Unless the authority of government and of law was established in India, there was no one who would suffer more than the Indians themselves. No land, The Honorable Member believed, had ever sent such a succession of great rulers from its

[The text on this page is extremely faint and illegible. It appears to be a multi-paragraph document with several lines of text per paragraph. The content is not discernible.]

shores to govern, as Great Britain had sent to India. There was not one of them who could not easily find a much better position at home. It was, thus, of great value to India to have had the services of these men. Therefore, it was essential that England should keep up that service. If British authority were withdrawn from India, Mr. George, wondered if Mr. Gandhi could govern, protect and defend the country. It was The Honorable Member's opinion that the only unity created in India had been by British rule and if Britain withdrew her strong hand, there would be chaos, confusion and desolation indescribable. India would become a prey, either to a strong adventurer or to a strong invader. In fact, this Welshman felt that if the British Government were to withdraw, it would be one of the greatest betrayals in the history of any country.

#### Government Blunders.

In 1930, Mr. George was of the opinion that the British Government had made one mistake after another in India. He had disapproved of the Viceroy's visit to England in 1929 which was without precedent during the term of office. It was known that he came to England to consult the Government and leaders of public opinion with regard to what was going to happen. It was announced that the Viceroy was going to announce a very important deliverance as soon as he returned to India. However, public opinion in India was not prepared when the Viceroy merely repeated that there was to be no change in policy. Now, in 1919 a Commission

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. The text also mentions the need for regular audits to ensure the integrity of the financial data.

In the second section, the author details the various methods used for data collection and analysis. This includes the use of specialized software tools and manual verification processes. The goal is to ensure that the data is both reliable and comprehensive.

The third part of the document focuses on the implementation of internal controls. It describes how these controls are designed to prevent errors and fraud, while also ensuring that the organization's resources are used efficiently.

Finally, the document concludes with a summary of the key findings and recommendations. It stresses the importance of ongoing monitoring and improvement of the financial reporting system.

The following table provides a detailed breakdown of the financial data for the period under review. Each row represents a different category, and the columns show the corresponding values in various currencies.

Category	Value 1	Value 2	Value 3
Revenue	120,000	80,000	50,000
Expenses	75,000	60,000	40,000
Net Profit	45,000	20,000	10,000
Assets	300,000	250,000	200,000
Liabilities	150,000	120,000	100,000
Equity	150,000	130,000	100,000

The data indicates a steady increase in revenue and assets over the period, while expenses and liabilities remain relatively stable. This suggests a healthy financial position for the organization.

was appointed to make a ten-year study of the effect of democratic government in India. However, the Viceroy made his declaration before the Commission had made its Report. Therefore, this Welshman maintained that the people of India could not be expected to give a fair, calm examination of the Commission's Report when it had been told in advance that the Indians were going to be given a good deal more than anything that appeared in that Report.

In summing up the Indian situation, it might be said that Mr. George had a feeling of grave uneasiness about the entire position.

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I R I S H Q U E S T I O N

IRELAND UNRECONCILED.

Mr. Lloyd George strongly believed that in spite of the fact that Ireland was more prosperous, materially, than she had ever been, there remained the one invincible fact that she was no more reconciled to British rule than she was in the days of Cromwell. It was something which had to do with the pride and the self-respect of the people and it proved that the grievance was not a material one. The other fact, he believed, was that in the North-eastern portion of Ireland there was a population as hostile to Irish rule as the rest of Ireland was to British rule. The population in these six counties was alien from the rest of Ireland in blood, in religious faith, in traditions and in outlook. It was his contention that if the British Government placed them under National rule against their will, it would be as glaring an outrage on the principles of liberty and self-government as the denial of self-government would be for the rest of Ireland.

ULSTER AND THE SETTLEMENT.

This Welshman was of the opinion that Ulster could only be included under National rule on two conditions. First of all, Her consent should be received by Great Britain. The second was that under no condition did the Government or any member of it or himself contemplate bringing in a measure to force the six counties into a



Home Rule Government for Ireland against their will. He, therefore, asserted that it should be made absolutely clear on the face of any bill introducing self-government that the Ulster counties would not be automatically included. He claimed that he did not disagree with the fact that Ulster could be given facilities and inducement to join. Her willing presence would be a source of strength to Ireland. However, Her forced presence would be a source of trouble, irritation and dissension and ultimately disruption in Ireland would result.

It was his opinion that Ireland had never been so alienated from British rule as She was after the World War. Now, to prove that Ulster should not be coerced into a National rule scheme without Her consent, Mr. George quoted a very remarkable letter written on June, 1916 by Father O'Flanagan, a very able Irish Catholic priest who afterwards became Vice President of the Sinn Feins. No one could doubt, this Welshman contended, but that this priest was in sympathy with the Nationalist claim in Ireland. However, his letter read as follows:

1.  
"If we reject Home Rule rather than agree to the exclusion of the Unionist part of Ulster, what case should we have to put before the world? The Unionists of Ulster have never transferred their love and allegiance to Ireland. They may be Irelanders, using a geographical term, but they are not Irishmen in the national sense. They

1. London Times, Tuesday, December 23, 1919.



love the hills of Antrim in the same way as we love the plains of Roscommon, but the centre of their patriotic enthusiasm is London, whereas the centre of ours is Dublin. We claim the right to decide what is to be our nation; we refuse them the same right. We are putting ourselves before the world in the same light as the man in the Gospel who was forgiven the ten thousand talents and who proceeded immediately to throttle his neighbour for one hundred pence. After 300 years England has begun to despair of compelling us to love her to force, and as we are anxious to start where England left off, we are going to compell Antrim and Down to love us by force."

Meanwhile, Mr. George mentioned another quotation from another very able Irish priest who was a Professor of Theology in the Maynooth College. His name was Father McDonald and his passage read as follows: "Were<sup>1.</sup> Ireland made a Republic, fully independent of Great Britain it seems to me that she would be bound to allow Home Rule to the Northeast corner on the principles that underly the claim we make for Home Rule in the United Kingdom, which I regard as well founded. The Protestants of Ulster differ from the majority of the rest of the island not only in religion, but in race, mentality and culture generally. They are at once homogeneous and heterogeneous--homogeneous in their districts, of which many are contiguous, heterogeneous as compared with the rest of

1. London Times, Tuesday, December 23, 1919.

The following table shows the results of the experiment. The first column shows the number of trials, the second column shows the number of correct responses, and the third column shows the percentage of correct responses.

Number of trials	Number of correct responses	Percentage of correct responses
10	8	80%
20	15	75%
30	22	73%
40	28	70%
50	35	70%
60	42	70%
70	48	69%
80	55	69%
90	62	69%
100	68	68%

The results show that the percentage of correct responses remains relatively stable around 70% across the range of trials. This suggests that the subjects are able to maintain a consistent level of performance over time.

Ireland. A minority in Ireland, they are a majority in the Northeast corner, and therefore on the principle that we have been advocating are entitled to Home Rule."

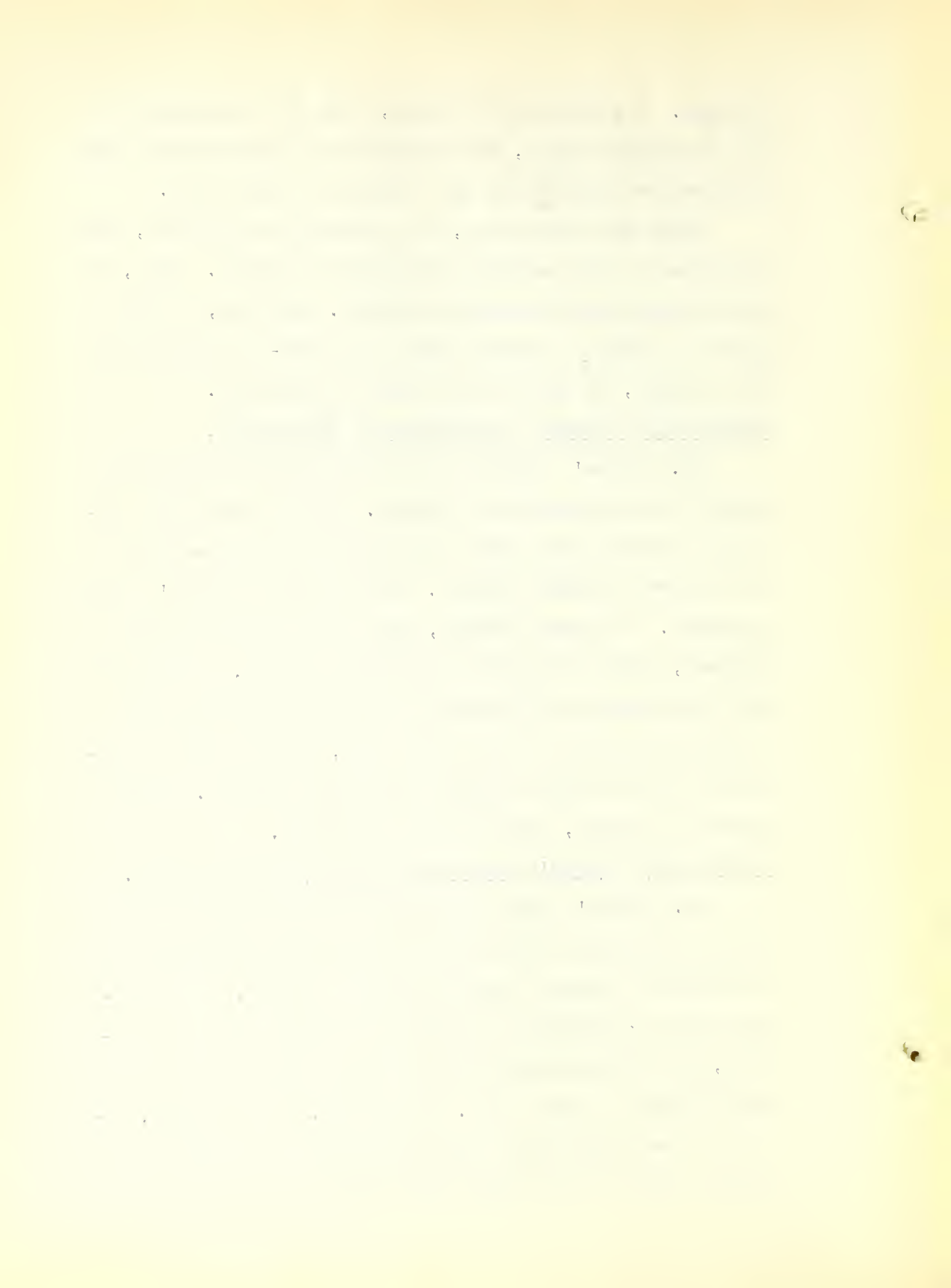
These two quotations, this Welshman maintained, were in favour of the separate treatment of Ulster. Thus, to force union was to promote disunion. However, if the South of Ireland demanded Home Rule Self-Government just for Herself, he would be in favor of the idea.

MERCANTILE INTEREST A HINDRANCE TO SEPARATION.

Mr. George's opinion was that separation would be fatal to the interest of Ireland. Irish trade would decline because Irish trade interests were inter-twined with those of Great Britain. Britain was Ireland's best customer. If Great Britain, with all its infinite resources, could not govern a hostile Ireland, he did not see how Ireland could control a hostile Northeast with a great population of the same race, religion and interests as those people across the narrow channel. There would be trouble, mischief and bloodshed.

DAVID LLOYD GEORGE'S PROPOSED HOME RULE PLAN OF 1919.

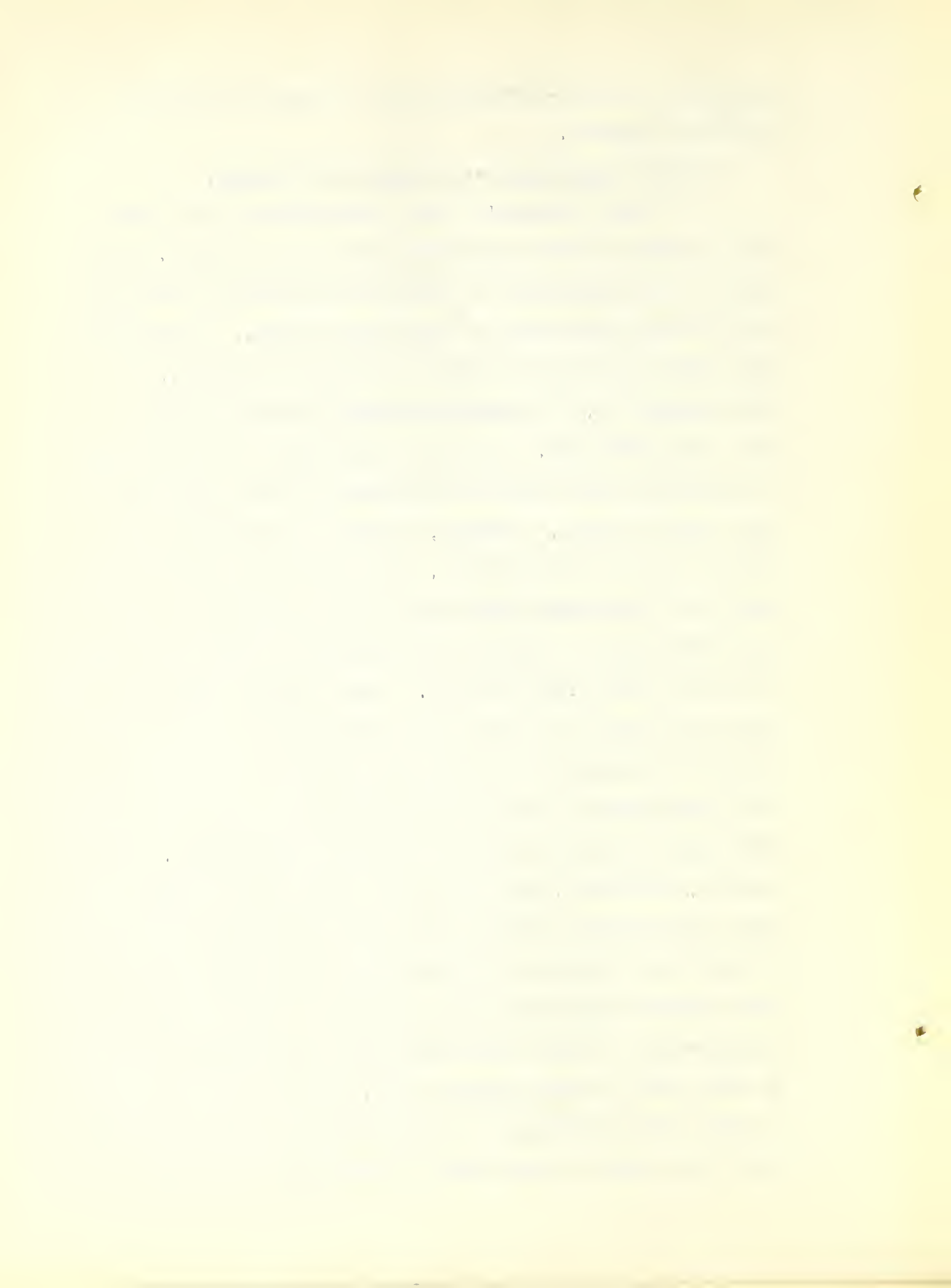
Mr. George's plan was based on the recognition of three fundamental facts which were: (1)the impossibility of severing Ireland from the United Kingdom, (2)the opposition of Nationalist Ireland to British rule in Ireland, and (3)the opposition of the populations of Northeast Ulster to Irish rule. The first, he contended, involved the recognition that Ireland should remain an integral part of the Kingdom and the second involved the



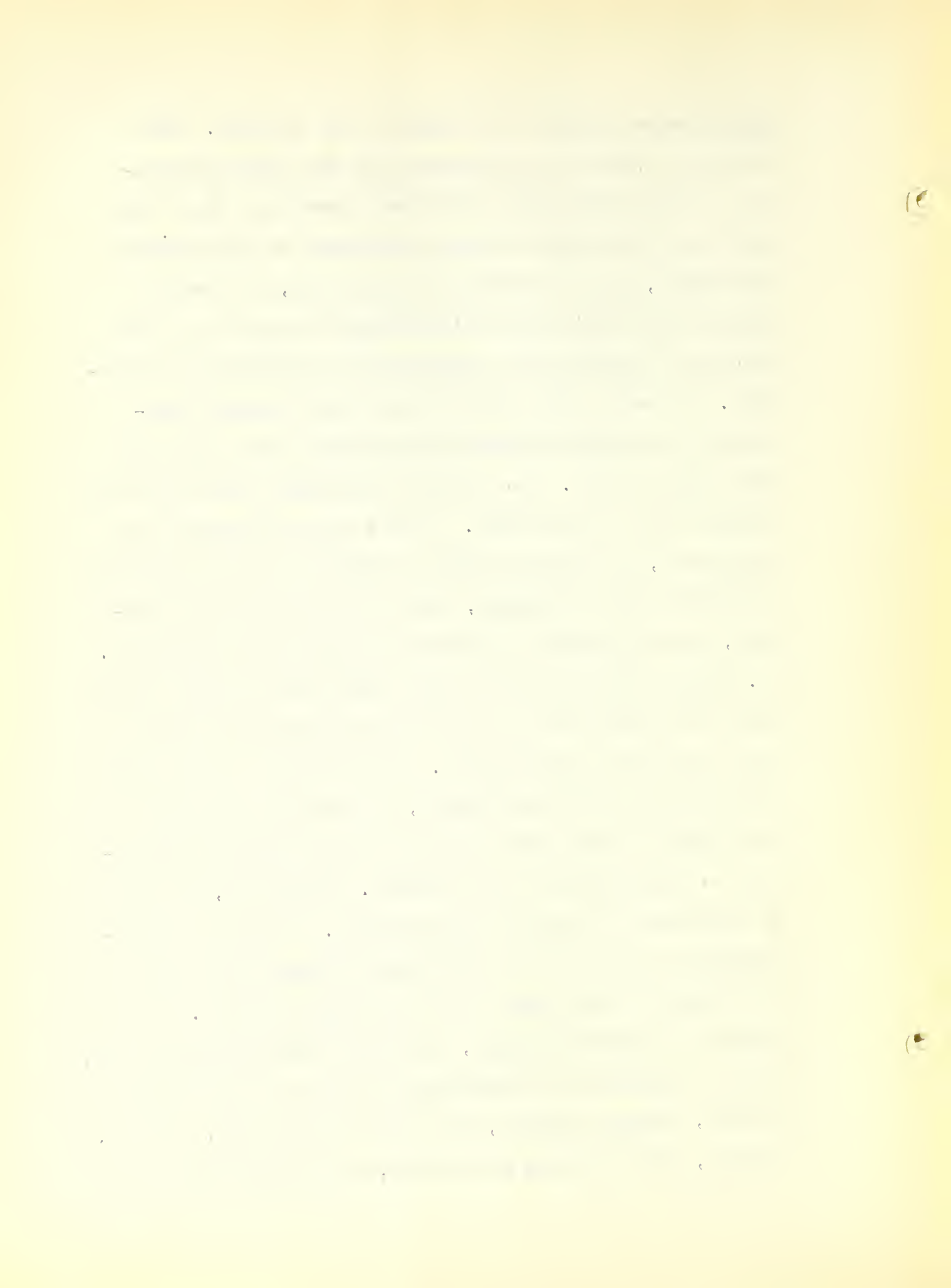
conferring of self-government upon Ireland in all Her domestic concerns.

The Two Parliaments--A Council of Ireland.

This Welshman's first recommendation was that there should be two Legislatures set up in Ireland. One would be the Parliament of Southern Ireland and the other would be the Parliament of Northern Ireland. He proposed that every opportunity should be given to Irishmen, if they desired it, to establish unity, but the decision must rest with them. No act of Parliament to enable them to accomplish that would be necessary if they agreed on this idea of unity. However, he had two proposals in mind in regard to this union. The first was that there should be constituted from the outset a Council of Ireland consisting of twenty representatives elected by each of the two Irish Legislatures. This Council would be given the powers of private bill legislation from the outset but otherwise he proposed to leave to the two Irish Legislatures complete discretion to confer any powers they chose within the range of their own authority. The Council, therefore, would not only serve as an invaluable link between the two parts of Ireland--an assembly in which the leaders of the North and the South might come together and discuss the affairs of their common country--but it would also constitute the obvious agency by which the two Parliaments could, without the surrender of their own independence, secure certain common services which were highly undesirable to divide and could be



administered jointly as a single Irish service. This Honorable Member also proposed that the Irish Legislatures should have full constituent powers so that they would be able without further reference to the Imperial Parliament, and by identical legislation, to create a single Irish Legislature discharging all or any of the powers not specifically reserved for the Imperial Parliament. It would then rest with the Irish people themselves to determine whether they wanted union and when they wanted union. The British Parliament would have no further say in the matter. If the Irish electorate so determined, they could return a majority in each province of Ireland with a mandate, even at the very first election, to bring about a union of the North and the South. Mr. George intended that certain additional taxing powers should be handed over to an Irish Parliament as soon as Irish union was accomplished. With regard to Irish representation in this Parliament, he proposed to adhere to the scheme of 1914 which favored a reduction of the numbers to forty-two for all purposes. Meanwhile, he came to the powers of the two Legislatures. This was the reserving of powers to the Imperial Parliament and leaving the residue of the power to the two Legislatures. The Federal or Imperial powers, The Right Honorable contended, would be reserved to Parliament and would include peace and war, foreign affairs, the Army and the Navy, defence, treason, trade outside of Ireland, navigation including



merchant shipping, wireless and cables. He felt that the Post Office should not be transferred to the Irish Parliament until there was a complete agreement between the North and the South on the subject. Meanwhile, the Post Office would be reserved to the Imperial Parliament. Coinage, trade-marks, lighthouses and the higher judiciary would also be reserved until agreement was established between the two Parliaments as to how they were to be appointed. Considerable power, this Welshman contended, would be given to the two Irish Parliaments. They would have full control over education, local government, land, agriculture, roads and bridges, transportation including railways and canals, old-age pensions, insurance, municipal affairs, local judiciary, hospitals, licensing and all machinery for the maintenance of law and order with the exceptions of the higher judiciary and, of course, the Army and the Navy.

#### The Constabulary.

The Irish Legislatures should be responsible for the maintenance of law and order. Mr. George, therefore, proposed not to retain the control of the police in Imperial hands beyond three years. Security to members of the police force and to Irish civil servants was to be given by making provision whereby their pension right would be secured on the Irish revenue in the event of either dismissal or resignation.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

In the second section, the author outlines the various methods used to collect and analyze the data. This includes both primary and secondary data collection techniques. The primary data was gathered through direct observation and interviews, while secondary data was obtained from existing reports and databases.

The third section details the statistical analysis performed on the collected data. This involves the use of descriptive statistics to summarize the data and inferential statistics to test hypotheses. The results of these analyses are presented in a clear and concise manner, highlighting the key findings of the study.

Finally, the document concludes with a summary of the findings and their implications. It discusses the limitations of the study and suggests areas for future research. The overall goal is to provide a comprehensive overview of the research process and its results.

Ireland's Imperial Contribution.

This Welshman proposed to take the yield of the taxes of 1919 and 1920 as a basis and it was his assumption that a fair contribution was the amount contributed after deduction of local services during this same period. The total revenue for 1919 and 1920 derived from Ireland, as far as could be estimated, was 41,438,000 pounds. The local services, including old-age pensions and insurance, came to 12,750,000. The reserve services, including the Police Department, the Post Office Department and the Revenue Department, however, would bring up that amount to 19,550,000 pounds. The Honorable Member also proposed a free gift to be given to Ireland in order to finance the Irish Parliament. This would give a margin for development and improvement. He contended that education, the payment of teachers and the pensions of teachers were greatly in need of this free gift. Also, public opinion in Ireland would expect that some money should be spent for industrial, economic and agricultural development. That would prevent the Irish Legislatures from starting with crippled finances. Thus, Mr. George proposed that there should be a grant to each Government of a single sum of 1,000,000 pounds to cover the initial expenditure of setting up the machinery of government in the two areas. As a provision of a permanent character, a suggestion was made by the



Honorable Member that the Irish Legislatures should also have a surplus out of the land annuities in Ireland. The yearly sum of these annuities amounted to 3,000,000 pounds. The amount in the Southern part of Ireland was 2,440,000 pounds while in the Northern part of Ireland the amount was 560,000 pounds. He also planned that when the agreed purchases were completed there would be another 600,000 pounds added to the 3,000,000 pounds.

Taxation.

Mr. George suggested that each Irish Parliament should have limited taxing powers equivalent to those of State Legislatures in the United States. Thus, revenue from the taxing power would include land annuities, death duties, stamps, entertainment taxes, licensing fees and any new taxes that ingenuity could devise, subject to the exceptions of income tax, customs and excise. All these together, Mr. George contended, would amount to 6,250,000 pounds yearly.

Customs and Excise.

He proposed that the Imperial Government should retain customs and excise duties. Every federal constitution, The Honorable Member contended, retained this right. This was not merely a question of customs barrier between the North and the South but it was a question of trade, industry and commerce, a consideration which might promote friction between these two sections. It was, thus, a question between Ireland and the rest of the United



Kingdom. It was Mr. George's suggestion that if Ireland united, it would be open to the Imperial Parliament to review the situation and consider whether it was desirable to give customs to the United Irish Parliament.

No Dominion Home Rule for Ireland.

Mr. George maintained that Dominion Home Rule involved an Army and a Navy. If Ireland had the power to raise a Conscript Army, it would be a menace to Britain and conscription in England would be inevitable. It was also the Honorable Member's contention that if Southern Ireland trained all Her young men and raised these big forces, great apprehension would fill the hearts of men in the Northeast of Ireland. To give their people protection they would be driven to follow the same course. Thus, Mr. George believed that in the interests of the Empire, in the interests of the world and in the interests of Ireland it was desirable that there should be a limitation imposed upon the raising of armaments and the training of armed men within those bounds.

In regard to the Navy he asserted that the experience of the World War showed how vital Ireland was to the security of Great Britain. The access to the English ports was along the coasts of Ireland. Thus, Mr. George was not in favor of an Irish Navy because an expensive Navy would be formidable to Great Britain.



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N O N C O N F O R M I T Y

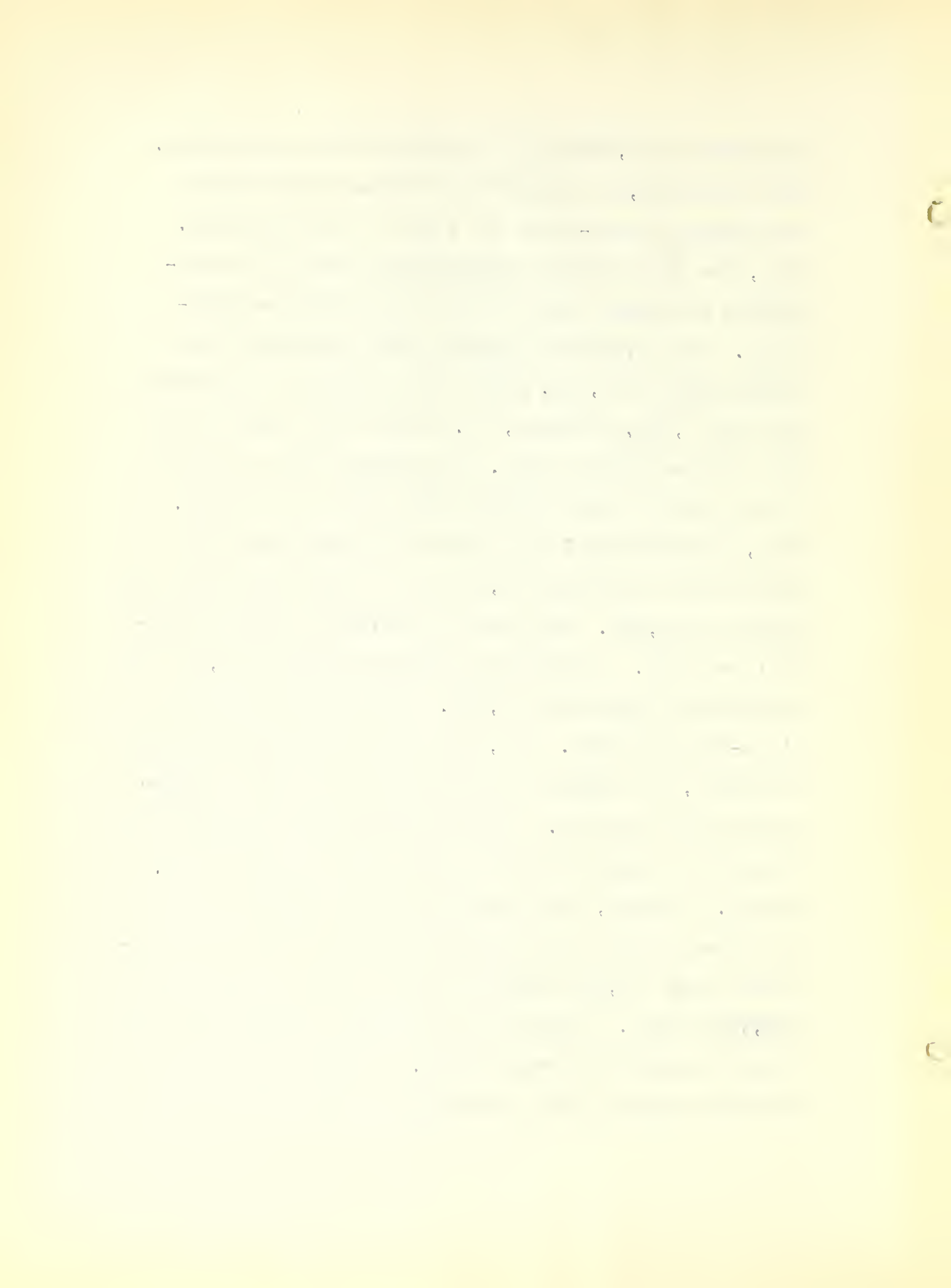
CHURCH OF WALES

Mr. George believed, in regard to the Church of Wales, that it was impossible for the religion of the minority to be a national one. Now, he maintained in 1892 that never had Nonconformity shown such signs of prosperity. During the twenty years preceding the year 1892, the number of adherents of Dissent had increased by fifty per cent and their contributions had increased by seventy-five per cent. Dissent, he believed, had produced nearly all of the powerful preachers in the Principality. The National Church in Wales in 1892 could not command more than five per cent of the population in the rural districts and in the towns not more than fifteen per cent. The conflict between the Voluntary Church which was the Church of the Dissenters and the Endowed Church which was the national one, was an old struggle. Centuries ago Welshmen had claimed religious independence and freedom. However, Mr. George contended, they were executed as rebels because their petition was treated as treason.

Now, The Right Honorable Gentleman brought out the fact that in the year 1893 a survey was made to find the number of Church communicants and the number of Nonconformist communicants. The communicants in the Church



represented 117,000 or six per cent of the population. There were 402,840 Nonconformist communicants which constituted twenty-three per cent of the population. Thus, the Nonconformist communicants were in the proportion of nearly four to one to the Church communicants. The Methodists alone in 1886 increased their communicants by 6,401, while the increase in the Church was only 5,510. However, Mr. George felt that it was not fair to take one year. He believed that a period of ten years or even twenty years ought to be taken. Thus, from 1872 to 1892 he found that the number of Methodists in 1872 was 95,000 and in 1892 the number had grown to 140,000. That was an increase of about forty-five per cent. In 1872 the Baptists numbered 63,000 and in 1892 the number was 97,000. That was an increase of fifty-four per cent. Yet, The Right Honorable Gentleman contended, the Endowed Church tried to say that Nonconformity had declined. The National Church also said that there was a marked decline in the contributions of these bodies. However, The Honorable Member brought out the fact that in 1869 the aggregate collections of the Methodists were 104,000 pounds while in 1889 they amounted to 182,000 pounds. That was an increase of seventy per cent during a period of twenty years. In 1851 there was an official census of the attendance at the different places



of worship and at that time the attendance at National Churches in Wales amounted to 132,000 or twenty-one per cent of the whole attendance. The attendance at Nonconformist places of worship, exclusive of Roman Catholics, was 484,000 or seventy-eight per cent of the whole attendance. Now, Mr. George found that in 1892 the National Church attendance was twenty-two per cent and the Nonconformist attendance was seventy-seven per cent. Thus, there was a barely perceptible increase in the case of the National Church. He maintained that Wales had a separate nationality. The Welsh Church was a thoroughly anti-national Church forced upon the Welsh people by the Norman Kings. The whole history of this Church had been one of implacable warfare against Welsh nationality and gross neglect of its spiritual functions. It was The Honorable Member's belief that this institution was not entitled to any indulgence at the hands of the Welsh people. Nonconformity had provided for the spiritual wants of the people.

The manner in which the statistics in support of the Church were compiled was ridiculed by Mr. George. He brought out the fact that the number of adherents claimed for the Church in particular parishes in 1895 was greater than the whole population of those parishes. Also, the Welsh people had come to the conclusion that

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the property of the Church belonged to them. This Welshman was of the opinion that the Welsh people were entitled to this property because it was their just inheritance. Endowment depended entirely upon establishment and the cause of religion was not being advanced by keeping up establishment against the wish of the Welsh people. The true test of establishment, Mr. George contended, was not to be arrived at by taking a period of the Church when its endowments were threatened but by seeing what its condition was at a time when there was nothing to prompt the priesthood except the ministry of their holy calling. He asserted, however, that at no period since the Reformation had the Church properly performed its functions. Only two or three sermons in a year were preached throughout the whole of Wales fifty years after the Reformation. In 1753 an eminent clergyman of the Church of England who was chaplain to Sir H. Sidney described the poor condition of the Church in Wales at that time. Fifty years later the Church had deteriorated instead of improved. An eminent Churchman, Vicar Prichard, described the conditions as deplorable. Mr. George described the feelings of another eminent Welshman, John Edwards, who brought out the fact that in 1651 barely one in fifteen among the clerical teachers in the Church of England in Wales could read or write Welsh. That was the condition of the Welsh National Church one hundred and twenty years after the Reformation.



Now, The Right Honorable Gentleman brought out the fact that the revival commenced, according to the figures of the Bishop of St. Asaph, in 1850. In 1845, just five years before this revival, the Liberation Society started operations in the Principality. This Society held conferences and meetings. Mr. George contended that there was every appearance of unanimity among the people on the question of disestablishment and there could be no doubt that if the people had been enfranchised at that time, they would have returned a preponderating majority of members for that cause. He maintained that the National Church in Wales would not bear comparison with the spiritual work which was done by the Nonconformists in the Welsh Free Church. This National Church in Wales commanded nine-tenths of the wealth of the Principality and, yet, the religious efforts of that wealthy Church sank into insignificance when compared with those of the poorer Church of the small tradesman, the small farmer and the laborer. This Welshman brought out the fact that in the Rhondda Valley, up to the year 1895, the Nonconformists had built one hundred and twenty churches as against sixteen churches built by the Church of England. Although the Nonconformists had collected among themselves all the money necessary to build those churches, the Established Church in Wales had made appeals in all quarters



of the United Kingdom in order to obtain funds to carry on ministrations at all. This Welshman referred to another case of a certain town which had risen into prominence between the years 1887 and 1895. In 1887 there were two Nonconformist chapels in that town and one church, but in 1895 the Nonconformists had twenty-two chapels there, while the Establishment had only three endowed churches, two mission rooms and one Welsh missionary. That had happened in the course of eight years and had been done not by a Welsh population but by an English population. The Right Honorable Gentleman also illustrated the case of another parish where the clergyman had stated that disendowment would totally paralyze church work as all the inhabitants were of the working class. The Calvinistic Methodists alone in that district had about a dozen chapels with 1,738 communicants. They had Sunday schools with 3,500 members and they collected 1,869 pounds every year towards the cause. Mr. George was of the opinion that that proved the absolute superiority of the Voluntary System over the Endowed System. He contended that the influence of the Establishment upon the Church in Wales had been exceedingly demoralizing. Two instances were known by him in his own parish in which a clergyman offered material advantages to members of other denominations to induce them to attend church.

The following table shows the results of the experiment. The first column is the number of trials, the second column is the number of correct responses, and the third column is the percentage of correct responses.

Number of trials	Number of correct responses	Percentage of correct responses
10	8	80%
20	15	75%
30	22	73%
40	28	70%
50	35	70%
60	42	70%
70	48	69%
80	55	69%
90	62	69%
100	68	68%

Meanwhile, a collection of statistics was taken and it was known as the Gee Census. The members of one congregation, after they had been counted, went to an adjoining church, in order to be counted twice. In another case, The Right Honorable Member mentioned the fact that Welshmen attended English services and Englishmen remained for Welsh services.

Mr. George asserted that he agreed with Parliament who believed that the specific service dominating the action of the House was that the trusteeship of property relating to the Church had been used for the service of God. However, The Honorable Member believed that Parliament had been the supreme interpreter of what the service of God meant for the time being. When Parliament recast the trusts of the Church at the Reformation they used them for the purpose of founding colleges and schools, hospitals, libraries, almshouses and for the maintenance of the British Navy. Another service for which the money was given was to endow deserving members of the British aristocracy. All these, the Honorable Member maintained, were included in the service of God.

In 1912 this Welshman cited the cases of three parishes he knew very well. Two of them were parishes with an area of forty square miles and a population of 1400. The other was a parish of twenty square miles with a

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population less than 600. The aggregate population was 2,000 and the aggregate tithe was 370 pounds. There were three churches and they were all down in the valleys in sheltered villages. However, he contended, in the Uplands the Church of England, with all its endowment of 370 pounds a year, had not even had a mission room. There were twelve chapels built by the people themselves. They had also built a chapel down in the valley. The Church of England had in one parish with its two churches 110 communicants and in the other parish there were twelve communicants. In the first parish, the Sunday school had fifty-five members and the Sunday school in the other parish had five, with three persons over fifteen. And yet, there was an endowment of 180 pounds in one parish and 190 pounds in the other. Now, The Right Honorable Gentleman brought out the fact that the Nonconformists in their chapels had 1,100 communicants. In their Sunday school, they had 1,100 members. In a year, the subscriptions of this poor population amounted to 1,100 pounds which was three times the amount given in the way of tithes. However, almost without exception, they were the people who paid the tithes. This condition had been going on for one hundred and fifty years and these people had not even asked for their share of that endowment.

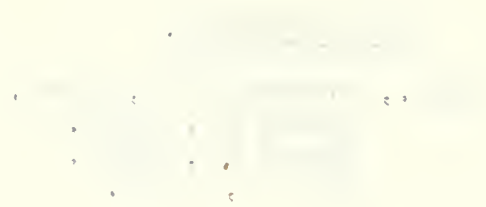


Thus, Mr. George admitted the right of the Imperial Parliament to subordinate the interests of a small part of the Empire to the interests of the whole in a matter of commerce or material prosperity, but he denied the right of any empire, in a matter of religion, to sacrifice the spiritual well-being of the humblest nationality.

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P A R T I I I

C R I T I C I S M S

III PART III

CRITICISM

C R I T I C I S M S

If you think about it, no one since Napoleon has appeared on the earth who attracts so universal an interest as Mr. Lloyd George.

He lacks only a crown, a robe, and a gilded chair easily to outshine in visible picturesqueness the great Emperor. His achievement, when we consider what hung upon it, is greater than Napoleon's, the narrative of his origin more romantic, his character more complex. And yet who does not feel the greatness of Napoleon?--and who does not suspect the shallowness of Mr. Lloyd George?

The coldest-blooded amongst us, Mr. Massingham of The Nation for example, must confess that it was a moment rich in the emotion which bestows immortality on incident when this son of a village schoolmaster, who grew up in a shoemaker's shop, and whose boyish games were played in the street of a Welsh hamlet remote from all the refinements of civilization and all the clangours of industrialism, announced to a breathless Europe without any pomposity of phrase and with but a brief and contemptuous gesture of dismissal the passing away from the world's stage of the Hapsburgs and Hohenzollerns--those ancient, long glorious, and most puissant houses whose history for an aeon was the history of Europe.



This is the secret of his power. No man of our period, when he is profoundly moved, and when he permits his genuine emotion to carry him away, can utter an appeal to conscience with anything like so compelling a simplicity. His failure lies in a growing tendency to discard an instinctive emotionalism for a calculated astuteness which too often attempts to hide its cunning under the garb of honest sentiment. His intuitions are unrivalled: his reasoning powers inconsiderable.

He has ceased to be a prophet. Surrounded by second-rate people, and choosing for his intimate friends mainly the new rich, and now thoroughly liking the game of politics for its amusing adventure, he has retained little of his original genius except its quickness.

His intuitions are amazing. He astonished great soldiers in the war by his premonstrations. Lord Milner, a cool critic, would sit by the sofa of the dying Dr. Jameson telling how Mr. Lloyd George was right again and again when all the soldiers were wrong. Lord Rhondda, who disliked him greatly and rather despised him, told me how often Mr. Lloyd George put heart into a Cabinet that was really trembling on the edge of despair. It seems true that he never once doubted ultimate victory, and, what is much more remarkable, never once failed to read the German's mind.

I think that the doom that has fallen upon him comes



in some measure from the amusement he takes in his mental quickness, and the reliance he is sometimes apt to place upon it.

When we consider what Mr. Lloyd George might have done with the fortunes of humanity we are able to see how great is his distance from the heights of moral grandeur.

He entered the war with genuine passion. He swept thousands of hesitating minds into those dreadful furnaces by the force of that passion. From the first no man in the world sounded so ringing a trumpet note of moral indignation and moral aspiration. Examine his earlier speeches and in all of them you will find that his passion to destroy Prussian militarism was his passion to recreate civilization on the foundations of morality and religion. He was Peace with a sword. Germany had not so much attempted to drag mankind back to barbarism as opened a gate through which mankind might march to the promised land. Lord Morley was almost breaking his heart with despair, and to this day regards Great Britain's entrance into the war as a mistake. Sir Edward Grey was agonizing to avert war; but Mr. Lloyd George was among the first to see this war as the opportunity of a nobler civilization. Destroy German militarism, shatter the Prussian tradition, sweep away dynastic autocracies, and what a world would result for labouring humanity!

The truth is that Mr. Lloyd George has gradually lost



in the world of political makeshift his original enthusiasm for righteousness. He is not a bad man to the exclusion of goodness; but he is not a good man to the exclusion of badness. A woman who knows him well once described him to me in these words: "He is clever, and he is stupid; truthful and untruthful; pure and impure; good and wicked; wonderful and commonplace; in a word, he is everything." I am quite sure that he is perfectly sincere when he speaks of high aims and pure ambition; but I am equally sure that it is a relief to him to speak with amusement of trickery, cleverness, and the tolerances or the cynicisms of worldliness.

Something of the inward man may be seen in the outward. Mr. Lloyd George--I hope I may be pardoned by the importance and interest of the subject for pointing it out--is curiously formed. His head is unusually large, and his broad shoulders and deep chest admirably match his quite noble head; but below the waist he appears to dwindle away, his legs seeming to bend under the weight of his body, so that he waddles rather than walks, moving with a rolling gait which is rather like a seaman's. He is, indeed, a giant mounted on a dwarf's legs.

So in like manner one may see in him a soul of eagle force striving to rise above the earth on sparrow's wings.

That he is attractive to men of a high order may be seen from the devotion of Mr. Philip Kerr; that he is able



to find pleasure in a far lower order of men may be seen from his closer friendships. It is impossible to imagine Mr. Gladstone enjoying the society of Mr. Lloyd George's most constant companion although that gentleman is a far better creature than the cause of his fortunes; and one doubts if Lord Beaconsfield would have trusted even the least frank of his private negotiations to some of the men who enjoy the Prime Minister's political confidence. Nor can Mr. Lloyd George retort that he makes use of all kinds of energy to get his work done, for one knows very well that he is far more at his ease with these third-rate people than with people of a higher and more intellectual order. For culture he has not the very least of predilections; and the passion of morality becomes more and more one of the pious memories of his immaturity.

Dr. Clifford would be gladly, even beautifully, welcomed; but after an hour an interruption by Sir William Sutherland would be a delightful relief.

M. Clemenceau exclaimed of him, lifting up amazed hands, "I have never met so ingorant a man as Lloyd George!" A greater wit said of him, "I believe Mr. Lloyd George can read, but I am perfectly certain he never does.

He mounted up in youth with wings like an eagle, in manhood he was able to run without weariness, but the first years of age find him unable to walk without faintness-- the supreme test of character. If he had been able to

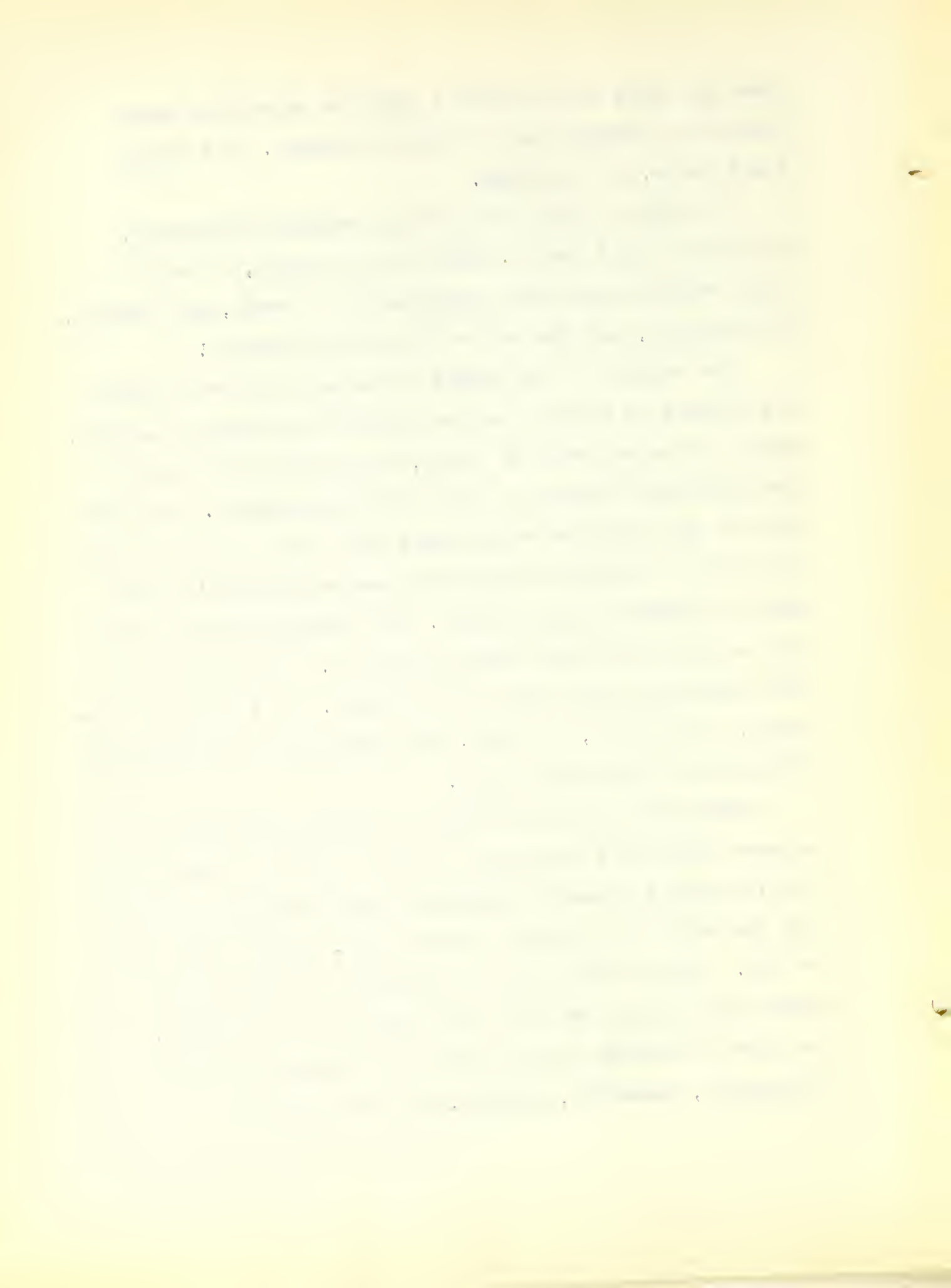
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keep the wings of his youth I think he might have been almost the greatest man of British history. But luxury has invaded, and cynicism.

If only he could fling off his vulgar friendships, if only he could trust himself to his vision, if only he could believe once again passionately in truth, and justice, and goodness, and the soul of the British people!

One wonders if the angels in heaven will ever forgive his silence at a time when the famished children of Austria, many of them born with no bones, were dying like flies at the shrivelled breasts of their starving mothers. One wonders if the historian sixty years hence will be able to forgive him his rebuff to the first genuine democratic movement in Germany during the war. His responsibility to God and to man is enormous beyond reckoning. Only the future can decide his place here and hereafter. It is a moral universe, and, sooner, or later, the judgments of God manifest themselves to the eyes of men.

Before the war he did much to quicken the social conscience throughout the world; at the outbreak of war he was the very voice of moral indignation; and during the war he was the spirit of victory; for all this, great is our debt to him. But he took upon his shoulders a responsibility which was nothing less than the future of civilization, and here he trusted not to vision and conscience but to compromise, makeshift, patches, and the future of



civilization is still dark indeed.

This I hope may be said on his behalf when he stands at the bar of history, that the cause of his failure to serve the world as he might have done, as Gladstone surely would have done, was due rather to a vulgarity of mind for which he was not wholly responsible than to any deliberate choice of a cynical partnership with the powers of darkness.

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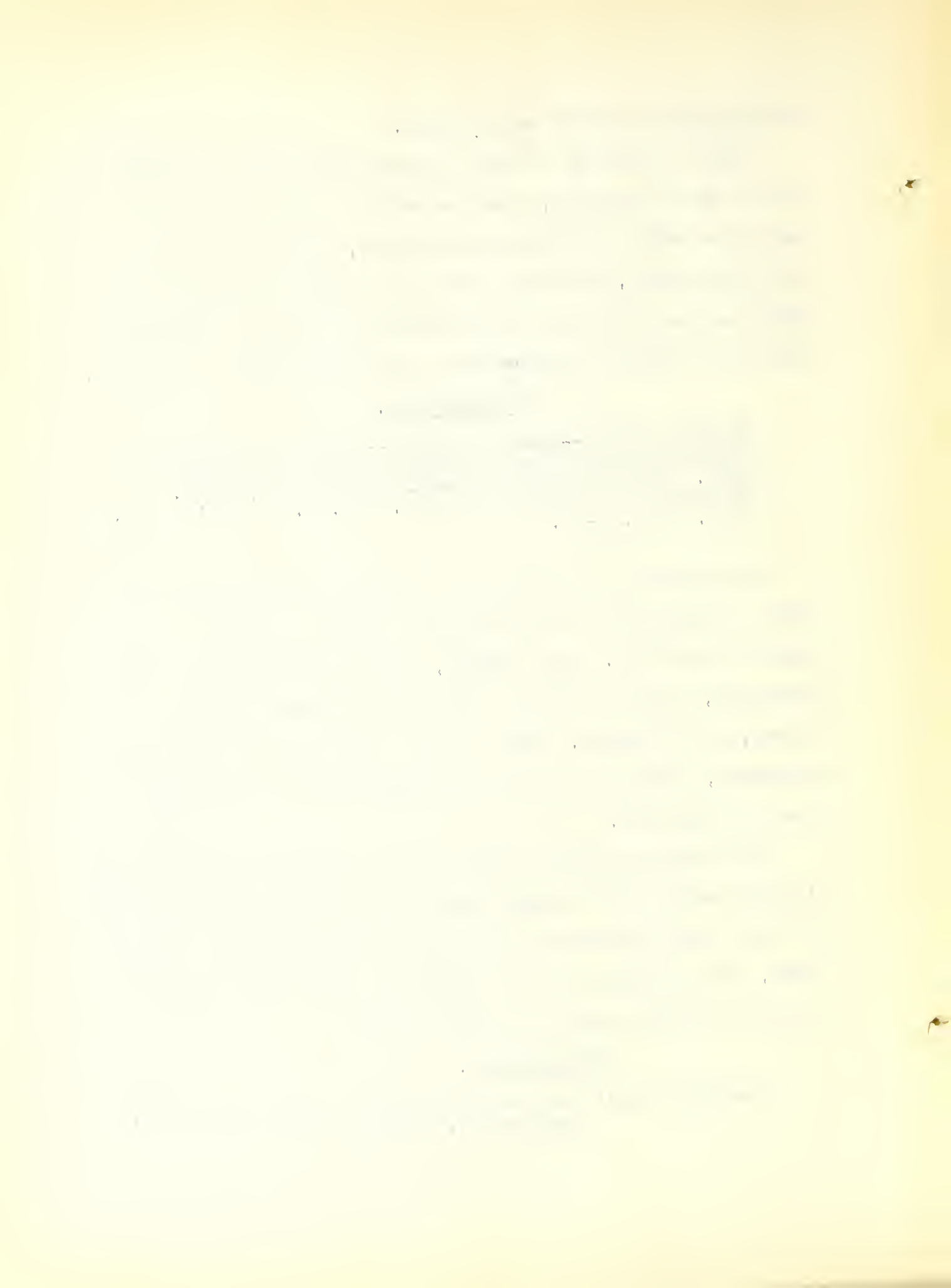
English author--Name not given--intimate personal association with the statesmen whose names appear in book. Author known as "Gentleman with a Duster. The Mirrors of Downing Street. (G. P. Putnam's Sons, 1923.) Pp. 3-17.

"On October 17 I went to the headquarters of the Tenth Army at Saint-Pol to settle various details and more especially to meet Mr. Lloyd George, British Chancellor of the Exchequer, who was making a tour of our front with his friend, Lord Reading. This was my first meeting with this statesman, destined later on to become one of the leading actors in the war.

"That first impression he gave was that of a man of rare vivacity and a most uncommon quickness of mind; this impression was strengthened and prolonged by the breadth of his views, the diversity of the subjects he discussed and the fertility of the solutions he advanced."

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David Lloyd George was chosen as one of the twelve most vivid living personalities, by Dr. Henderson, the noted author, scholar and educator, in collaboration with a committee of well-known Americans.

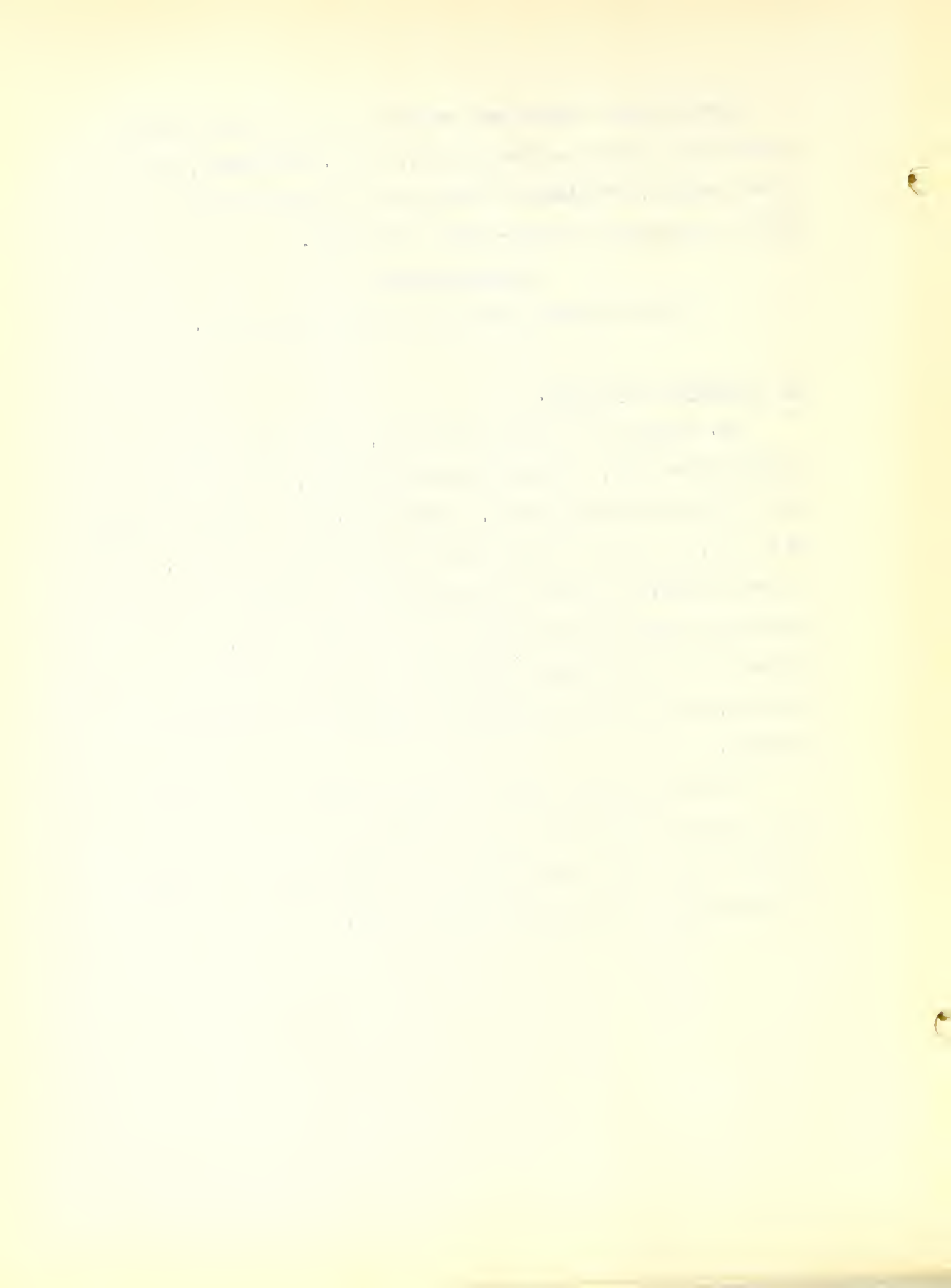
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My Personal Criticism.

Mr. George is a very emotional, intelligent and quick-minded man. If one agrees with him, he is a very dear friend to that person. However, if one does not agree with him, he tries to make that person think his way. Now, if The Honorable Member is unsuccessful, he tends to have an almost merciless attitude toward that person. He wishes to be the leader and have everyone else follow him. However, one of his most deadly weapons is his steel-edged sarcasm.

I also believe, that at times he takes the opposite view just for the sake of an argument. His instinct of pugnacity has been over-developed. However, Mr. George is an exceedingly interesting personality.



A P P E N D I X



A P P E N D I X

B U D G E T

BUDGET SPEECH DELIVERED AT THE HOUSE OF COMMONS

APRIL 29, 1909.

I come to the consideration of the social problems which are urgently pressing for solution--problems affecting the lives of the people. The solution of all these questions involves finance. What the Government have to ask themselves is this: Can the whole subject of further social reform be postponed until the increasing demands made upon the National Exchequer by the growth of armaments has ceased? Not merely can it be postponed, but ought it to be postponed? Is there the slightest hope that if we deferred consideration of the matter, we are likely within a generation to find any more favourable moment for attending to it? And we have to ask ourselves this further question: If we put off dealing with these social sores, are the evils which arise from them not likely to grow and to fester, until finally the loss which the country sustains will be infinitely greater than anything it would have to bear in paying the cost of an immediate remedy? There are hundreds of thousands of men, women and children in this country now enduring hardships for which the sternest judge would not hold them responsible; hardships entirely due to



APPENDIX

circumstances over which they have not the slightest command; the fluctuations and changes of trade--even of fashions; ill-health and the premature breakdown or death of the breadwinner. Owing to events of this kind, all of them beyond human control--at least beyond the control of the victims--thousands, and I am not sure I should be wrong if I said millions, are precipitated into a condition of acute distress and poverty. How many people there are of this kind in this wealthy land the figures of Old Age Pensions have thrown a very unpleasant light upon. Is it fair, is it just, is it humane, is it honourable, is it safe to subject such a multitude of our poor fellow-countrymen and countrywomen to continued endurance of these miseries until nations have learnt enough wisdom not to squander their resources on these huge machines for the destruction of human life? I have no doubt as to the answer which will be given to that question by a nation as rich in humanity as it is in store. Last year, whilst we were discussing the Old Age Pensions Bill, all parties in this House recognised fully and freely that once we had started on these lines, the case for extension was irresistible. The Leader of the Opposition, in what I venture to regard as the most notable speeches he has probably delivered in this Parliament--I refer to his speech on the third reading of the Old Age Pensions Bill--and the speech he delivered the other day on the question of unemployment, recognised quite boldly that

Section

The following information was obtained from the records of the  
Department of the Interior, Bureau of Land Management, on  
the subject of the land owned by the State of California  
in the County of Santa Clara, State of California, and  
the same is being furnished to you for your information.  
The land is situated in the Township of San Jose, County  
of Santa Clara, State of California, and is more  
particularly described as follows: [The following text is  
extremely faint and illegible, appearing to be a list of  
land parcels with their respective acreages and descriptions.]

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whichever party was in power provision would have to be made in some shape or other for those who are out of work through no fault of their own and those who are incapacitated for work owing to physical causes for which they are not responsible. And there was at least one extension of the Old Age Pensions Act which received the unanimous assent of the House and which the Government were pressed to give, not merely a Parliamentary but a Statutory pledge to execute. I refer to the proposal to extend the pension to the meritorious pauper.

During the discussion on the Old Age Pensions Bill in the House of Commons several amendments were moved with a view to extending the benefits of the Act to the septuagenarian pauper, and I think it was generally felt in all quarters of the House that it was rather hard upon those who had managed up to a ripe old age by a life of hard work to keep off the poor law, and who only finally resorted to parochial relief when their physical powers utterly failed them, it was rather hard they should be still kept to their miserable and pauper-tainted allowance of 2s. 6d. a week, while their more fortunate but not more deserving neighbors were in receipt of an honourable State pension of 5s. a week, and often 10s. a week. That cannot possibly stand. It was condemned by all, and could only be defended by the Government on the ground of stern financial necessity. With



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the unanimous assent of the House of Commons a purely provisional character was given to the pauper disqualification, and unless something is done, it automatically comes to an end on the 1st January, 1911, and all these poor old people, numbering between 200,000 and 300,000, will become chargeable to the Pension Fund. I cannot recommend Parliament to undertake the whole financial burden of putting such a transaction through. It would put too heavy a charge upon the Exchequer, and there is no reason why it should fall entirely upon Imperial Funds. At the present moment these paupers cost something like 2,000,000 pounds to the local rates of the country. If we received a contribution from local funds which would be substantially equivalent to the relief which would be afforded by withdrawing such a large number of paupers from the rates, then something can be done to remove this crying hardship. My Right Honorable Friend the President of the Local Government Board and I have entered into negotiations with some representatives of local authorities with a view to effecting an arrangement on this basis, and although we have not yet arrived at any decision as to the amount of the national contribution, we are very hopeful of being able to enter into a bargain which will be satisfactory to all parties concerned. I do not think it would be desirable for me at this stage to give any figures--otherwise it might embarrass us in the negotiations--but it



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is my intention in the financial proposals which I shall submit to the House, I am afraid not this year, but probably next year, to make provision which will enable us, with the assistance of the local authorities, to raise over 200,000 old people from the slough of pauperism to the dignity and the comparative comfort of State pensioners. That is a contingent liability which I am bound to take full note of in arranging for my finance, because it is perfectly clear we cannot impose taxation this year and next year impose new taxation for proposals of which at the present moment we have full cognisance.

But still, all those who have given any thought and study to this question must realise that the inclusion of the septuagenarian pauper is but a very small part of the problem which awaits solution--a problem of human suffering which does not become any easier of solution by postponement. On the contrary, the longer we defer the task of grappling with it, the more tangled and the more desperate it becomes. We are pledged, definitely pledged, by speeches from the Prime Minister given both in the House and outside, to supplementing our Old Age Pensions proposals. How is that to be done? It has been suggested that we should reduce the age limit. I am emphatically of opinion that that is the most improvident and ineffective method of approaching the question, and that it would be the line upon which advance

Abstract

The following text is extremely faint and illegible. It appears to be a multi-paragraph document, possibly a report or a research paper, but the content cannot be discerned due to the low contrast and blurriness of the scan. The text is organized into several distinct blocks, likely representing different sections of the document.

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would be slowest and most difficult, and which would achieve the least hopeful results. For the moment it is financially impracticable.

A reduction of the age limit to sixty-five would cost an additional fifteen or twenty millions a year to the Exchequer. I will not say that is beyond the resources of a rich country like this, but it is much the most wasteful way of dealing with the question, for whilst it would afford relief to many thousands and hundreds of thousands probably who neither need nor desire it, and whose strength is probably more happily and profitably employed in labour, it would leave out of account altogether far and away the most distressing and the most deserving cases of poverty. What are the dominating causes of poverty amongst the industrial classes? For the moment I do not refer to the poverty which is brought about by a man's own fault. I am only alluding to causes over which he had no control: old age, premature breakdown in health and strength, the death of the breadwinner, and unemployment due either to the decay of industries and seasonable demands, or the fluctuations or depressions in trade. The distress caused by any or either of these causes is much more deserving of immediate attention than the case of a healthy and vigorous man of sixty-five years of age, who is able to pursue his daily avocation, and to earn without undue strain an income which is quite

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the sum of \$1000.00 for the year 1875

in full for the year 1875 of the  
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considerable enough to provide him and his wife with a comfortable subsistence. When Bismarck was strengthening the foundations of the new German Empire, one of the very first tasks he undertook was the organisation of a scheme which insured the German workmen and their families against the worst evils which ensue from these common incidents of life. And a superb scheme it is. It has saved an incalculable amount of human misery to hundreds of thousands and possibly millions of people who never deserved it.

Wherever I went in Germany, north or south, and whomsoever I met, whether it was an employer or a workman, a Conservative or a Liberal, a Socialist or a Trade Union Leader--men of all ranks, sections and creeds of one accord joined in lauding the benefits which have been conferred upon Germany by this beneficent policy. Several wanted extensions, but there was not one who wanted to go back. The employers admitted that at first they did not quite like the new burdens it cast upon them; but they now fully realised the advantages which even they derived from the expenditure, for it had raised the standard of the workmen throughout Germany. By removing that element of anxiety and worrying from their lives it had improved their efficiency. Benefits which in the aggregate amounted to forty millions a year were being distributed under this plan. When I was there, the Government were contemplating an enlargement of its operation which



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would extend its benefits to clerks and to the widows and orphans of the industrial population. They anticipated that when complete the total cost of the scheme would be fifty-three millions a year. Out of the forty millions the Government contributes something under three millions a year. Out of the fifty-three millions they were looking forward to having to find five millions. I know it is always suggested that any approval of the German scheme necessarily involves a condemnation of the Act of last year. That is not so. The Act of last year constitutes the necessary basis upon which to found any scheme based on German lines. It would be quite impossible to work any measure which would involve a contribution from men who are either already seventy years of age or approaching the confines of that age as a condition precedent to their receiving any benefits. It was therefore essential that people who had attained this great age should be placed in a totally different category. But that is not a reason why the young and vigorous who are in full employment should not be called upon to contribute towards some proposals for making provision for those accidents to which we are all liable and always liable.

At the present moment there is a network of powerful organisations in this country, most of them managed with infinite skill and capacity, which have succeeded in



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inducing millions of workmen in this country to make something like systematic provision for the troubles of life. But in spite of all the ability which has been expended upon them, in spite of the confidence they generally and deservedly inspire, unfortunately there is a margin of people in this country amounting in the aggregate to several millions who either cannot be persuaded or perhaps cannot afford to bear the expense of the systematic contributions which alone make membership effective in these great institutions. And the experience of this and of every other country is that no plan or variety of plans short of an universal compulsory system can ever hope to succeed in adequately coping with the problem. In this country we have trusted until recently to voluntary effort, but we found that for old age and accidents it was insufficient. In Belgium they have resorted to the plan of granting heavy subsidies to voluntary organisations and they have met with a certain amount of success. But whether here or in Belgium, or in any other land, success must be partial where reliance is absolutely placed upon the readiness of men and women to look ahead in the days of abounding health and strength and buoyancy of spirit to misfortunes which are not even in sight, and which may be ever averted.

The Government are now giving careful consideration to the best methods for making such a provision. We are

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investigating closely the plans adopted by foreign countries, and I hope to circulate Papers on the point very soon. We have put ourselves into communication with the leaders of some of the principal friendly societies in the country with a view to seeking their invaluable counsel and direction. We could not possibly get safer or more experienced advisers. We are giving special attention to the important reports of the Poor Law Commission, both Majority and Minority, which advise that the leading principle of poor-law legislation in future shall be the drawing of a clear and definite line between those whose poverty is the result of their own misdeeds and those who have been brought to want through misfortune. All I am in a position now to say is that at any rate in any scheme which we may finally adopt we shall be guided by these leading principles or considerations. The first is that no plan can hope to be really comprehensive or conclusive which does not include an element of compulsion. The second is that for financial as well as for other reasons, which I do not wish to enter into now, success is unattainable in the near future except on the basis of a direct contribution from the classes more immediately concerned. The third is that there must be a State contribution substantial enough to enable those whose means are too limited and precarious to sustain adequate premiums to overcome that difficulty without throwing undue risks on



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other contributors. The fourth and by no means the least important, is that in this country, where benefit and provident societies represent such a triumph of organisation, of patience and self-government as probably no other country has ever witnessed, no scheme would be profitable, no scheme would be tolerable, which would do the least damage to those highly beneficent organisations. On the contrary, it must be the aim of every well considered plan to encourage and if practicable, as I believe it is, to work through them. That is all I propose to say on that particular subject at this juncture. I have gone into it at this length merely to indicate that here also is a source of contingent liability which I am bound to take into account in my financial scheme. In this country we have already provided for the aged over seventy. We have made pretty complete provision for accidents. All we have now left to do in order to put ourselves on a level with Germany--I hope our competition with Germany will not be in armaments alone--is to make some further provision for the sick, for the invalid, for widows and orphans. In a well thought out scheme, involving contributions from the classes directly concerned, the proportion borne by the State need not, in my judgment, be a very heavy one, and is well within the compass of our financial capacity without undue strain upon the resources of the country.



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The Government are also pledged to deal on a comprehensive scale with the problem of unemployment. The pledges given by the Prime Minister on behalf of the Government are specific and repeated. I do not wish to encourage any false hopes. Nothing that a Government can do, at any rate with the present organisation of society, can prevent the fluctuations and the changes in trade and industry which produce unemployment. A trade decays, and the men who are engaged in it are thrown out of work. We have had an illustration within the last few days, to which Lord Rosebery has so opportunely called our attention, in the privation suffered by the horse cabdriver owing to the substitution of mechanical for horse traction. That is only one case out of many constantly happening in every country. Then there are the fluctuations of business which at one moment fill a workshop with orders which even overtime cannot cope with, and at another moment leave the same workshops with rusting machinery for lack of something to do. Trade has its currents, and its tides, and its storms and its calms like the sea, which seem to be almost just as little under human control, or, at any rate, just as little under the control of the victims of these changes, and to say that you can establish by any system an absolute equilibrium in the trade and concerns of the country is to make a promise which no man of intelligence



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would ever undertake to honour. You might as well promise to flatten out the Atlantic Ocean. But still, it is poor seaman-ship that puts out to sea without recognising its restlessness, and the changefulness of the weather, and the perils and suffering thus produced. These perils of trade depression come at regular intervals, and every time they arrive they bring with them an enormous amount of distress. It is the business of statesmanship to recognise that fact and to address itself with courage and resolution to provide against it.

The Poor Law Commission has recently called attention to the importance of endeavouring to devise some effective scheme of insurance against unemployment. The question is one which bristles with difficulties and the Commission put forward no definite scheme of their own, but they expressly approved the principle and recommended that immediate steps should be taken to devise a workable scheme. My right hon. friend the President of the Board of Trade has anticipated this recommendation and the Board of Trade have been closely engaged for the last six months in endeavouring to frame and develop a scheme which, while encouraging the voluntary efforts now being made by trade unions to provide unemployment benefit for their members, will extend the advantage of insurance to a very much larger circle of workmen, including unskilled labourers. I do not now speak of the unemployment due to



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infirmity or personal failings or of unemployment due to labour disputes, but to that unemployment by far the larger part of the evil, which occurs as a regular feature, varying with seasons and cycles in important groups of trades; which renders the position of the worker in such trades unusually precarious; and which can only be dealt with, and ought clearly to be dealt with, by a process of spreading wages and of averaging risks and fluctuations. I do not propose to enter into the details of the Board of Trade scheme which is, however, far advanced, and for which the national system of labour exchanges promised in the King's Speech will afford the necessary machinery. We recognise in this matter that we must walk with caution and that it will be best to begin with certain groups of trades peculiarly liable to the fluctuations I have referred to, and in other respects suitable for insurance, rather than to attempt to cover the entire area of industry. The Royal Commission were emphatic in recommending that any scheme of unemployment insurance should have a trade basis, and we propose to adopt this principle. Within the selected trades, however, the scheme will apply universally to all adult workers. Any insurance scheme of this kind must necessarily require contributions from those engaged in the insured trades, both as employers and employed; but we recognise the necessity of meeting these contributions by a State grant and guarantee. We cannot of course attempt to pass the



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necessary Bill to establish unemployment insurance during the present session. But the postponement will not involve any real delay, for the establishment of labour exchanges is a necessary preliminary to the work of insurance, and this will occupy time which may also be advantageously employed in consulting the various interests upon the details of the scheme and in coordinating its financial provisions with the machinery of invalidity and other forms of insurance.

So much for the provision which we hope to be able to make for those who, under the changing conditions which are inevitable in trade and commerce, are temporarily thrown out of employment. We do not put this forward as a complete or an adequate remedy for all the evils of unemployment, and we do not contend that when this insurance scheme has been set up and financed that the State has thereby done all in its power to help towards solving the problem. After all, it is infinitely better, in the interests both of the community and of the unemployed themselves, that the latter should be engaged on remunerative work, than that they should be drawing an allowance from the most skilfully contrived system of insurance. This country is small but we have by no means exhausted its possibilities for healthy and productive employment. It is no part of the function of a Government to create work; but it is an essential part of its business to see that the people are equipped to make the best of their own country, are permitted



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to make the best of their own country and, if necessary, are helped to make the best of their own country. A State can and ought to take a longer and a wider view of its investments than individuals. The resettlement of deserted and impoverished parts of its own territories may not bring to its coffers a direct return which would reimburse it fully for its expenditure; but the indirect enrichment of its resources more than compensates it for any apparent and immediate loss. The individual can rarely afford to wait, a State can: the individual must judge of the success of his enterprise by the testimony given for it by his bank-book; a State keeps many ledgers not all in ink, and when we wish to judge of the advantage derived by a country from a costly experiment we must examine all those books before we venture to pronounce judgment.

Any man who has crossed and recrossed this country from north to south and east to west must have been perplexed at finding there was so much waste and wilderness possible in such a crowded little island. There are millions of acres in this country which are more stripped and sterile than they were, and providing a living for fewer people than they did even a thousand years ago- acres which abroad would either be clad in profitable trees or be brought even to a higher state of cultivation. We want to do more in the way of developing the resources of our own country. There is much to be done for the resettlement of neglected and forgotten areas in



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Britain. We have been spending for the last two or three years 200,000 to 300,000 pounds a year upon work which I would not like to discourage. I have no doubt that it has relieved a great deal of distress, and that it is the best thing that could be done as a temporary shift and expedient, and all thanks and gratitude are due to the people who have devoted their time, leisure and labour in expending the money in the most profitable way possible, but still it is a wasteful expenditure. Sometimes I have no doubt some good is done, but it is wasteful whenever you create work for the sake of creating it. We think that the money could be spent much more usefully and profitably and with better direction, so long as we take a wider view of our responsibility in this matter.

This brings me straight to the question of afforestation. There is a very general agreement that some steps should be taken in this direction- I will not say of afforesting, but of reafforesting the waste lands of this country. Here, again, we are far behind every other civilised country in the world. I have figures here on this point which are very interesting. In Germany, for instance, out of a total area of 133,000,000 acres, 34,000,000, or nearly 26 per cent., are wooded; in France, out of 130,000,000 acres, 17 per cent.; even in a small and densely populated country such as Belgium, 1,260,000 acres are wooded, or 17 per cent. out of a total area of



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7,280,000 acres. Again, in the Netherlands and Denmark, out of total areas of 8,000,000 and 9,500,000 acres respectively, over 600,000 acres, or between seven and eight per cent, are wooded. In the United Kingdom, on the other hand, out of 77,000,000 acres, only 3,000,000, or four per cent, are under wood.

Sir Herbert Maxwell, who has made a study of this question for a good many years, and whose moderation of statement is beyond challenge, estimates that in 1906, "eight millions were paid annually in salaries for the administration, formation and preservation of German forests, representing the maintenance of about 200,000 families, or about one million souls," and that, "in working of the raw material yielded by the forests, wages were earned annually to the amount of thirty millions sterling, maintaining about 600,000 families or three million souls."

Anyone who will take the trouble to search out the Census Returns will find out that the number of people directly employed in forest work in this country is only 16,000. And yet the soil and the climate of this country are just as well adapted for the growth of marketable trees as that of the States of Germany. I am disposed to agree with those who contend that afforestation is not particularly well adapted to the provision



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of employment on any large scale for the kind of labourer who is thrown out of work by the fluctuations of trade in the towns, and that its real utility will be rather found "in the extension of the area of employment." It will be serviceable in providing employment in the rural districts during that inclement season of the year when work is least abundant. It would also afford an excellent adjunct to a system of small holdings and allotments.

Recently we have been favoured with a striking Report of a Royal Commission very ably presided over by my Honorable Friend, the Member for Cardiff. A perusal of the names attached to that Report will secure for it respectful and favourable consideration. It outlines a very comprehensive and far-reaching scheme for planting the wastes of this country. The systematic operation which the Commission recommend is a gigantic one, and before the Government can commit themselves to it in all its details, it will require very careful consideration by a body of experts skilled in forestry. I am informed by men whom I have consulted, and whose opinion on this subject I highly value, that there is a good deal of preliminary work which ought to be undertaken in this country before the Government could safely begin planting on the large scale indicated in that Report. I am told that experiments ought to be made, so as to test thoroughly the varying conditions of climate and soil, and the best kind of trees and methods of planting to meet those variations. I am also told



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that we cannot command the services in this country of a sufficient number of skilled foresters to direct planting. I am advised, and personally I am disposed to accept that counsel as the advice of prudence, that the greater haste in this matter will mean the less speed, and that to rush into planting on a huge scale, without first of all making the necessary experiments, organising a trained body of foresters, and taking all other essential steps to secure success when you advance, would be to court disaster, which might discourage future attempts.

I will tell the Committee how I propose that this subject should be dealt with; but before I do so, I have something more to say about proposals for aiding in the development of the resources of our own country. The State can help by instruction, by experiment, by organisation, by direction and even, in certain cases which are outside the legitimate sphere of individual enterprise, by incurring direct responsibility. I doubt whether there is a great industrial country in the world which spends less money on work directly concerned with the development of its resources than we do. Take, if you like, and purely as an illustration, one industry alone--agriculture--of all industries the most important for the permanent well-being of any land. Examine the Budgets of foreign countries--we have the advantage in other directions--but examine and compare them with our own, and Honorable Members will be rather ashamed at the contrast between the wise and lavish



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generosity of countries much poorer than ours, and the shortsighted and niggardly parsimony with which we dole out small sums of money for the encouragement of agriculture in our country.

We are not getting out of the land anything like what it is capable of endowing us with. Of the enormous quantity of agricultural and dairy produce and fruit, and of the timber which is imported into this country, a considerable portion could be raised on our own lands. There Honorable Members opposite and ourselves will agree. The only difference is as to the remedy. In our opinion, the remedy which they suggest would make food costlier and more inaccessible for the people; the remedies which we propose, on the other hand, would make food more abundant, better and cheaper. What is it we propose?

There is a certain amount of money--not very much--spent in this country in a spasmodic kind of way on what I call the work of national development--in light railways, in harbours, in indirect but very meagre assistance to agriculture. I propose to gather all these grants together into one Development Grant, and to put in this year an additional sum of 200,000 pounds. Legislation will have to be introduced, and I will then explain the methods of administration and the objects in greater detail, but the grant will be utilised in the promoting of schemes which have for their purpose the



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development of the resources of the country. It will include such objects as the institution of schools of forestry, the purchase and preparation of land for afforestation, the setting up of a number of experimental forests on a large scale, expenditure upon scientific research in the interests of agriculture, experimental farms, the improvement of stock-- as to which there have been a great many demands from people engaged in agriculture, the equipment of agencies for disseminating agricultural instruction, the encouragement and promotion of rural transport so as to make markets more accessible, the facilitation of all well-considered schemes and measures for attracting labour back to the land by small holdings or reclamation of wastes. Every acre of land brought into cultivation, every acre of cultivated land brought into a higher state of cultivation, means more labour of a healthy and productive character. It means more abundant food- cheaper and better food for the people. The sum which I propose to set aside for these large and diverse purposes may seem disproportionate, especially as a good deal of capital expenditure will necessarily be invested in the carrying out more especially of the experiments. For the purpose of afforestation schemes, at any rate at the earlier stages, when the expenditure will be particularly heavy, I propose that borrowing powers should be conferred upon the Commission directing the distribution of the grant, though I intend to



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avoid the necessity of resort to loans in connection with the capital expenditure required for other parts of the scheme.

Mr. John Redmond: Does this include Ireland?

Mr. Lloyd George: Oh yes, I should hope to retain a great deal of money spent in Ireland for the purposes of which I have spoken. I should hope to attain this end by what may at first sight appear a proposal of more drastic character. Hitherto all surpluses due either to unexpected accessions to the revenue or savings upon the Estimates have passed automatically into the old Sinking Fund for the liquidation of debt. I propose that all these unanticipated accretions and economies shall in future pass into the Development Fund, so as to constitute a reserve for the purpose of money spent on the recommendations of the Commissioners, but under the direction of Parliament on such objects as I have too compendiously sketched. The days of surpluses are not quite gone, and I sincerely hope, although the omens are for the moment bad, that the days of economising in public Departments are not over. Last year the various Departments saved over two millions, and I feel confident that we shall not look in vain for a similar spirit of cautious and conscientious dealing with public money in the course of the coming years.

We have more especially during the last sixty years in



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this country accumulated wealth to an extent which is almost unparalleled in the history of the world, but we have done it at an appalling waste of human material. We have drawn upon the robust vitality of the rural areas of Great Britain, and especially of Ireland, and spent its energies recklessly in the devitalising atmosphere of urban factories and workshops as if the supply were inexhaustible. We are now beginning to realise that we have been spending our capital, and at a disastrous rate, and it is time we should make a real concerted, national effort to replenish it. I put forward this proposal, not a very extravagant one, as a beginning.

It would be better that I should in this connection inform the House of another project which I shall have to submit in detail to its judgment later on in the course of the Session, but as it involves a substantial addition to the financial burdens of the year I have to outline its general character in my Budget statement. It also has an indirect, but important bearing on the question of providing useful and not purposeless employment in times of depression. I propose that a beginning should be made this year with a scheme for dealing with the new, but increasingly troublesome, problem of motor traffic in this country. We are far ahead of all other European countries in the number of motor vehicles upon our roads. We have at least three times as many as France and more than four times as many as Germany.



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And I am informed by those best able to judge, that to-day among the products of our factories are some of the best cars procurable in the world, both as regards the comparative perfection of the more costly vehicles and the value given for the prices asked for those designed for popular use.

I therefore look forward to a great future for this industry, and I am the last to wish to hinder its development or be responsible for proposals which would be in any way hostile to its interests. Quite the reverse. I am anxious to be helpful to its growth and prosperity. But I cannot help feeling that this problem is urgent, and calls for immediate attention. Any man who takes the trouble to consider the damage which is done to the roads of this country, often by men who do not contribute--or perhaps I ought to put it another way, who have not been given the opportunity of contributing to the upkeep of the roads they help so effectively to tear up--the consequent rapid increase in the expense of road maintenance, the damage done, if not to agriculture, at least to the amenities of rural life by the dust clouds which follow in the wake of these vehicles, above all, the appalling list of casualties to innocent pedestrians, especially to children, must come to the conclusion that this is a question which demands immediate notice at the hands of the Central Government. The question of



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road construction, which was at one time deemed to be part of the essential development of the country, seemed to have been almost finally disposed of by the railways, but the advent of the motor has once more brought it to the front. It is quite clear that our present system of roads and of road-making is inadequate for the demands which are increasingly made upon it by the new form of traction. Roads are too narrow, corners are too frequent and too sharp, high hedges have their dangers, and the old metalling, admirably suited as it was to the vehicles we were accustomed to, is utterly unfitted for the motor-car.

If there be any truth at all in Ruskin's sweeping assertion that "all social progress resolves itself into the making of new roads," it must be admitted that we have been lamentably deficient. The State has for a very long period done nothing at all for our roads. I believe that no main road has been made out of London for eighty years. We have no central road authority. The roads of England and Wales are administered by 30 metropolitan borough councils (including the London County Council and City of London), 61 county councils, 326 county and noncounty borough councils, and 1,479 urban and rural district councils. The great North Road, our greatest historic and national highway from London to Carlisle, is under no fewer than 72 authorities, of whom 46 are actually engaged in maintaining it. Among



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those are such authorities as the Kirklington Urban District Council, which controls one mile, and the Thirsk Rural District Council, which is responsible for one mile, 1,120 yards in one place and two miles, 200 yards in another! Both the general public and motorists are crying out for something to be done, and we propose to make a real start. How the funds will be raised for the purpose it will be my duty later on to explain; the only indication I shall give now is that the brunt of the expense at the beginning must be borne by motorists, and to do them justice they are willing, and even anxious, to subscribe handsomely towards such a purpose, so long as a guarantee is given in the method and control of the expenditure that the funds so raised will not merely be devoted exclusively to the improvement of the roads, but that they will be well and wisely spent for that end. For that reason we propose that the money shall be placed at the disposal of a central authority, who will make grants to local authorities, for the purpose of carrying out well planned schemes which they have approved for widening roads, for straightening them, for making deviations round villages, for allaying the dust nuisance, and I should also propose that power should be given to this central authority to set aside a portion of the money so raised for constructing where they think it necessary and desirable, absolutely new roads. Power will be given them not merely to acquire



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land for that purpose, but also for the acquisition of rights over adjoining lands, which will enable them eventually to bring into being new sources of revenue by taking full advantage of the increment and other benefits derived from the new easements they will be creating for the public.

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WORLD WAR

SPEECH ON THE WAR, DELIVERED AT THE QUEEN'S HALL, LONDON,  
SEPTEMBER 19, 1914.

Why Our National Honour Is Involved.

There is no man who has always regarded the prospect of engaging in a great war with greater reluctance and with greater repugnance than I have done throughout the whole of my political life. There is no man more convinced that we could not have avoided it without national dishonour. I am fully alive to the fact that every nation who has ever engaged in any war has always invoked the sacred name of honour. Many a crime has been committed in its name; there are some being committed now. All the same, national honour is a reality, and any nation that disregards it is doomed. Why is our honour as a country involved in this war? Because, in the first instance, we are bound by honourable obligations to defend the independence, the liberty, the integrity, of a small neighbour who has always lived peaceably. She could not have compelled us; she was weak; but the man who declines to discharge his duty because his creditor is too poor to enforce it is a blackguard. We entered into a treaty--a solemn treaty--two treaties-- to defend Belgium and her integrity. Our signatures are attached to the documents. Our signatures do not stand alone there;



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this country was not the only country that undertook to defend the integrity of Belgium. Russia, France, Austria, Prussia--they are all there. Why are Austria and Prussia not performing the obligations of their bond?

France and Belgium in 1870.

It is suggested that when we quote this treaty it is purely an excuse on our part--it is our low craft and cunning to cloak our jealousy of a superior civilisation that we are attempting to destroy. Our answer is the action we took in 1870. What was that? Mr. Gladstone was then Prime Minister. Lord Granville, I think, was then Foreign Secretary. I have never heard it laid to their charge that they were ever Jingoës. That treaty bound us then. We called upon the belligerent Powers to respect it. We called upon France, and we called upon Germany. At that time, bear in mind, the greatest danger to Belgium came from France and not from Germany. We intervened to protect Belgium against France, exactly as we are doing now to protect her against Germany. We proceeded in exactly the same way. We invited both the belligerent Powers to state that they had no intention of violating Belgian territory. What was the answer given by Bismarck? He said it was superfluous to ask Prussia such a question in view of the treaties in force. France gave a similar answer. We received at that time the thanks



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of the Belgian people for our intervention in a very remarkable document. It is a document addressed by the municipality of Brussels to Queen Victoria after that intervention, and it reads:-

"The great and noble people over whose destinies you preside has just given a further proof of its benevolent sentiments towards our country....The voice of the English nation has been heard above the din of arms, and it has asserted the principles of justice and right. Next to the unalterable attachment of the Belgian people to their independence, the strongest sentiment which fills their hearts is that of an imperishable gratitude."

That was in 1870. Mark what followed. Three or four days after that document of thanks, a French army was wedged up against the Belgian frontier, every means of escape shut out by a ring of flame from Prussian cannon. There was one way of escape. What was that? Violating the neutrality of Belgium. What did they do? The French on that occasion preferred ruin and humiliation to the breaking of their bond. The French Emperor, the French marshals, a hundred thousand gallant Frenchmen in arms, preferred to be carried captive to the strange land of their enemies, rather than dishonour the name of their country. It was the last French army in the field. Had they violated Belgian neutrality, the whole history of that war would have been changed, and yet, when



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it was the interest of France to break the treaty then, she did not do it.

"A Scrap of Paper."

It is the interest of Prussia to-day to break the treaty, and she has done it. She avows it with cynical contempt for every principle of justice. She says: "Treaties only bind you when it is your interest to keep them." "What is a treaty?" says the German Chancellor. "A scrap of paper." Have you any five pound notes about you? I am not calling for them. Have you any of those neat little Treasury one pound notes? If you have, burn them; they are only scraps of paper. What are they made of? Rags. What are they worth? The whole credit of the British Empire. Scraps of paper! I have been dealing with scraps of paper within the last month. One suddenly found the commerce of the world coming to a standstill. The machine had stopped. Why? I will tell you. We discovered--many of us for the first time, for I do not pretend that I do not know much more about the machinery of commerce to-day than I did six weeks ago, and there are many others like me--we discovered that the machinery of commerce was moved by bills of exchange. I have seen some of them, wretched, crinkled, scrawled over, blotched, frowsy, and yet those wretched little scraps of paper move great ships laden with thousands of tons of



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precious cargo from one end of the world to the other. What is the motive power behind them? The honour of commercial men.

Treaties are the currency of international statesmanship. Let us be fair: German merchants, German traders, have the reputation of being as upright and straightforward as any traders in the world, but if the currency of German commerce is to be debased to the level of that of her statesmanship, no trader from Shanghai to Valparaiso will ever look at a German signature again. This doctrine of the scrap of paper, this doctrine which is proclaimed by Bernhardt, that treaties only bind a nation as long as it is to its interest, goes under the root of all public law. It is the straight road to barbarism. It is as if you were to revoke the Magnetic Pole because it was in the way of a German cruiser. The whole navigation of the seas would become dangerous, difficult and impossible; and the whole machinery of civilisation will break down if this doctrine wins in this war. We are fighting against barbarism, and there is only one way of putting it right. If there are nations that say they will only respect treaties when it is to their interest to do so, we must make it to their interest to do so for the future.

Germany's Perjury.

What is their defence? Consider the interview which



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took place between our Ambassador and the great German officials. When their attention was called to this treaty to which they were parties, they said: "We cannot help that. Rapidity of action is the great German asset." There is a greater asset for a nation than rapidity of action, and that is honest dealing. What are Germany's excuses? She says Belgium was plotting against her; Belgium was engaged in a great conspiracy with Britain and with France to attack her. Not merely is it not true, but Germany knows it is not true. What is her other excuse? That France meant to invade Germany through Belgium. That is absolutely untrue. France offered Belgium five army corps to defend her if she were attacked. Belgium said: "I do not require them; I have the word of the Kaiser. Shall Caesar send a lie?" All these tales about conspiracy have been vamped up since. A great nation ought to be ashamed to behave like a fraudulent bankrupt, perjuring its way through its obligations. What she says is not true. She has deliberately broken this treaty, and we were in honour bound to stand by it.

Belgium's "Crime."

Belgium has been treated brutally. How brutally we shall not yet know. We already know too much. But what had she done? Had she sent an ultimatum to Germany? Had she challenged Germany? Was she preparing to make war on Germany? Had she inflicted any wrong upon Germany which the



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Kaiser was bound to redress? She was one of the most unoffending little countries in Europe. There she was--peaceable, industrious, thrifty, hard-working, giving offence to no one. And her cornfields have been trampled, her villages have been burnt, her art treasures have been destroyed, her men have been slaughtered--yea, and her women and children too. Hundreds and thousands of her people, their neat, comfortable little homes burnt to the dust, are wandering homeless in their own land. What was their crime? Their crime was that they trusted to the word of a Prussian King. I do not know what the Kaiser hopes to achieve by this war. I have a shrewd idea what he will get; but one thing he has made certain and that is that no nation will ever commit that crime again.

"The Right to Defend Its Homes."

I am not going to enter into details of outrages. War is a grim, ghastly business at best or worst, and I am not going to say that all that has been said in the way of outrages must necessarily be true. I will go beyond that, and I will say that if you turn two million men--forced, conscript, compelled, driven--into the field, you will always get amongst them a certain number who will do things that the nation to which they belong would be ashamed of. I am not depending on these tales. It is enough for me to have the story which Germans themselves avow, admit, defend and

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proclaim-- the burning and massacring, the shooting down of harmless people. Why? Because, according to the Germans, these people fired on German soldiers. What business had German soldiers there at all? Belgium was acting in pursuance of the most sacred right, the right to defend its homes. But they were not in uniform when they fired! If a burglar broke into the Kaiser's Palace at Potsdam, destroyed his furniture, killed his servants, ruined his art treasures-- especially those he has made himself--and burned the precious manuscripts of his speeches, do you think he would wait until he got into uniform before he shot him down? The Belgians were dealing with those who had broken into their household.

But the perfidy of the Germans has already failed. They entered Belgium to save time. The time has gone. They have not gained time, but they have lost their good name.

The Case of Serbia.

But Belgium is not the only little nation that has been attacked in this war, and I make no excuse for referring to the case of the other little nation, the case of Serbia. The history of Serbia is not unblotted. Whose history, in the category of nations, is unblotted? The first nation that is without sin, let her cast a stone at Serbia. She was a nation trained in a horrible school, but she won her freedom with a tenacious valour, and she has maintained it by the same courage. If any Serbians were mixed up in the



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assassination of the Grand Duke, they ought to be punished. Serbia admits that. The Serbian Government had nothing to do with it. Not even Austria claims that. The Serbian Prime Minister is one of the most capable and honoured men in Europe. Serbia was willing to punish any one of her subjects who had been proved to have any complicity in that assassination. What more could you expect?

What were the Austrian demands? Serbia sympathised with her fellow-countrymen in Bosnia--that was one of her crimes. She must do so no more. Her newspapers were saying nasty things about Austria; they must do so no longer. That is the German spirit; you had it in Zabern. How dare you criticise a Prussian official? And if you laugh, it is a capital offence--the colonel in Zabern threatened to shoot if it was repeated. In the same way the Serbian newspapers must not criticise Austria. I wonder what would have happened if we had taken the same line about German newspapers! Serbia said: "Very well, we will give orders to the newspapers that they must in future criticise neither Austria, nor Hungary, nor anything that is theirs." Who can doubt the valour of Serbia, when she undertook to tackle her newspaper editors? She promised not to sympathise with Bosnia; she promised to write no critical articles about Austria; she would have no public meetings in which anything unkind was said about Austria.



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"Serbia Faced the Situation with Dignity."

But that was not enough. She must dismiss from her army the officers whom Austria should subsequently name-- those officers who had just emerged from a war where they had added lustre to the Serbian arms. They were gallant, brave and efficient. I wonder whether it was their guilt or their efficiency that prompted Austria's action! But, mark you, the officers were not named; Serbia was to undertake in advance to dismiss them from the army, the names to be sent in subsequently. Can you name a country in the world that would have stood that? Supposing Austria or Germany had issued an ultimatum of that kind to this country, saying, "You must dismiss from your Army-- and from your Navy-- all those officers whom we shall subsequently name." Well I think I could name them now. Lord Kitchener would go. Sir John French would be sent away; General Smith-Dorrien would go, and I am sure that Sir John Jellicoe would have to go. And there is another gallant old warrior who would go-- Lord Roberts. It was a difficult situation for a small country. Here was a demand made upon her by a great military Power that could have put half-a-dozen men in the field for every one of Serbia's men, and that Power was supported by the greatest military Power in the world. How did Serbia behave? It is not what happens to you in life that matters; it is the way in which you face it--and Serbia faced the

# THE STATE OF NEW YORK

IN SENATE, January 15, 1900.

REPORT

OF THE

COMMISSIONERS OF THE LAND OFFICE

FOR THE YEAR ENDING DECEMBER 31, 1899.

ALBANY: JAMES B. WOODWARD, STATE PRINTER, 1900.

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situation with dignity. She said to Austria: "If any officers of mine have been guilty, and are proved to be guilty, I will dismiss them." Austria said: "That is not good enough for me." It was not guilt she was after, but capacity.

#### Russia's Turn.

Then came Russia's turn. Russia has a special regard for Serbia; she has a special interest in Serbia. Russians have shed their blood for Serbian independence many a time, for Serbia is a member of Russia's family, and she cannot see Serbia maltreated. Austria knew that. Germany knew it, and she turned round to Russia and said: "I insist that you shall stand by with your arms folded whilst Austria is strangling your little brother to death." What answer did the Russian Slav give? He gave the only answer that becomes a man. He turned to Austria and said: "You lay hands on that little fellow, and I will tear your ramshackle Empire limb from limb." And he will do it!

#### The Little Nations.

That is the story of two little nations. The world owes much to little nations--and to little men! This theory of bigness, this theory that you must have a big Empire, and a big nation, and a big man--well, long legs have their advantage in a retreat. Frederick the First chose his warriors for their height, and that tradition has become a policy in

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice to ensure transparency and accountability.

Furthermore, it is noted that regular audits are essential to identify any discrepancies or errors in the accounting process. This helps in maintaining the integrity of the financial statements and provides a clear picture of the organization's financial health.

In addition, the document highlights the need for proper segregation of duties. By assigning different responsibilities to various staff members, the risk of fraud and mismanagement is significantly reduced. This practice also ensures that no single individual has control over all aspects of the financial operations.

It is also stressed that timely reporting of financial information is crucial for decision-making. Management should have access to up-to-date data to analyze trends, identify areas for improvement, and make strategic decisions that align with the organization's long-term goals.

Finally, the document concludes by stating that a strong internal control system is the foundation of sound financial management. By implementing robust policies and procedures, organizations can minimize risks and ensure the accuracy and reliability of their financial records.

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Germany. Germany applies that ideal to nations, and will only allow six-foot-two nations to stand in the ranks. But ah! the world owes much to the little five-foot-five nations. The greatest art in the world was the work of little nations; the most enduring literature of the world came from little nations; the greatest literature of England came when she was a nation of the size of Belgium fighting a great Empire. The heroic deeds that thrill humanity through generations were the deeds of little nations fighting for their freedom. Yes and the salvation of mankind came through a little nation. God has chosen little nations as the vessels by which He carries His choicest wines to the lips of humanity, to rejoice their hearts, to exalt their vision, to stimulate and strengthen their faith; and if we had stood by when two little nations were being crushed and broken by the brutal hands of barbarism, our shame would have rung down the everlasting ages.

"The Test of Our Faith."

But Germany insists that this is an attack by a lower civilization upon a higher one. As a matter of fact, the attack was begun by the civilization which calls itself the higher one. I am no apologist for Russia: she has perpetrated deeds of which I have no doubt her best sons are ashamed. What Empire has not? But Germany is the last Empire to point the finger of reproach at Russia. Russia has made sacrifices for freedom--great sacrifices. Do you remember the cry of

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data. The text also mentions that regular audits are necessary to identify any discrepancies or errors in the accounting process. It further states that the company's financial health is directly linked to the accuracy of its records, and therefore, it is crucial to invest in reliable accounting software and trained personnel to manage these records effectively.

In addition, the document highlights the role of the accounting department in providing valuable insights into the company's performance. By analyzing the financial data, the department can identify trends, forecast future outcomes, and recommend strategies to optimize operations and reduce costs. This proactive approach is essential for long-term success and growth. The text concludes by reiterating the commitment to high standards of accuracy and transparency in all financial reporting.

Accounting Department

The Accounting Department is responsible for the preparation and maintenance of the company's financial records. This includes recording all financial transactions, ensuring that they are properly classified and summarized. The department also oversees the monthly closing process, which involves reconciling the company's books and preparing financial statements. These statements provide a clear picture of the company's financial position at any given time.

Furthermore, the Accounting Department is involved in budgeting and cost control. By comparing actual performance against the budget, the department can identify areas where costs are exceeding expectations and take corrective action. This helps in managing the company's resources more efficiently and achieving its financial goals. The text also notes that the department provides support to other departments by offering advice on the financial implications of their decisions.

In conclusion, the Accounting Department plays a vital role in the company's overall financial management. Its commitment to accuracy, transparency, and proactive analysis is essential for the company's success and growth. The department's efforts ensure that the company's financial records are reliable and that its financial health is well-monitored and controlled.

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Bulgaria when she was torn by the most insensate tyranny that Europe has ever seen? Who listened to that cry? The only answer of the higher civilisation was that the liberty of the Bulgarian peasants was not worth the life of a single Pomeranian soldier. But the rude barbarians of the North sent their sons by the thousand to die for Bulgarian freedom. What about England? Go to Greece, the Netherlands, Italy, Germany, France--in all those lands I could point out places where the sons of Britain have died for the freedom of those peoples. France has made sacrifices for the freedom of other lands than her own. Can you name a single country in the world for the freedom of which modern Prussia has ever sacrificed a single life? By the test of our faith, the highest standard of civilisation is the readiness to sacrifice for others.

German "Civilisation."

I will not say a single word in disparagement of the German people. They are a great people, and have great qualities of head and hand and heart. I believe, in spite of recent events, that there is as great a store of kindness in the German peasant as in any peasant in the world; but he has been drilled into a false idea of civilisation. It is efficient, it is capable; but it is a hard civilisation; it is selfish civilisation; it is a material civilisation. They cannot comprehend the action of Britain at the

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present moment; they say so. They say, "France we can understand; she is out for vengeance; she is out for territory--Alsace and Lorraine." They say they can understand Russia; she is fighting for mastery--she wants Galicia. They can understand you fighting for mastery--they can understand you fighting for greed of territory; but they cannot understand a great Empire pledging its resources, pledging its might, pledging the lives of its children, pledging its very existence, to protect a little nation that seeks to defend herself. God made man in His own image, high of purpose, in the region of the spirit; German civilisation would re-create him in the image of a Diesel machine--precise, accurate, powerful, but with no room for soul to operate.

Philosophy of Blood and Iron.

Have you read the Kaiser's speeches? If you have not a copy I advise you to buy one; they will soon be out of print, and you will not have many more of the same sort. They are full of the glitter and bluster of German militarism--"mailed fist," and "shining armour." Poor old mailed fist! Its knuckles are getting a little bruised. Poor shining armour! The shine is being knocked out of it. There is the same swagger and boastfulness running through the whole of the speeches. The extract which was given in the British Weekly this week is a very remarkable



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product as an illustration of the spirit we have to fight. It is the Kaiser's speech to his soldiers on the way to the front:--

"Remember that the German people are the chosen of God. On me, the German Emperor, the Spirit of God has descended. I am His sword, His weapon, and His vicegerent. Woe to the disobedient, and death to cowards and unbelievers."

Lunacy is always distressing, but sometimes it is dangerous; and when you get it manifested in the head of the State, and it has become the policy of a great Empire, it is about time that it should be ruthlessly put away. I do not believe he meant all those speeches; it was simply the martial straddle he had acquired. But there were men around him who meant every word of them. This was their religion. Treaties? They tangle the feet of Germany in her advance. Cut them with the sword! Little nations? They hinder the advance of Germany. Trample them in the mire under the German heel! The Russian Slav? He challenges the supremacy of Germany and Europe. Hurl your legions at him and massacre him! Britain? She is a constant menace to the predominancy of Germany in the world. Wrest the trident out of her hand! Christianity? Sickly sentimentalism about sacrifice for others! Poor pap for German digestion! We will have a new diet. We will force



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it upon the world. It will be made in Germany--a diet of blood and iron. What remains? Treaties have gone. The honour of nations has gone. Liberty has gone. What is left? Germany! Germany is left!--"Deutschland uber Alles!

That is what we are fighting--that claim to predominancy of a material, hard civilisation, a civilisation which if it once rules and sways the world, liberty goes, democracy vanishes. And unless Britain and her sons come to the rescue it will be a dark day for humanity.

"The Road-Hog of Europe."

We are not fighting the German people. The German people are under the heel of this military casts, and it will be a day of rejoicing for the German peasant, artisan, and trader when the military caste is broken. You know its pretensions. They give themselves the airs of demigods. They walk the pavements, and civilians and their wives are swept into the gutter; they have no right to stand in the way of a great Prussian soldier. Men, women, nations-- they all have to go. He thinks all he has to say is "We are in a hurry." That is the answer he gave to Belgium-- "Rapidity of action is Germany's greatest asset," which means "I am in a hurry; clear out of my way." You know the type of motorist, the terror of the roads, with a 60 horse-power car, who thinks the roads are made for him, and knocks down anybody who impedes the action of his car by a single

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mile an hour. The Prussian Junker is the road-hog of Europe. Small nationalities in his way are hurled to the roadside, bleeding and broken. Women and children are crushed under the wheels of his cruel car, and Britain is ordered out of his road. All I can say is this: if the old British spirit is alive in British hearts, that bully will be torn from his seat. Were he to win, it would be the greatest catastrophe that has befallen democracy since the day of the Holy Alliance and its ascendancy.

"Through Terror to Triumph."

They think we cannot beat them. It will not be easy. It will be a long job; it will be a terrible war; but in the end we shall march through terror to triumph. We shall need all our qualities--every quality that Britain and its people possess--prudence in counsel, daring in action, tenacity in purpose, courage in defeat, moderation in victory; in all things faith!

It has pleased them to believe and to preach the belief that we are a decadent and degenerate people. They proclaim to the world through their professors that we are a non-heroic nation skulking behind our mahogany counters, whilst we egg on more gallant races to their destruction. This is the description given of us in Germany--"a timorous, craven nation, trusting to its Fleet." I think they are beginning to find their mistake out already--and there are



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half a million young men of Britain who have already registered a vow to their King that they will cross the seas and hurl that insult to British courage against its perpetrators on the battlefields of France and Germany. We want half a million more; and we shall get them.

"A Welsh Army in the Field."

Wales must continue doing her duty. I should like to see a Welsh army in the field. I should like to see the race that faced the Norman for hundreds of years in a struggle for freedom, the race that helped to win Crecy, the race that fought for a generation under Glendower against the greatest captain in Europe--I should like to see that race give a good taste of its quality in this struggle in Europe; and they are going to do it.

The Sacrifice.

I envy you young people your opportunity. They have put up the age limit for the Army, but I am sorry to say I have marched a good many years even beyond that. It is a great opportunity, an opportunity that only comes once in many centuries to the children of men. For most generations sacrifice comes in drab and weariness of spirit. It comes to you to-day, and it comes to-day to us all, in the form of the glow and thrill of a great movement for liberty, that impels millions throughout Europe to the same noble end.

MEMORANDUM

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FROM : [Illegible]

SUBJECT : [Illegible]

1. [Illegible]

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It is a great war for the emancipation of Europe from the thralldom of a military caste which has thrown its shadows upon two generations of men, and is now plunging the world into a welter of bloodshed and death. Some have already given their lives. There are some who have given more than their own lives; they have given the lives of those who are dear to them. I honour their courage, and may God be their comfort and their strength. But their reward is at hand; those who have fallen have died consecrated deaths. They have taken their part in the making of a new Europe--a new world. I can see signs of its coming in the glare of the battlefield.

The "New Patriotism."

The people will gain more by this struggle in all lands than they comprehend at the present moment. It is true they will be free of the greatest menace to their freedom. That is not all. There is something infinitely greater and more enduring which is emerging already out of this great conflict-- a new patriotism, richer, nobler, and more exalted than the old. I see amongst all classes, high and low, shedding themselves of selfishness, a new recognition that the honour of the country does not depend merely on the maintenance of its glory in the stricken field, but also in protecting its homes from distress. It is bringing a new outlook for all classes. The great flood of luxury and sloth

SECRET

The following information is being furnished to you for your information and guidance. It is classified "Secret" because its disclosure could result in the identification of sources and methods of the intelligence community. This information is being furnished to you on a "need-to-know" basis. It is not to be disseminated to other personnel unless specifically authorized by the originator of the information. This information is being furnished to you under the authority of the Intelligence Security Manual, Section 1.4.2.1. This information is being furnished to you under the authority of the Intelligence Security Manual, Section 1.4.2.1.

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which had submerged the land is receding, and a new Britain is appearing. We can see for the first time the fundamental things that matter in life, and that have been obscured from our vision by the tropical growth of prosperity.

"The Vision."

May I tell you in a simple parable what I think this war is doing for us? I know a valley in North Wales, between the mountains and the sea. It is a beautiful valley, snug, comfortable, sheltered by the mountains from all the bitter blasts. But it is very enervating, and I remember how the boys were in the habit of climbing the hill above the village to have a glimpse of the great mountains in the distance, and to be stimulated and freshened by the breezes which came from the hill-tops, and by the spectacle of their grandeur. We have been living in a sheltered valley for generations. We have been too comfortable and too indulgent, many, perhaps, too selfish, and the stern hand of fate has scourged us to an elevation where we can see the everlasting things that matter for a nation--the great peaks we had forgotten, of Honour, Duty, Patriotism, and, clad in glittering white, the towering pinnacle of Sacrifice pointing like a rugged finger to Heaven. We shall descend into the valleys again; but as long as the men and women of this generation last, they will carry in their hearts the image of those mighty peaks whose foundations

SECRET

1. The purpose of this document is to provide information regarding the activities of the [redacted] in the [redacted] area. This information is being provided to you for your information only and is not to be disseminated outside of your organization.

2. The [redacted] has been identified as a [redacted] and is currently active in the [redacted] area. It is believed that the [redacted] is involved in [redacted] activities and is a potential threat to the [redacted] area.

3. The [redacted] is believed to be a [redacted] and is currently active in the [redacted] area. It is believed that the [redacted] is involved in [redacted] activities and is a potential threat to the [redacted] area.

4. The [redacted] is believed to be a [redacted] and is currently active in the [redacted] area. It is believed that the [redacted] is involved in [redacted] activities and is a potential threat to the [redacted] area.

5. The [redacted] is believed to be a [redacted] and is currently active in the [redacted] area. It is believed that the [redacted] is involved in [redacted] activities and is a potential threat to the [redacted] area.

6. The [redacted] is believed to be a [redacted] and is currently active in the [redacted] area. It is believed that the [redacted] is involved in [redacted] activities and is a potential threat to the [redacted] area.

SECRET

APPENDIX

are not shaken, though Europe rock and sway in the convulsions of a great war.

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THE UNIVERSITY OF CHICAGO  
 DIVISION OF THE PHYSICAL SCIENCES  
 DEPARTMENT OF CHEMISTRY  
 5708 S. UNIVERSITY AVENUE  
 CHICAGO, ILLINOIS 60637

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