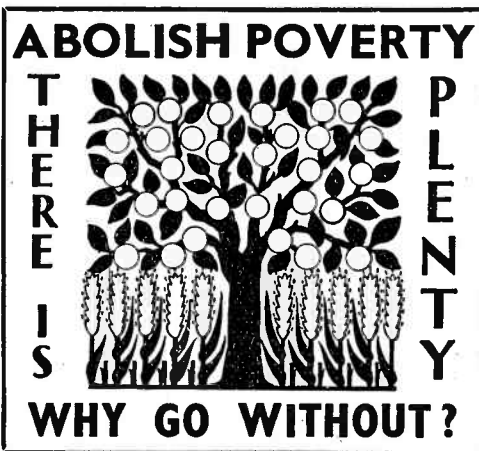


# SOCIAL

For Political and  
Official Organ of the



# CREDIT

Economic Democracy  
Social Credit Secretariat

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Weekly Twopence

## CAN WARS BE ENDED?

A Question of Vital Interest to All at this Time of International Crisis

OH war is peace and peace is war, and ever the twain shall meet! What social cartographer will undertake to plot the frontier line between the two? Would you call the present moment a state of peace or a state of war?

From Land's End to John o' Groats two thousand flurried candidates representing the front line troops of three political parties have been noisily fighting each other with twisted logic and personal invective.

In nearly every town and village, local tradesmen are competing desperately for a chronically insufficient volume of custom, while, in the higher reaches of business, cartels and combines are lashing their tails and snapping their jaws like monsters in the slime of primeval swamps.

Thousands of schools and colleges all over Britain nerve the rising generation for the coming industrial struggle. Work hard! Make good! God loves the thrustful!

For almost every sort of job there are queues and waiting lists of men so desperate for a niche in life and the means to live without sponging, that they would almost cut a brother's throat to get in first. And finally the nations of the world, watching the inglorious war in Abyssinia with faint feelings of shame which are all but obliterated by feelings of self interest.

### Robbing Peter to Pay Paul

Now the basis of each one of these many wars is the idea of limitation. The three political parties are founded on the idea of limitation of material interest. Wealth, success, worldly advantage is supposed to be fixed in quantity so that we can help Paul only by robbing Peter.

"Vote for me," says the Labour man, "and we'll take it out of these capitalists for you." "Support me," says the Conservative, "and insure your status quo."

So, too, the competing tradesmen fight for a limited amount of custom, and the combines and cartels for limited markets. Education is based on the Darwinian principle of self interest in a world of security, and nations look abroad for fresh sources of wealth because their own seem insufficient.

From the same root springs sectionalism. I look at the world and see that it is not good. Then I think for a bit and imagine a modified state of affairs which would suit me better. Fired with enthusiasm, I get hold of others who are in similar circumstances and entuse them.

Somebody asks "How are we going to get these things done?" and we thrash out a method. After that we preach the New Gospel, amid boos and cat-calls from those whose interests and circumstances are quite different.

### General Hullabaloo

That is the point. The moment you strike your blow along sectional lines you conjure up an opposing force, whereupon you introduce an element of compulsion to overcome it. So a new war is started to add to the general hullabaloo. Yet so ignorant is the world of the laws of cause and effect that nearly all attempts to end wars are along these lines!

Surely the only hope is to move in the opposite direction? Surely the only way is to act so that opposites are not created, but unity is produced by the clarification and implementation of a common aim?

If you agree, the next thing is to discover something practicable which we all want, not something which only some of us want. For a start, can you doubt that we all want the abolition of poverty, which the obvious existence of plenty for the asking has now made possible?

War and poverty go hand in hand. In the examples of conflict above, poverty or the fear of it are among the prime motives in each case. The fear of poverty is one of

the strongest forms of compulsion in the world to-day. So if we could devise some machinery to give us what we all want, beginning with the distribution of plenty, surely we should hold the key to the puzzle?

Such a piece of machinery is the Electoral Campaign which is now being organised in this country. Voters are invited to sign pledge forms saying what they want, instead of naming one of several alternative methods, presented to them by the politicians, of achieving things which they may not want at all.

By this machinery the initiative passes to the community. The Government is given clear instructions as to what things all, or the greatest number, really wish for. Thus not only shall we have the chance to rid ourselves of the limitations, such as poverty, which produce wars, but we shall introduce a harmonising, unifying force which will heal the breaches of sectionalism and remove the roots of conflict. G. W. L. DAY.

## General Election Reflections

ALTHOUGH, as explained elsewhere in this issue, it is not at this stage a part of the Electoral Campaign to set up candidates for Parliament, two National Dividend candidates stood in Bradford North and the Erdington Division of Birmingham respectively, where circumstances were exceptional.

The results of the poll were as follow:

Bradford North, 55,166 electors	
Sir J. RAMSDEN (Con.) ...	21,150
Mrs. M. Wallhead-Nichol (Soc.) ...	14,047
R. Kenney (Nat. Div.) ...	4,684
Conservative maj. ...	7,103
1931.—Ramsden (C.), 31,537; Butler (S.), 12,401. C. maj., 19,136.	
Birmingham, Erdington, 72,524 electors	
J. F. EALES, K.C. (Con.) ...	27,716
C. J. Simmons (Soc.) ...	17,757
H. C. Bell (Nat. Div.) ...	2,050
Conservative maj. ...	9,959
1931.—Eales (C.), 35,672; Simmons (S.), 16,676. C. maj., 18,996.	

In each case the majority of the sitting Member was greatly reduced.

In the New Forest Division of Hampshire, one of the candidates, the Socialist, also signed an undertaking in the following terms:—

I hereby undertake to carry out the expressed wishes of a majority of my constituents if returned as their Member.

I will consistently vote against any Government which does not, from its inception, call for qualified advisers who profess to be able to formulate a scheme for:—

(a) Issuing National Dividends to parliamentary electors, and their issue, resident in Great Britain and Northern Ireland; such dividends to be money to buy, when wanted, the goods we so often destroy and the potential production we now restrict.

(b) Abolishing poverty throughout Great Britain and Northern Ireland.

(c) Arranging that neither (a) nor (b) shall lead to increased taxes or prices, or to depriving owners of their property, or decreasing its relative value.

And I will consistently vote against any national

or international legislative measure submitted in precedence of such a scheme.

If any scheme adopted is found, after trial, to fall short in any particular of the above demands, or any of the disabilities cited ensue, I will immediately advocate and vote for that scheme's abandonment, and for the adoption and trial of another scheme, and I will keep on acting similarly with every scheme tried until that one which secures all the amenities above demanded, accompanied by an entire absence of all the disabilities cited, is found, installed and working uninterruptedly.

This candidate, therefore, received the support of Electoral Campaign workers, and the result is given below:—

### New Forest and Christchurch, 66,831 electors

Maj. J. D. MILLS (Con.) ...	32,209
Mrs. C. M. Wadham (Soc.) ...	10,876
Conservative maj. ...	21,333
1932.—By-Election.—Mills (C.) 23,327; Smith (I.L.P.), 5,135. C. maj., 18,192.	

Social Crediters will also be interested in the following results:

### Leeds South, 44,886 electors

H. C. CHARLETON (Soc.) ...	15,223
N. H. Whiteside (Con.) ...	14,207
W. Townend (Social Credit) ...	3,642
Conservative maj. ...	1,016
1931.—Whiteside (C.), 14,881; Charleton (S.), 14,156; Boulton (L. Nat.), 6,291. Con. maj., 725.	

### Rochester, Chatham, 43,573 electors

Capt. L. F. PLUGGE (Con.) ...	19,212
H. Gaitskell (Soc.) ...	13,315
Conservative maj. ...	5,897
1931.—Goff (C.), 19,991; Baldwin (S.), 10,837; Woodroffe (N.P.), 1,135. C. maj., 9,154.	

### Rochester, Gillingham, 40,271 electors

Sir R. GOWER (Con.) ...	18,726
E. F. M. Durbin (Soc.) ...	10,032
Conservative maj. ...	8,694
1931.—Gower (C.), 20,277; Wadham (S.), 9,103. C. maj., 11,174.	

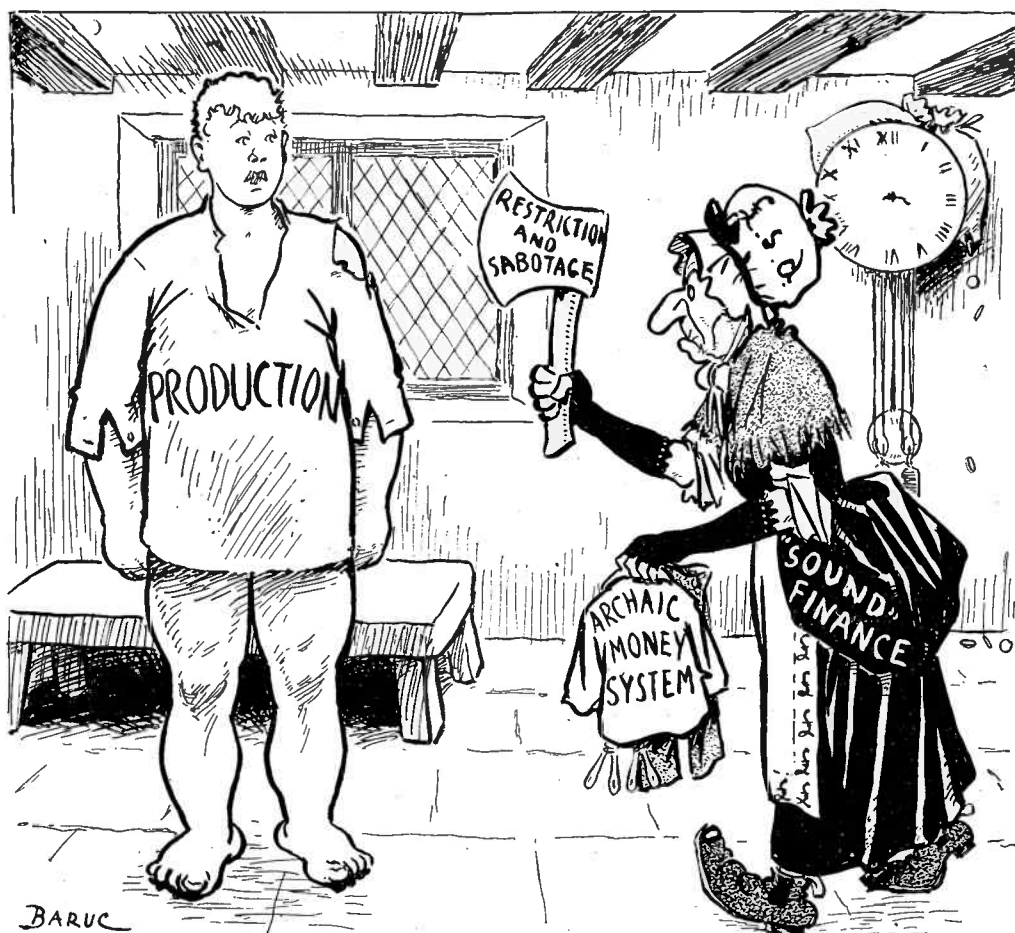
### Faversham, 56,664 electors

A. MAITLAND (Con.) ...	22,881
H. Norman Smith (Soc.) ...	19,060
Conservative maj. ...	3,821
1931.—Maitland (C.), 25,568; Smith (S.), 13,226. C. maj., 12,342.	

The interesting candidature in Leeds (South) was that of Mr. Townend, who stood as a Social Creditor, whereas in the two Rochester Divisions Messrs. Gaitskell and Durbin are best known for their opposition to Social Credit.

In Faversham, Mr. Norman Smith, who is well known to Social Crediters, stood on the Labour platform, but also advocated Social Credit proposals as the correct financial technique for Labour.

It will be observed that Messrs. Gaitskell, Durbin, and Norman Smith all stood on the same party platform. One wonders whether this is an indication of the catholicity of a movement which permits a variety of definitions, or failure clearly to define its objective.



Old Lady of Threadneedle Street: "Well, I Must Cut Him Down to Fit These Clothes."

## SOCIAL CREDIT

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### The Election and After

THE General Election is over and the fortunate party candidates, with certain important exceptions, are doubtless sitting back with the thought that they can now get on with the job of supporting their party in the House, for constituents are of first importance only every few years, at other times the party whip carries more weight.

But this election has not been a normal election, for an attempt has at last been made to make democracy work, and it has borne results which will become increasingly obvious as the life of the new Parliament goes on. Candidates in many constituencies, irrespective of party, were approached and asked to pledge themselves to obey the will of the people—their electors—as clearly expressed to them from time to time.

The results were most interesting, and in many cases showed with horrifying clearness the distorted ideas that prevail regarding democracy — but this was not so in every case. Some candidates, thirty-four to be exact, realised that if elected it was their task to see that the will of the people prevailed; the others found various reasons to justify their policy of making the will of the party prevail. No one who read Major Douglas's article on the two party programmes in our issue of October 25 can be in any doubt as to the will which makes up the minds of the party leaders.

These thirty-four democrats signed an undertaking acknowledging their position as servants of the people, and agreeing to obey the will of the majority of their constituents. Fourteen of them secured election.

Douglas has proved right again, for his was the master mind which envisaged the proper use of the electoral machine, to wean candidates from party affiliations and force them to represent their constituents. There are now fourteen Members of Parliament who have pledged their word to act immediately conclusive evidence is adduced that the majority of their constituents demand it.

How many more would there have been, one wonders, had every follower of Douglas followed? But it is useless regretting lost opportunities; there is still time, and these results should lead to a tremendous increase in the Electoral Campaign drive. In the constituencies of the fourteen democrats, campaigners have but to press forward until they have a majority demand for the abolition of poverty and issue of National Dividends, knowing that immediately they secure it they can demand action.

Elsewhere, having got the majority demand, it will be necessary to bring pressure to bear on the Member to make him obey; but this is not difficult, and in many cases, judging from experience, Members will be only too glad to disregard the crack of the party whip.

Fourteen democrats in Parliament at infinitesimal cost to Social Crediters and Campaigners, and after only nine months' work! How much better, how much more efficient is this, the Douglas way, than fighting all parties by putting up candidates at great cost and, at least so far as this election goes, with no result.

The old parties are well dug in, defended by gas—in unlimited quantities—and supported by every modern device; to make a frontal attack on them is comparable to rushing men armed with toothpicks against concrete machine-gun emplacements. But the Electoral Campaign shows that much greater army—the electorate—that it has a weapon which will not only make the bankers' troops impotent to harm, but will, in most cases, turn them into allies.

We are fighting a winning battle. That is the great lesson of the election; and we are fighting with the best weapons, strategy and tactics, yet devised.

### Flogging A Dead Horse

Old Father William who writes *The Times* "City Notes" is once more on the warpath. The idea that banks can and do create credit—as stated by the Rt. Hon. Reginald McKenna, Chairman of the Midland Bank, R. G. Hawtrey, Assistant Secretary to H.M. Treasury, Mr. Hartley Withers, the Cuncliffe Report, the Encyclopedia Britannica and other authorities — fills his pure soul with horror, and so, despite all evidence to the contrary, he denies it. Mr. Reginald McKenna spoke truly when he said that "... the ordinary citizen will not like to be told that the banks or the Bank of England can create or destroy money . . ."

"This fallacy," says Old Father William, "has been exposed by a number of competent authorities, including the late Dr. Walter Leaf, Mr. Beaumont Pease, Mr. H. J. Welche . . ." To this number must now be added Mr. Jackson Dodds, President of the Canadian Bankers' Association. Mr. Jackson Dodds, who with surprising humility thus classes himself as an "ordinary citizen," points out that the banks could pay enormous dividends "if they could create credit out of nothing"—and we agree with him. There is practically no limit to the dividends they could pay, but in order not to give the game away they hide their profits in reserves and written down corner site values.

It is particularly interesting to note that in his comment Father William states "If the banks could create credit at will their power would be enormous," for the late Dr. Walter Leaf did indeed claim this enormous power for the banks—"The bankers are the arbiters of the world's economy"—although he denied its basis.

### Mr. Dodds's Suggestion

In his denial of the power of the banks to create credit Mr. Dodds suggested that the Macmillan Committee Report has been misquoted or misinterpreted on this matter. We should much like to receive his interpretation of the following passage from page 34 of this report.

It is not unnatural to think of the deposits of a bank as being created by the public through the deposit of cash representing either savings or amounts which are not for the time being required to meet expenditure. But the bulk of the deposits arise out of the action of the banks themselves, for by granting loans, allowing money to be drawn on an overdraft or purchasing securities a bank creates a credit in its books, which is the equivalent of a deposit."

### The Canadian Bank Act

In the speech referred to above Mr. Dodds urged that the Canadian Bank Act should be amended so as to make the bank charters permanent, instead of subject to renewal every ten years as it is. We can readily believe that the thought of a third appearance by Major Douglas before the Banking and Commerce Committee of the Canadian Parliament is distasteful to him. But he need not worry, for either Social Credit will have been generally applied before 1944, or this civilization and its stone age banking system will have come down in ruins.

We hope nevertheless that any suggestion so to amend the Canadian Bank Act will be strenuously resisted, for it is one more denial of the fact that Canada's credit belongs to the people of Canada as a whole, and that those entrusted with its administration should therefore take orders as to the objectives from the people's representatives.

### "Going and Coming"

Roosevelt's policy is succeeding at last. He set out to secure higher prices for farm produce, and destruction and restriction helped out by drought are bringing these about. He accepted office in a country which, though in a mess financially, had such tremendous real wealth that it was practically independent of imports. Now it is reported to be forced to import foodstuffs.

The drought in 1933 wiped out a wheat surplus of 300 million bushels and led to a corn shortage, which in turn led to a meat shortage. The consumer having been taxed to pay farmers not to grow wheat and corn, hogs and cattle, is now faced with higher prices. "He gets it both going and coming" to quote the Washington correspondent of the *Birmingham Sunday Mercury*, from whose report our information is extracted.

Consumers are estimated to have paid some £20 million a year to finance wheat restriction, and £30 million a year to restrict hog raising, as well as some £8 million additional in 1933 for the destruction of six million porkers and £20 million in 1934 for slaughtering hogs and cattle.

# From a Seat in the Stalls

But the great thing is that prices are rising, bread costs 1/4d. more a loaf, and pork has risen so much that consumption has fallen from 6 1/4 million lb. in 1933 to 4 1/2 million lb. in 1935.

Restriction having proved so successful with these commodities, schemes are now being drawn up to limit potatoes and rye.

### Exports and Dividends

The article on another page demonstrating that despite debts and a large export surplus, Australia could introduce National Dividends, will, we hope, be of special interest to our Danish, as well as our Dominion readers.

What is possible for Australia is certainly possible for Denmark. Both countries have a large export surplus which must be sold overseas to provide the means of payment for needed imports. Given the control of credit policy which the issue of National Dividends implies, it is unquestionable that any developed country could sell as much overseas as it desired by subsidising export prices.

Japan's success in export trade is notorious, and it can hardly be doubted that it has been attained by credit subsidies to exporters. Japan has used this policy to develop her industries at a rate and to an extent otherwise impossible. Denmark and Australia could use it to benefit their peoples by securing a variety of goods otherwise unattainable.

### Take More 'Bus Rides

The much instructed British public having been told to "Eat more Fish," "Eat more Fruit," "Eat more Bread," and that "Beer is Best," now seem likely to be told to "Take more 'Bus Rides." If such a campaign is launched and is successful then, of course, they will have to eat less fish, fruit and bread and drink less beer, for they cannot afford to

### Banks

PERHAPS one of our readers with a taste for statistics will compile a table showing the percentage of corner sites occupied by banks as compared with those occupied by other undertakings.

Has anyone during this time of industrial depression and labour distress noticed any bank premises for sale?

Is there any possible room for doubt, not merely who did best out of the war, but is doing well out of the peace?

... It cannot have escaped notice that every bank composing the Charmed Circle of Five has pulled down its barns to build larger.—Major C. H. Douglas in "The Control and Distribution of Production" (p. 129).

eat, drink and ride to the limit of their capacity or of the capacity of the industries concerned. That would not be good for them anyway. Better to have the idle plant and wasted materials that always characterise "sound finance." "The Bank of England," said Lord Snowden, "is the greatest moral force in the country": its monetary policy makes sure that we can't afford to consume the abundance we could produce.

What has this to do with 'bus services? The following quotation from the *Financial Times* of November 12 may make this clear:

Reductions in the salaries of Civil Servants in 1932 resulted in more of them walking to work than before . . . this was the only explanation the Board could find for the decline in receipts of an omnibus company.

### And Yet They Got In!

Speaking in support of Viscount Castlereagh and Mr. D. D. Reid in the election for County Down, Lady Londonderry is reported by the *Belfast Telegraph* as follows:

"She had been in politics all her life and she was not one of those who said that the members should go and ask for favours from their constituents. The latter should come on their bended knees to their candidates and thank their stars that they had got such good candidates. There was no need for them to solicit votes. They were doing that work for patriotic reasons and she asked the electors to give them every possible support.

A more glaring example of complete failure to understand the meaning of democracy it is difficult to imagine, and yet these two candidates got in with large majorities. The noble lady's maternal pride may perhaps excuse her for believing that her son, Lord Castlereagh, was doing people a favour by standing for Parliament, but the electorate should have enlightened her. That they failed to do so indicates the pressing need for education in the meaning of democracy and the use of the parliamentary vote. Campaigners are busy in Down. They need be, and good luck to them.

### Too Poor To Breathe Good Air

"I hate travelling by train" writes a doctor in the *Daily Telegraph*, "because of the fresh air crank who insists on keeping the window open in cold weather and who generally selects the sheltered corner. Women clothed in furs are often to blame. Many of the public do not realise the difference between fresh air and a poisonous draught."

Well, why not have air-conditioning which provides pure air without any draughts? The answer, of course, is "Because the railway companies couldn't afford it." On the other hand there are firms which would jump at the chance of supplying air-conditioning equipment to every railway carriage in Great Britain.

There is no physical difficulty at all, only a financial difficulty. Finance prevents the fusion of true demand with ability to satisfy it, and the result is doctors with stiff necks and salesmen-on-commission trying vainly to force the sales of air-conditioners.

This is just one example among thousands. Do you want this sort of thing to go on? Then why not say you don't?

### Fewer Bankruptcies

Once again the bankruptcy figures show that the totals for bankruptcies follow the ups and downs of monetary expansion. The number of receiving and administration orders under the Bankruptcy Acts in 1934 in England and Wales was 3,623, a decrease of 487 compared with 1933, and 1,085 fewer than in 1925.

The liabilities as estimated by debtors amounted to £6,275,129, a decrease of £320,075 compared with 1933, and assets to £1,301,425, an increase of £1,367. In nine cases under the Bankruptcy Acts last year the liabilities exceeded £40,000.

Bankruptcies follow exactly the monetary policy which is instituted by the banks. Deflation is followed by an increase of bankruptcies, with an accompanying increase of suicides. On the other hand, monetary expansion, with more building, orders for armaments, etc., quickly reduces these totals.

By the simple process of piling up debt we have staved off 500 bankruptcies.

### Education in Food

Lord Bledisloe is getting worried about the education of young people in the nutritive value of foods. We spend millions, he says, on feeding the minds of the youth of the nation, and he asks whether it is not time that we spent a little on "showing those young people how rationally and sensibly to feed their bodies and those of their prospective progeny."

"His valuable suggestion," gravely remarks the *Observer*, "should set the Board of Education thinking more deeply on a question which vitally affects our national physique."

All this, of course, is quite unexceptionable and just about as futile. While we are about it, why not start courses in house management and domestic economy for the Sardine Dwellers of Shoreditch? Nobody would deny that the very poor are mostly abysmally ignorant about relative food values, but how can you expect them to be otherwise until they have had a reasonable opportunity of buying various foodstuffs and finding out which produces the best results?

Perhaps one of the reasons we are here on this earth is to learn to make correct choices. So long as millions are denied all opportunity of choosing, there is little chance of their learning.

### Teachers Who Sell Cigarettes

Because your college-trained teachers cannot find work, some of them are actually reduced to selling cigarettes in the streets. This was one of the points mentioned at the autumn conference of the London Teachers' Association in London. Mr. A. Tasker said the plight of many of these young teachers was deplorable. They could not get work, and many of them had spent all they had on their college training. Some had to sell cigarettes in the street, or starve.

It is a well-known fact, of course, that classes in the schools are too big and the school-leaving age is too low. Classes are large because we think we can't afford more teachers. The school-leaving age is low because children are shot out into the world to earn a few more miserable money-tokens to assist their parents. Meanwhile, unemployment is rife both among teachers and children in the labour market.

All this happens in the autocratic kingdom of King Sterling. His word is law, and he looks after Number One. Everyone else can go to the devil.



# UNEMPLOYMENT—

## Is it Permanent Poverty or A Profit of Industry?

THE public at large thinks a business man's chief worry is how to produce goods, but business men know their real problem is how to sell them. And has been for many years, as is evidenced by the larger salaries paid to salesmen than to those employed in the production end of industry.

Why is the disposing of goods and services so hard and expensive? People want most of the things being offered for sale. Why don't they buy?

### Lack of Purchasing Power

One answer covers the case. Lack of purchasing power. And as unemployment increases, the power to buy decreases, and as more electric power is used and better machines are designed, fewer men are required with smaller pay rolls.

More electric power, better machines, fewer men, smaller pay rolls, more unemployed, less purchasing power.

As electric power for manufacturing increases, purchasing power for consumption of goods decreases.

Not a pleasant prospect, is it? And what to do about it?

### A Profit of Industry

Looked at one way — our former way — unemployment means permanent poverty for an ever-increasing number of families.

Looked at another way, unemployment should prove to be one of the profits of industry, in that it has released men from the necessity of working. And, you reply, "Given them the privilege of starving to death." No, not if the problem is handled correctly, for there is an answer and a good one.

The present aim of all governments, national and local, is to reduce unemployment. Temporarily by relief and permanently by private industry absorbing all the unemployed.

### Impossibility of Re-employment

The fallacy of this belief or hope and its absolute unattainability, is apparent to any-

## Repent— Paper Wizards

First there was a still small voice making known to the people the fact of Plenty, then a long silence while the leaven was working, and now at last the stirring upthrust of a great demand for our inheritance.

Take note of it, you who control our lives through Finance! Watch carefully the steady spread of this demand—the small beginning, the scorn poured upon it, the accelerating growth, the bitter opposition, the patient reasonable expression, desiring ill to none, bearing in mind difficulties, founded upon fact, logical, irresistible; and bow to it before it is too late.

We ask for bread, and are given a stone. We ask for our reasonable heritage of health and comfort for all, and are given grinding poverty, under-nourishment, half-starved mothers and feeble, under-sized children, ill-health and consumption, and constant life-long anxiety about the things that money will buy, driving us in thousands beyond the limits of endurance, to suicide, to crime, and to the overflowing mad-houses. We ask for our share of the earth's abundance, and you scrap spindles, break up ships, and pay millions to restrict production. We ask for the leisure which the machine has brought, and you give us increased employment in the making of armaments, and above all, we ask for peace, and we are being steadily driven like cattle towards the next slaughter.

The time for patience is up! We know our facts; they cannot be gainsaid! Stevenson and Faraday, Kelvin, Bell, Pasteur, Mendel — hundreds of men of genius, thousands of honest research workers, inventors, technicians, mechanics, and labourers have bequeathed to us our heritage of leisure and abundance. Give way, men of paper, while there is yet time! C.G.D.

one who has had recent experience in quantity production of food, clothing, buildings, or any other goods produced for human use or consumption.

The main aim of science and industry has been and is, to reduce the cost of production, and as machines and electric power are cheaper and better than man power, men have been, and will be, dispensed with at an increasing rate as machines are improved and electric power is more plentiful and cheaper.

Unemployment is being called by new names. "Unemployable," and "Enforced Leisure," and the latest is "A Profit of Industry," but whether the last is true or not will depend upon our willingness to accept the correct solution.

### Dole or Made Work

To support the rapidly increasing millions of unemployed, governments have so far

*This is from one of the "Holler the Goods" talks by Bernard Rowntree of California.*

considered only two alternatives—public (made) works or the dole.

Thus we see it is an economic problem that confronts us. The population of every country is increasing each year, but the number of unemployed is increasing more rapidly, and our ability to produce goods and services is increasing at even a greater rate.

### Consumption Should Equal Production

Every one is a consumer or would be except for the lack of purchasing power. If every consumer, whether employed or not, had purchasing power, our problem would be solved. Therefore, as it is impossible to put everybody to work, does it not seem more sensible to devise some method whereby everyone shall have purchasing power?

## Questions and Answers

- 13. Q. By what method can National Dividends be issued?  
A. The Government can get experts to devise that.
- 14. Q. But what method is possible?  
A. That is for experts to decide. We, the voters, know poverty is unnecessary, and all we have to do is demand its abolition.
- 15. Q. But surely a rise in prices (inflation) would occur if extra money were issued?  
A. But your demand says that prices must not rise.
- 16. Q. But can you prevent a rise in prices?  
A. That's up to the experts. You tell them the results you want. It must be possible to distribute goods instead of destroying them.
- 17. Q. But I want to know how?  
A. I'm sorry. We can agree about wanting the abolition of poverty and a National Dividend, but we might quarrel about methods.
- 18. Q. I may be voting for some scheme which will make things worse instead of better?  
A. Exactly; so do not vote for any scheme, vote for results only. Sign here, please.
- 19. Q. But National Dividends is a scheme?  
A. Pardon me, it is palpably not a scheme or method. Anyone who has shares in a company may ask its secretary for his dividends, and cannot be justly accused of asking for a scheme. Demand your dividends as a shareholder in Great Britain unlimited.
- 20. Q. But there is plenty of money?  
A. Glad to hear it, and hope you have some of it. But some people haven't, and as you don't want the goods that are destroyed let's see that they get them.
- 21. Q. What this country needs is a Dictator.  
A. And it's your turn to be the Dictator by signing your demand here.
- 22. Q. Who is behind this?

# YOU AND PARLIAMENT—I

By Dr. Tudor Jones

*This is the first of a series of articles on True Democracy abstracted from a new book by Dr. Tudor Jones shortly to be published at 1s. od. by the Figurehead Press.*

IT is of no use to tell people that civilisation is heading for destruction, and that its fall is imminent, unless at the same time they can be brought to see that the events leading to this end are, in the last analysis, the deliberate acts of human individuals; that these acts can be counteracted by the exercise of the initiative of other men and women; and that, so far from any man or woman being powerless in the matter, the properly directed efforts of a sufficient number of them, whoever they may be, can certainly thwart those who, "by accident or design," maintain the world, including our own country, in its present state of artificial impoverishment.

While it is true that a knowledge of what may be roundly termed "Finance" is essential for the acquirement of more than a broad understanding of the means whereby the authors of financial policy obtain their social and political results, it is quite plainly untrue that a dissemination of this knowledge among the people must, or can, precede the fixation of responsibility and effective demand for redress.

### Financial Constraints

Devices not unconnected with the operations of Finance have conspired to constrain the individuals composing the most enlight-

ened of democracies to behave as though they were fools; but a man is not necessarily a fool because he has the misfortune to be caught in a trap. A man may merit the suspicion of folly who, being in a trap, does not at least inspect the means suggested to him for getting out.

Major C. H. Douglas has made a masterly exposure of the details of construction of the trap in which the governed, even in those countries most assured of "self-government," have been caught. The most certain means of escape is the power, still possessed by every Parliamentary voter, of expressing choice for one rather than another of a limited number of candidates for a seat in Parliament.

### What Electors Can Do

It is incontrovertible that the electors can, if they will, elect representatives who truly reflect their wishes or reject a retiring member who has shown unwillingness to reflect their wishes, or reduce Parliament, by neglect of the right to vote, to the status of a discredited institution. Why do not the electors will to do any of these things at the present moment?

The short answer is "because political democracy has been thwarted." The people can assert themselves; but in order to do so they must overcome an obstacle which it has taken centuries to construct: a system of misrepresentation so closely-knit that its purpose has escaped detection by all but the most penetrating of intelligences. Later articles in this column will describe some of the landmarks of this history.

### Dangerous Gas

ALARMING INCIDENT AT ELECTION MEETING  
Fire Alarm After Escape of Gas  
(Headings in "The Times.")

This is not an isolated instance, and something really ought to be done about it. How many electors have been subjected to this sort of narcotic it is impossible to say, but it probably runs into millions. It is remarkable that the press should not have reported the same thing happening all over the country during the past month, but probably this particular candidate had an unusually strong supply. It should be remembered, however, that this particular kind of gas never sets anything on fire; it is just a sort of anaesthetic. A.W.

## What Can We Do?

IN the past, when any speaker on Social Credit has given a very successful talk, the above question has not been an infrequent result. Hitherto the answer has had to be "TALK—spread the gospel—preach the NEW IDEA—familiarise all the people you ever see with the notion that Poverty is wrong AND unnecessary."

Now we have a better answer to give. It is "Write to the Director of the Electoral Campaign, or the Dean of Canterbury, obtain forms, organise a canvass in your town, village, parish, hamlet, neighbourhood, all hands on deck and the quicker the better."

No special knowledge required, no money asked from those who have none—all contributions thankfully received, but poverty no obstacle; on the contrary the penniless will more earnestly plead the cause of the poor. Let all men and women of all creeds and parties contribute the time and energy required so that all Britain may know that a Campaign to Abolish Poverty by Democratic Means is afoot.

Day by day—an hour here, an hour there—little by little, and gradually joining hands in the effort to extend the borders of the district started upon—until every voter has had the chance to do his or her bit.

What is the bit?  
Just to promise to use their parliamentary vote for this one purpose, and this only. To tell their Member clearly that it is up to him to see it through — that unless every man, woman and child in Great Britain is provided with enough of the vast surpluses that are being destroyed and restricted, his voters will not vote him back to Westminster — that unless he will promise to make this job his "first plank," you will vote for the man who will.

And how can you tell him all this and give the voters their chance to do it, too?

Just as easily as you can read these lines. The Director of the Electoral Campaign will send you forms all ready and the voters have only to sign and let you have them back. The pledge is worded so that this will become a live issue as soon as enough have been signed to turn a majority into a minority. We don't even have to get 50 per cent. to start making things happen.

At this point only one thing is urgent; to make haste about it, for many sad and suffering people have not heard the Good News that this Campaign is being pushed to lift the crushing load of anxiety, poverty and dependence from their backs.

Unemployed men and women can do this work for themselves and the country.

District visitors and parish nurses have mighty opportunities. Mothers of families can do it while giving the kiddies exercise.

The one essential is goodwill to men — enough goodwill to stir us to an effort on their behalf. M.D.

- A. You are—the voter. It's no atom of use if you aren't.
- 23. Q. What we need is the abolition of war.  
A. I agree, and so will everyone else when they have enough to lead decent lives. And National Dividends will do more than anything else to end war, by letting us buy our own goods instead of forcing them on other countries. Modern wars are for markets.
- 24. Q. I expect there is a catch in this somewhere.  
A. There is a catch in every election unless you demand RESULTS. Sign here for the results we all want.
- 25. Q. What do you want my signature for? What is all about?  
A. We want your signature to be sure that you want poverty abolished and will vote for it. Then we can bring a united demand for results to bear on Members of Parliament.
- 26. Q. I never vote. What's the use?  
A. It is no use voting for a party—but unless you vote for what you want you will never get it.
- 27. Q. Do you expect me as a Socialist to vote for a Conservative (or vice versa)?  
A. That is up to you. You want certain things. If your candidate refuses what you want, why vote for him? If the other man offers what you want why not vote for it by voting for him? In Parliament they vote for each other when it suits them, or they couldn't carry on the so-called National Government. So, when it suits you, vote for what you want.
- 28. Q. Suppose no one offers to do it?  
A. If your present Member of Parliament won't undertake it, turn him out by voting for someone else every time. They'll soon find out you mean business when it costs them a thousands pounds a time to refuse your demand for results.

# Is Foreign Indebtedness a Bar to NATIONAL DIVIDENDS?

THIS question probably exercises the minds of many people to-day, for almost every country, except the United States of America, is a debtor country, and supporters of the Douglas proposals are probably most numerous in Australia, Canada and New Zealand, all of which are very heavily indebted overseas.

These three Dominions have to make large payments each year for which no goods are received. To do this they must supply services and sell goods in excess of the services and goods they receive from other countries, and thus accumulate foreign credits to meet their debt charges.

## Australia's Position Examined

In Australia, for example, debt service forms an important part of the monies due to the rest of the world. In 1933-34 the total value of imports into Australia was estimated at £101.5 million sterling. (This and other figures quoted are taken from "The Official Year Book of the Commonwealth of Australia.") But of this total, imports of goods represented only £64 million sterling, the balance of £37.5 million sterling being what are called by economists "invisible imports," that is, payments of interest on past loans, and payments for services of one sort or another.

This sum of £37.5 million is made up of a large number of items, chief among which are the following (in millions sterling approximately):—

1. Interest on Government debt overseas—Commonwealth £4.9; States £18.5.
2. Interest on foreign capital invested in the Commonwealth £5.
3. Tourist's expenditure overseas £2.8.
4. Insurance paid to overseas companies £1.2.
5. Other items £5.1.

Some of these items can only be estimated, as, for example, numbers 2 and 3, but the most important, number 1, can be ascertained exactly.

To some people the fact that such payments have to be made by Australia and other debtor countries, and, as will be shown, that those in certain categories might increase under a Social Credit system, appears to be an insuperable barrier to its successful operation. This, however, is not so.

## Government Debt

The largest item for which provision has to be made annually by Australia—Government debts—would, quite obviously, be a burden to any country whatever its financial system, but under a Social Credit régime it would be steadily lightened in effect and in fact—in effect by the increasing prosperity of the country, and in fact by the gradual extinction of the debt.

At present Australia has to struggle in competition with other countries to sell, overseas, goods which will fetch the equivalent of £23.4 million sterling to meet these payments. In this struggle price is all-important, and under Social Credit it is just this factor which can be altered to suit the policy of the Government. The national credit can be used to subsidise the prices of goods for export, just as readily as it can be used to reduce prices at home or to pay National Dividends.

Naturally the greater the amount of credit allotted to export, the less will be the amount available for home consumption, and therefore these debts must be a burden to the Australian people, in that they might, to some extent, keep down the standard of living until they are paid off. But if it has been possible for Australia to meet these payments under an orthodox financial system, it would be comparatively easy to do so by the use of national credit to assist exports. Australia is capable of producing much greater quantities of wool, mutton, dairy produce and other foodstuffs and raw materials; and given the lower prices Social Credit would make possible, much greater quantities could be sold overseas. (Compare Japan's success in constantly increasing her exports owing to low prices.) In this way interest payments could be maintained, and a fund built up to pay off the loans as they fall due, instead of, as at present, paying them off out of the proceeds of new loans.

It is possible, of course, that the British Government might endeavour to restrict Australian exports by tariffs or quotas, under pressure from financial quarters or home producers, on the plea that subsidised exports created unfair competition. Such differentiation against a Dominion, however, would be certain to cause protests. Furthermore, in this case, Australia could quite justifiably threaten default, pointing to Britain's default on her war debt to the U.S.A., for which exactly similar reasons have been advanced, i.e., the refusal of the creditor to allow payment to be effected in goods.

Government debts would, as has been shown, tend to shrink until they finally disappeared. They could, quite unquestionably, be paid off, and that probably in a shorter time than would be allowed by the terms of the loans.

## Interest on Private Investments

Unlike Government debts, this item might be expected to expand under Social Credit, owing to the increasing prosperity of existing undertakings and the resultant tendency for increased investment in Australia. There is no reason to anticipate any difficulty in transferring profits to overseas investors, however, for, as has been explained above, there is practically no limit to the quantity of goods for which Australia could find a market overseas, given control of credit policy.

If the Government considered it desirable, the establishment in Australia of foreign-owned concerns and increased foreign investment, in existing concerns, could be checked or entirely prohibited. Under Social Credit, whatever is physically possible is financially possible, so there would be no need of foreign capital to develop Australia, except in so far as the owners of the capital also owned rights in machines or processes and would not permit their use otherwise. It is probable that a strict enforcement of Patent Law could overcome this if it was considered desirable to discourage foreign investment.

## Tourist Expenditure Overseas

This item, like the previous one, would probably increase as a result of the prosperity induced by Social Credit. It is most improbable, however, that it would ever rise to such a figure as to cause inconvenience. Even in the boom year of 1928-29 such expenditure was estimated at only £4.3 million sterling.

## Insurance Paid to Overseas Companies

It is difficult to say whether this figure would tend to increase, or decrease, but it seems likely that a decrease would occur in time.

Under Social Credit, all forms of insurance against financial insecurity would lose much of their present attractiveness. Life insurance would come to be regarded as unnecessary, for where there is no risk of penalty for oneself, and one has none solely dependent on one's efforts, there would be no need for such precautions in ordinary circumstances. Increased exports on the other hand would call for increased insurance against marine risks, and increased industrial activity for increased cover against fire and accident.

The prosperity which would follow the adoption of Social Credit would doubtless result in insurance and other forms of business in which foreign companies have specialised in the past, being looked after by Australian concerns to an increasing extent.

## Other Items

This general heading covers a large number of small payments overseas, such as funds taken out by emigrants and returning immigrants, immigrants' remittances, diplomatic, consular and similar expenditure overseas, loan flotations and management expenses, and so on. Of these items by far the largest is loan flotation and management expenses, which exceed a million sterling; this, as has been shown, would entirely disappear in time. So also, one may imagine, would the first. Certain of the others might increase, but not enough to cause any embarrassment.

## The Government's Powers

Any Social Credit administration elected by a majority of the people would be judged by results. Whether the Government had fought the election on a Social Credit platform, or on a demand for its results irrespective of methods, it would have been elected to produce results. The majority of the electorate, even if asked to vote for Social Credit, lacking a full understanding of it, would in fact have voted for the results they were informed it would secure.

## An Apology

In our issue of November 8 there appeared a paragraph, under the heading "The Ignorance of Lord Allen," referring to an article in a periodical called *A Westminster Letter*. The article was not written by Lord Allen of Hurtwood, who in fact has never contributed to the paper in question. The references should have been to Mr. Ramsay Muir. We offer our sincere apologies to Lord Allen.

This being so, a Social Credit government would be able to rely upon the support of the electorate for any measures necessary to obtain the desired results. Thus, if it proved desirable temporarily to restrict foreign investment in Australian undertakings, or tourists' overseas expenditure, support for such measures would be forthcoming. (Measures of this type are in force in various countries to-day.)

## Payment for Imports

Australia's "invisible imports"—the payments that must be made overseas for which no goods are received—do not present any insuperable obstacle. What of her visible imports, goods which are essential but are not produced in the Commonwealth, and the many other types of goods which are desirable to secure variety?

Of recent years the value of goods imported into the Commonwealth has decreased very much. In 1928-29 they were valued at approximately £150 million sterling, but by the slump year of 1931-32 had dropped to £47.3 million, since when a small increase has taken place to £64 million, for 1933-34. In a prosperous community imports tend to increase rapidly, and it cannot be doubted that the figures for 1928-29 would quickly be reached and exceeded under Social Credit, if unchecked. By some this is regarded as a grave danger, for it is pointed out that the large imports of 1928-29 were possible only as a result of increased indebtedness overseas, for a considerable proportion of these goods were not paid for by exports, but out of the proceeds of new loans.

The view that Australia, or any other debtor country adopting Social Credit, would be swamped by imports for which it would be difficult to pay, arises largely from ignoring the fact which has already been dealt with at some length, that the national credit can be used not only to facilitate internal sales but also to subsidise exports. Further, it also ignores the ability of a government

to restrict imports by means of tariffs and quotas if necessary. This power was used to great effect by the Australian Government following the slump, which stopped further loans and made it essential to check imports. This check was applied most drastically, the import duties on many goods being raised to prohibitive levels.

## Exchange Appreciation Under Social Credit

There is yet another factor of importance, which is frequently overlooked by those who anticipate difficulties arising from inability to meet overseas payments, whether for visible or invisible imports. The value of any national currency in the terms of other currencies is finally determined by reference to its purchasing power as compared to that of other currencies. If therefore Australia used the national credit to subsidise exports, the exchange value of the Australian pound would tend to rise, thus facilitating overseas purchases and payments.

Australia's position as a debtor country is no bar to the adoption of Social Credit. The Commonwealth has tremendous real wealth which at present is largely represented by debt. The adoption of Social Credit would justify the title of Commonwealth, at present a mockery, by permitting the issue to every citizen of a dividend representing his or her share in the profits of communal effort, past and present.

What is the alternative? Increasing debt and increasing common misery until the people, driven desperate, revolt, and some form of dictatorship of the right or left is imposed, or war intervenes, and the wealth which might have enriched them is distributed free to the enemy in the form of bullets, bombs and shells.

This is the choice before Australia and every civilised country, for, let there be no mistake, the meagre trade revival which some regard as the first gleam of the dawn of returning prosperity is no such thing. It is the gleam of lightning which presages the gathering storm. Such revival as has occurred is based on increasing debt and increasing armaments, and whoever heard of real prosperity based on debt, destruction and death?

J. DESBOROUGH.

# The HERRING and the EGG

## A Tilt at the Futilities of Question Time

IN a not so far distant future the student of bygone politics will surely wonder why electors could have ever wished to question candidates for Parliament. To that future citizen it will be obvious that it is the candidate who should question the electors; that it should be his chief concern to find out what it is they really want. In the revitalised democracy which is rapidly approaching it will go without saying—or perhaps *with* saying—that the Member of Parliament is elected solely to ensure that the will of the people is put into effect. Once that is established each will choose the contestant whose character and determination seems to him most forceful to that end.

But question time still dogs the candidate. He must defend his "platform," and that platform is a very queer affair. Not a structure of well-laid planks. More like a jam of logs across some fast-flowing river; a jam whose cohesion is dependent on its own inextricable entanglement—and friction.

## A Lunatic Game

Like the lumber-jack in some yarn of the great north-west he dons his spiked boots, seizes his heavy rod and leaps from log to log—explaining in fervid oratory his plan to lever that baulk aside; his schemes for shifting this a little and that will fall so, and then—What a lunatic game it is! The rule is that at question time an elector has the privilege of throwing a stone at any particular log, which the candidate must be active to defend.

Before me is a list of questions said to have been prepared by advocates of Social Credit. Here is one of them.

## If a Herring and an Egg—?

"The new Herring Board proposes to increase the sale of herrings by propaganda. How can people buy more herrings without buying less of something else, e.g., eggs, unless their money incomes are correspondingly increased? If so how would you suggest that they should be increased?"

You might think that a poser—not a bit! Here is the officially prepared answer:

"This is another conundrum which leads

nowhere. All it means is that if a man had 3d., if a herring costs 3d. and an egg also costs 3d. he cannot buy both. There are two ways out of this difficulty—to reduce prices as far as possible, and to increase earnings. The National Government has worked to both ends. A million more people in work means that many who, when unemployed could only buy a herring or an egg can now buy a herring and an egg—and a great deal more," and so on. You may think this answer foolish and inadequate, and so it is—but it is quite enough for the electorate. Our lumber-jack candidate easily succeeds in adding to the entanglement and in increasing the friction, and the jam is firmer than before.

Glancing through this list brings to my mind endless discussions with well meaning people. Round and round we went—"but does plenty exist?" ten minutes—"people are not really poor in these days"—"banks only lend what we deposit"—"all B costs are A costs at some period"—"it is not right to receive money without working for it"—"but we do not grow enough wheat in England."—Interminable. Depressing memories—away with them. So far as I am concerned if a man will not read, neither shall he learn Social Credit.

## Douglas Was Right

How any Social Crediter can still recommend such questions as these before me passes my understanding. They are worse than useless—obscure the issue—make people distrust *their own common sense*; and it is that which will turn the battle, that which we should seek to strengthen.

With each day that passes it is clearer and still more clear that Douglas was right at Buxton. Help people to demand results which they all want; there's something which all can understand. A clear issue, irresistible in its conclusion.

To our lumber-jack politicians we will all shout, "Get that jam cleared," and if he hesitates—"get on with it" with that sharp vibration of command which he will find it hard to disobey.

EDWARD HEWLETT



Overseas Notes

This Question of Compromise

NO doubt credit reform schemes have bloomed like the flowers in spring ever since 1931 or so. The difference is that they now tend to assume the name "Social Credit," and consequently copies of them arrive in my letter-box instead of wherever they used to go. Their authors are no doubt excellent men and I admire them because they want to end an intolerable wrong. Almost without exception, however, they suffer from two considerable handicaps.

The October Revolution

The first is that they compromise over essential principles, economic or moral or both. Compromise in a matter of principle is surrender, and no amount of fine talk will conceal the fact. I hope I shall not be accused of being a communist and slave of the banks if I refer to Lenin. At the time of the Russian Revolution the Bolsheviks were a small minority faction among many, and the temptation to unite with other social revolutionaries on a platform of compromise was almost irresistible to those for whom their Bolshevik principles were not second nature. Lenin was unshakable. "Let them come to us," he said. "Let the compromisers accept our programme and they can come in. We don't give way an inch." The results of this attitude are history. No Social Creditor and no Christian will regard the principles for which Lenin stood as desirable or indeed tolerable for an instant, but the point is that he held them without flinching, and the compromisers either cancelled each other out, or joined him.

Digging Holes

The underlying principle of Social Credit, as it appears to the writer, is to make the individual increasingly responsible for his actions. The economic principle is the recognition of the power age and its magical implications. The political principle is that the function of democracy should be to demand results, not to indicate methods. There lie before me at this moment two programmes, one of a non-party Association, the other of a "Social Credit" Party, neither of them widely known in this country, if at all. Point six of the Association and point one of the Party promise respectively "the provision of the opportunity" and "the right" of every man and woman to a paid job, whereas a cardinal principle of Social Credit, as developed by Douglas, is surely that "solar" energy be allowed progressively to displace man-power in the industrial system. In other words these points promise something which in the first place may, and eventually must, be impracticable in the Social Credit state, except on the assumption that each prosperous citizen will dig holes with a salt-spoon and fill them up again. But Social Credit would pay him a dividend because he is a citizen, not a wage because he digs holes with a salt-spoon, and the distinction is a fundamental one.

Too Late or Too Early

The second of the two handicaps which I referred to earlier as hampering credit reformers is that they are too late. That they are themselves, and not Douglas. Whoever first formulated the principle of the quadratic equation did the job for good, and no more was necessary or possible except its application in practice. Social Credit, the accurate recognition in principle of existing facts, has been formulated once and for all, its principles will be applied in the future to many different sets of circumstances, since no two nations or economic units present identical problems. But working schemes, as Douglas has reiterated, cannot logically be developed until control of policy has been secured in each case. To regain control of policy is therefore the immediate and paramount concern of democracy. Hence the Electoral Campaign, which of all methods will do this most quickly, most democratically and with the utmost economy of means.

New Zealand

The last issue of *Why?* to arrive here contains an important "Headquarters Letter" to all members of the New Zealand Social Credit Movement. "Members are urged not to be drawn into controversy on technical points," it runs. "Ours is the job to demand results and to put pressure on all candidates accordingly." The form which the demand for results was to take will appear in the next number, and assuming that these results are not such as would only be of sectional interest, but would benefit directly each citizen of New Zealand without reservation, then this is good news indeed. The New Zealand Movement has already determined not to take party action; if it follows this up

with a clear separation of the demands of technique and policy the new Parliament, no matter what its political complexion, will soon find irresistible pressure behind it to produce results. Politicians, like mercury, are sensitive to pressure.

Faith

During Captain Rushworth's fine speech in the New Zealand House in the course of the Budget debate, he said, "The banks have issued credit to the extent of ten to twelve times their cash resources," and he proceeded, like the good debater he is, to quote from Cole and other accepted authorities on the question of credit creation. The ludicrous contrast was presented shortly afterwards by a Mr. Lye, who remarked pathetically, "I know that all sorts of propaganda have been put forward affirming that banks do not lend their deposits. In the correspondence columns of the newspapers we see statements to that effect, but I believe that the banks do lend their deposits." (My italics).

The Church Militant

Both the Anglican and Roman Catholic clergy of Auckland are doing their best to make the criticism out of date that the churches are failing to give the world a lead. On September 11 a public meeting at the Town Hall was held "as a united protest against unjust and un-Christian social conditions." "I am in full and complete sympathy with the manifesto put out some time ago by members of the Church," said Archbishop Averill. [See Overseas Notes for September 20]. "It is a new system which is needed in order to meet the needs of a new age." A motion proposed by Monsignor Holbrook opened with the words, "That this audience registers its indignant protest in the name of Christianity against the chronic poverty and distress which have grown into a national scandal in this country . . . that there is no justification whatever for the existence of these conditions, which are a reproach to our Christian civilisation."

Not long afterwards the Minister of Education was reported as having expressed the opinion that the clergy had been "trapped by political campaigners." The clergy immediately telegraphed to the Leader of the Opposition protesting in strong terms against "this unwarranted statement," and suggested that the matter could best be dealt with by a public apology from the Government. This is indeed "The Church Militant," if she had shown such a spirit in the last century the Industrial Revolution would have run a happier course.

Australian Notes

From the Sydney Sun (quoted in *The New Era*): "Believing that poverty can be abolished," the Victorian branch of the Returned Soldiers' League has submitted a motion for discussion at the Federal congress of the League, to be held in Sydney, urging the Federal Government to consult experts for the formulation of a plan that 'will ensure the abolition of poverty in the shortest possible time.'"

In last week's Overseas Notes, the Tasmanian Premier's speech at Adelaide was cut short by the printer. "I have heard that old story about the hand that rocks the cradle rules the world" should have been followed by "but it is the hand that controls finance that rules the world."

Best advice of the week comes from the pen of the Director of Electoral Campaign for Victoria: "When you are out canvassing, if you cannot open your mouth without mentioning Douglas or Social Credit — wear a gag!"

Alberta

I have received copies of the *Social Credit Gazette* (Edmonton), a younger brother of the Calgary *Alberta Social Credit Chronicle*. The issue for October 18 reprints Douglas's advice to the Canadian Social Credit Movement to "demand results irrespective of parties."

National Dividends  
Would  
Abolish Poverty

BOOK REVIEWS

Scottish Journey\*

Mr. Muir has given us an arresting, if irritating, book. It has moved the Scots Nationalist Party into feeling in its hose-top for a "sgean dubh." This book cannot be compared fairly with H. V. Morton's, because this one is purposely and confessedly propaganda. If the author's method irritates, it is mightily effective. He tries to be the Deity who answers the prayer of our National Bard: "Oh, wad some power the giftie gie us, To see oursels as ithers see us." And we just don't like the answer. Long years ago a schoolfellow of mine showed me a live louse under a magnifying glass. I hate these kinds of close-up equally in entomology and authorship. But you simply can't hate the author on this count because he is perfectly frank in telling his readers that he is putting the grosser aspects of industrialism under the lens with the avowed intention of making us hate the thing we see.

The best of the book is devoted to the Highlands: here bright colours are used to provide a shining background against which the ugly drabness of industrialism may be seen with full effect. He wants us to hate this drab excrescence on the fair face of Scotland and to hate it passionately enough to do something about it. Nor does the author hesitate to tell us what he wants us to do about it. In the chapter, "Glasgow," he writes: "The logical end of industrialism is a state of general wealth and leisure. The American Technologists have proved that that is theoretically possible and Major Douglas in his programme of Social Credit has outlined a way of realising it peacefully."

That is his confession that the ugliness he sees in Scots industrialism is not indigenous nor necessarily inherent in the industrial processes themselves. But in the chapter on the Highlands he betrays a wavering in his economic ideas which he ought to correct. He says: "If Scotland is changed it will be by Socialists and Douglasites." Thanks, Mr. Muir; but why Socialists? His next sentiment is rather better: "Scotland needs a hundred years of Douglasism to sweat out of it the individualism which has destroyed it as a nation." Rather a misconception of "Douglas" that—is it not? Does not Douglasism rather aim at an ennobled and emancipated individualism in which the individual, freed from the thralldom of financial repressions, first becomes a MAN. I do not think that Douglas—nor I—would care to see him under a system of regimentation where he becomes lost in the general mass. Mr. Muir is very "near to the Kingdom."

P. McD.

\* By Edwin Muir. London: Heinemann and V. Gollancz. Price 7s. 6d.

The Chart of Plenty\*

Despite the almost monotonous assertions of Social Crediters that poverty might to-day be made to give way to universal plenty, the number of believers is still relatively small. Like another gospel that was preached nearly 2,000 years ago, the gospel of Major Douglas seems to have won the reputation of being "too good to be true." People ask for evidence in support of the Douglas contention just as they asked for a sign in times gone by, and when their demand is met by the showing of wonders to the limit of their comprehension they say "it is not enough." "Truly," they say, "we might have the fish that are thrown back into the sea—and the goods that industry is deliberately prevented from producing, but how far would these go to palliate the great and widespread hunger? Nowhere." People who talk like this are probably deficient in some internal secretion and therefore incurable pessimists who never could see anything that made for cheerfulness in any set of facts put before them.

But they do some good after all, for they evoke facts, facts and still more facts, and their determination to remain unconvinced has been to the gospel bearer like some new and specially tough armour plate to the maker of ordnance—it has driven him to improve his weapons of offence until anything less than the irresistible and the immovable is overcome by them.

The argument with the unconvinced and the unconvincible has now reached this stage that nothing will suffice to carry it further but a detailed analysis of production capacity in some such country as America, where everything necessary to prosperity is immediately to hand or just round the corner.

Such an analysis is an almost desperate resource, for in the first place its making involves a stupendous amount of laborious research, and in the second place its reading is inevitably much too tedious to be undertaken by the man who is determined to put

telescopes to his blind eye anyway. But if it fails with the people for whom it was intended the detailed analysis makes conquests elsewhere, and men who call themselves scientists cannot very easily ignore a theory when its exponents bring forth detailed evidence to corroborate it.

Social Crediters will welcome "The Chart of Plenty" for this book places at their disposal just such an analysis as they themselves would have been forced to make sooner or later. It is a study of America's productive capacity based on the findings of the National Survey of Potential Product Capacity, and it indicates that if the present facilities of the country were used to their full, enough could be produced to supply every family with goods and services equivalent to 4,370 1929 dollars.

The authors of the survey have been careful to base capacity upon processes which admit of only a limited application. Thus the capacity to produce leather shoes, while almost infinitely large judged from the speed at which the fabrication from leather can be made to proceed, would in practice be limited by the animal skinning process, for the number of animals slaughtered and available for skinning would be limited by the demand for the flesh. It is not conceivable that cattle and sheep would be bred for their skins alone.

The many investigators responsible for this survey have compared notes at all stages in their work, and in their estimate of the various goods and services which could be produced they have not only allowed for the constraints put by one industry on another ("bottlenecks" as the author calls them), but disregarded the increases which might be secured by pushing production to the point where unusable by-products appeared to excess.

The chart discloses a properly balanced economy which ensures plenty for everybody and which demands no long period of self-denial for its establishment, but only the dismissal from high places of men now powerful whose chief objects in life seem to be the frustration of human desires and the destruction of every legitimate hope.

STUART MIALL.

\* By Harold Loeb and Associates. New York City: The Viking Press. Price \$2.50.

What to Read

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  - The original statement of the philosophy and proposals of Major Douglas.*
  - Credit-Power and Democracy (4th Edition, 1934) . . . . . 3s. 6d.
  - One of these two books is essential for the serious student.*
  - Social Credit (3rd Edition, 1933) . . . . . 3s. 6d.
  - Contains the philosophical background of the subject and includes the Draft Scheme for Scotland.*
  - The Control and Distribution of Production (2nd Edn., 1934) . . . . . 3s. 6d.
  - Warning Democracy (2nd Edition, 1934) . . . . . 3s. 6d.
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  - The Monopoly of Credit . . . . . 3s. 6d.
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# ACTIVE SERVICE

## The Election and the Campaign

THE General Election has delayed the collection of pledges, but it has accelerated the Electoral Campaign. Campaigners secured no fewer than thirty-four undertakings from Parliamentary candidates agreeing to obey the wishes of a majority of their constituents, as clearly expressed from time to time, should they be elected to Parliament. Fourteen of these candidates have been elected. This is the "thin end of the wedge," and the supervisors in the constituencies concerned now have a definite limited objective. It will be necessary to secure demands from a majority of the constituents, and the undertaking by the M.P. removes some of the necessity for the promise to vote as Tory in favour of Socialist, or vice versa. The Campaign in these constituencies, and in others where the M.P. signs the pledge in future, will undoubtedly proceed more rapidly.

Last week Campaigners watched with interest for the results of the General Election, where the two National Dividend candidates were fighting. Observers at a distance are often better judges of a candidate's chances than the people actually on the spot. The latter are apt to be over-optimistic owing to their own enthusiasm, and we all like trying out a new weapon or engine; so much so, in fact, that we often do so before the proper time, or before the machine is complete. Local enthusiasm resulted in two National Dividend candidates standing for Parliament, and the outcome has been that unfortunately both candidates have lost their deposit, besides being out of pocket for the other costs. It will have both a lastingly good and a temporarily bad effect. It will be good in persuading others not to be too impetuous, and it has also proved the correctness of the Electoral Campaign strategy, and may help to lead Social Crediters, now being misled up the garden path of *Methods*, back to being *Douglas* Campaigners for *Results*. It may be bad in that others may regard it as

a true test of the strength of Social Credit, and in the present state of society there are many who will regard the actual forfeiture of the deposits as proof of the defeat of Douglas!

### Erdington

The Erdington (Birmingham) Group did not fail to secure the return of their candidate because of any lack of enthusiasm. They worked throughout the brief campaign period of three weeks with a will and ardour that was the admiration of outsiders who happened to be assisting. More than one felt a sense of shame that their own groups were seemingly incapable of producing the numbers of real workers that Erdington possesses. It meant hard work night after night, even into the early hours of the morning, and those who could do so worked during the day as well. It was their first experience of running an election, and their enthusiasm astonished Mr. T. H. Nicholls, the election agent. In him they had a father and mother, and to him they are indebted for useful hints which will help them, and others, in the fight which is ahead.

Perhaps it is not generally realised that it was only three weeks before the election that it was decided to put up Mr. H. C. Bell as a National Dividend candidate. Mr. Bell started as a novice, knowing nothing of what is expected from a parliamentary candidate, and he had against him two former members

for the constituency, well versed in all the "tricks of the trade"—and there are some. At the end of the three weeks he was well able to "paddle his own canoe," but another month of the training under Mr. Nicholls would have seen him a really first-class parliamentary candidate. He fought the election from beginning to end as a true follower of Major Douglas, and whatever may have been the expectation of his helpers and supporters, he realised from a very early date that he would be fortunate if he saved his deposit. This did not apparently make any difference to his fighting with a clear mind. His speeches were short and to the point, while his answers to questions pleased his audiences.

Some good propaganda work was put in by some local enthusiasts. People going to work one morning found notices chalked on the pavements outside the shops. The hairdresser invited people to spend their National Dividend on a perm. A boot shop invited the passer-by to buy a pair of shoes for the kiddie with his National Dividend, while a neighbour suggested "Have a pair yourself with your National Dividend." The undertaker said, "Why die? Live on your National Dividend!" It was an excellent idea for focussing attention on results instead of methods. On the trams passengers were unable to read their papers owing to a side show run by Messrs. Hickling and Conn, now again on the roll of the legions of unemployed, who had come from Coventry to lend a hand.

### Bradford

No account is yet to hand of the campaign in North Bradford, but doubtless it was a repetition of Erdington, with the same lessons to be learnt. In both cases it will probably be found that the calculations on which the Electoral Campaign is worked are fairly accurate, and that the factor of safety of three is necessary to allow for the faint-hearted, the forgetful, and absentees. It will emphasise the necessity of avoiding undue optimism, and the need to press on with the Electoral Campaign. T.H.S.

### The 1930 Club

Members of the 1930 Club are drawn from London and the various suburbs and outlying country districts, and must of necessity work in their district. In Potters Bar it has been possible to get the Dean's Campaign letter printed in full in the local paper, with an introductory letter from a local member, and in the same issue the letter was linked up with an advertisement about National Dividends, concluding, "Tell your M.P. you want your Dividend if he wants your vote." Canvassing is steadily going ahead.

### The Wish and the Thought

I am not fearful of the Social Credit party in Alberta, for though my judgment can be as erroneous as that of others, I am convinced that this movement cannot mature sufficiently to do much harm.—Mr. J. R. Govett, chairman of the Southern Stockholders Investment Trust, Limited, at general meeting on November 11.

"Cannot" or "will not be allowed to"?

## SECRETARIAT NOTICES

All Secretaries and Supervisors are recommended to keep for reference any paragraphs appearing in this column that may concern them.

**Back Numbers of "Social Credit."** — There is still a quantity of back numbers of SOCIAL CREDIT available in bundles of fifty assorted copies, suitable for free distribution as specimen copies, at 1s. for fifty, carriage free.

**Christmas Cards and Calendars.** — See special announcement on this page. In addition the special card advertised on page 102 November 8 is still available.

**Photographs of Major Douglas.** — See special announcement below.

**Revenue Supervisors** are urged always to complete the certificate on the back of the lower half of G.R.2 when making their monthly return and order.

It is also requested that copies of subscription forms should not be sent in with G.R.2 unless the money has actually been paid in. Group members should be asked not to leave subscription forms with potential subscribers, but to undertake to pass on their subscription on their behalf. Failure to adopt this procedure results in unnecessary correspondence with the office of SOCIAL CREDIT to ascertain whether those who have promised to subscribe have actually done so—usually they have not!



This emblem is available as a poster, 20in. wide by 30in. deep, with a space of 4in. at the top and 5½in. at the bottom for overprinting with particulars of meetings, etc.

Orders for these posters should be addressed to SOCIAL CREDIT, 163A, Strand, London, W.C.2.

Price 10s. 6d. for 25, carriage paid.

Extra for over-printing in black or colour 12s. 6d. up to 50, or 14s. from 50 to 100.

## PORTRAIT OF MAJOR DOUGLAS

Photographic reproductions of the portrait of Major Douglas which appeared in our issue of November 8 will be available shortly at the following prices:—

Postcards ... .. 2d. each, postage ½d.  
Cabinet size, unmounted 6d. " " 1½d.  
" mounted 1s. " " 2d.

Those who wish to obtain copies of this excellent photograph will assist greatly by placing orders at once, with SOCIAL CREDIT, 163A, Strand, W.C.2, and sending remittances when the announcement appears that they are ready.

Group Revenue Supervisors and overseas readers may obtain supplies for re-sale at a special discount of twenty-five per cent. on all cash orders for one dozen or more of any one size.

### Elector's Demand and Undertaking 30 per cent reduction in price.

Now 7s. 6d. a thousand.

There is no better investment than a supply of these forms plus the determination to get them signed.

### Important

AT all Campaign meetings, the new 2d. pamphlet, "How To Get What You Want," should be on sale. It is a simple explanation of the motive behind the Electoral Campaign, and is written in a simple way so as to be readily understood by the general public. Costing only 2d. it should command a large sale.

Price to Affiliated Groups in minimum quantities of one gross (144): one penny each, smaller orders at 1s. 6d. a dozen, carriage paid.

## ELECTORS' LEAFLETS

Demand National Dividends

### Leaflet No. 4

**For Recruiting.**—Contains a space for address of local group or supervisor. For distribution at meetings, or delivery by post or from door to door after collecting signed demand forms.

6s. for 1,000 (postage 9d.); 3s. for 500 (postage 9d.); 1s. 6d. for 250 (postage 4d.); 7d. for 100 (postage 2d.).

### Leaflet No. 5

**Elector's Demand and Undertaking.**—The instrument of the Electoral Campaign, in purple on orange or purple on white.

(Post free) 7s. 6d. for 1,000; 4s. for 500; 1s. for 100.

### Leaflet No. 6

**For Personal and Business Friends.**—Not suitable for the house-to-house canvass, but for use in offices, factories, or by travellers, or at parties. Space for 24 signatures.

(Carriage extra) 27s. 6d. for 1,000; 3s. for 100; 1s. 6d. for 50; 9d. for 25.

### Leaflet No. 7

**For Getting Workers and Funds.**—A cheap give-away leaflet which should attract buyers of the 2d. pamphlet "How to Get What You Want."

(Post free) 3s. for 1,000 (in lots of 1,000); smaller quantities at 1s. 6d. for 250.

Obtainable from the offices of SOCIAL CREDIT, 163A, Strand, London, W.C.2.

## SHOT AND SHELL

China goes off silver. Banks believed to be exporting defaced coins as bullion, at a profit of over thirty per cent.—"Daily Telegraph," November 8, 1935.

Tea stocks down 65,000,000 lb. this year, and production cut by 40,000,000 lb. under restriction scheme.—"Daily Express," October 29, 1935.

Arable land in Scotland in 1934 totalled 38,502 acres fewer than in 1933—the smallest area since 1866.—"Daily Express," October 19, 1935.

British private claims against Soviet Russia total approximately £262 million sterling, plus about 983 million roubles. The Association of British Creditors of Russia protests against the "insidious campaign" to obtain long-term credits for Russia, in the face of the repudiation of the above liabilities.—"Financial Times," October 28, 1935.

Production of pig iron increased from 3,750,000 to nearly 6,000,000 tons (i.e., sixty per cent.), and of steel from 5,250,000 to 9,500,000 tons or fifty-three per cent., in the last three and a half years. Our unemployment figures for this industry show a reduction from forty-one per cent. to seventeen and a half per cent. (i.e., only forty per cent.).—Mr. Stanley Baldwin, "Daily Telegraph," November 8, 1935.

British investors have sunk £277,000,000 in Argentine railways. Market value to-day shows a depreciation of £181,000,000 on this amount.—"Daily Express," October 31, 1935.

Soya bean crop, grown in Lincolnshire, has proved hundred per cent. pure. Bean has seventy uses, including manufacture of bread, glycerine, soap, linoleum, enamels, paint, printing ink, oil, celluloid, and even milk. (One pound of beans yields five to six pints of milk).—"Daily Telegraph," November 8, 1935.

When tariffs imposed on foreign fruit, traders predicted short supplies and soaring prices. To-day markets are swamped with ever-increasing supplies of Empire fruit; thousands of tons of apples, oranges, lemons, grapefruit, etc., are arriving weekly.—"Daily Telegraph," November 8, 1935.

Purchase of stock of Royal Bank of Scotland recommended as best means of participating in improved Lancashire trade.

Why? Because William Deacon's Bank (controlled by Royal Bank) holds over £1,300,000 Debenture Stock of the Lancashire Cotton Corporation.—"Daily Express," Oct. 30, 1935.

## CHRISTMAS CARDS

This is the beautiful design specially prepared by Miss Nowell Edwards for our Christmas cards.

The cards will be of two kinds:

(a) Plain cards with a calendar below the drawing and a greeting on the back.

Price 3s. 3d. a dozen, including envelopes and postage.

(b) Folding cards bound with ribbon, with the drawing on the cover and the greeting inside.

Price 2s. a dozen, including envelopes and postage.

The greeting on both (a) and (b) will be:—

Wishing you a Happy Christmas and, in the New Year, a National Dividend.

From . . . . .

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AND I SAW A NEW HEAVEN AND A NEW EARTH.



# CORRESPONDENCE

## The Prophet

One is rather surprised to read in your issue of October 25 a "Country Parson" describe "The book of Revelations as a hash of Jewish Apocalypticism and Heathen Mythology without sense or meaning for to-day."

May I suggest that he reads this book again, with a little imagination, as he would a political cartoon? If he saw, for instance, a cartoon depicting a large octopus spreading its tentacles in every direction, and emitting a black fluid to cover and confuse its prey, I am sure he could give a name to the octopus.

If he will now turn to Chapter 17 of this book which he regards as worthless, and verse 5, he will find always printed in large type the words "Mystery Babylon the Great, the Mother of Harlots and Abominations of the Earth," and if he continues to read to the end of the next chapter, he can come to but one conclusion that this Harlot who prostitutes every action of life, who controls even the kings of the earth, and buys even the souls of men (18, 13); the originator of war (18, 24) is the Money Power represented in the Old Lady of Threadneedle Street of the modern Babylon.

For "Mystery" he may read the crafts and subtleties of this malignant power, and for "Babylon" the confusion it creates.

Lancashire. COUNTRY BUMPKIN.

## Honour Where Honour is Due

If you are distributing any decorations for devotion to duty, I would like to recommend our Campaign Supervisor, Commander R. C. Richardson. In spite of opposition and discouragement from outside the ranks and myself inside, he has stormed the heights almost unaided. Over 2,000 pledges have been captured to date and the Campaign is NEWS.

Candidates were heavily bombarded, and one hauled the flag to half-mast. I think you call it "Undertaking B." The sitting member was returned. He declined to sign, but will find it very much more difficult to decline on the next occasion.

For myself, I am convinced. In future the Campaign method is for me the only method.

We owe our thanks to those who stood as National Candidates. It was right and proper to make the experiment, but let us take the lesson to heart and have no more of it.

Forward with the Campaign! Once started in a district with sufficient determination on the part of only one man and it quickly grows like a snowball.

May I also mention in despatches our very able Secretary, Mr. W. A. Grindley.

CYRIL FRANKLIN,

Supervisor of Internal Relations.

Hereford.

[The Director of the Electoral Campaign remarks on this: One of the best features of our Movement is that although some may put their judgment before that of Major Douglas, when they find they are wrong they at least frankly acknowledge it.—

## Shot and Shell

The facts given in your "Shot and Shell" column are of the utmost value to speakers. Personally, I am cutting them out each week and sticking them on postcards in their respective classifications, so as to keep them handy. As I hate to cut my copy of SOCIAL

CREDIT this naturally means the purchase of an additional copy, which can then be "left" somewhere.

I pass the idea on for the benefit of others. Leicester. C. CHAS. BURNHAM.

## The Socialist Attitude

"Official Labour" being essentially trade unionist, their shortcomings should not be placed on the shoulders of the well-informed Socialist, and, as to our voices not being heard, listen to the voice of one, for instance, on election day. I have in my front garden a poster—for all to read—announcing a large public meeting on Social Credit. The dust collector arrives for refuse, amongst which is a parcel of newspapers displaying a handbill calling attention to National Dividends. Stony ground, perhaps, but one never knows. The milkman is relieved of a few coppers for Social Credit literature on the supposition that what is paid for is more likely to be read.

I have just sent by post to one of our local councillors Social Credit literature, and then up drive the Labour people to try and intrigue my wife and self into voting for them. Of course here is a chance not to be missed, so we invite them in and they have there and then to listen to my discourse on Social Credit, of which they were ignorant—and depart with the usual literature.

May I also remark that I am actively engaged in the Electoral Campaign, hence, in contradiction to your statement, well-informed Socialists are using their voices to point out that work is not the solution for the elimination of poverty.

Chingford. A. V. BISS.

[Good for Mr. Biss! But surely the Socialist Party must be judged by its elected leaders and not by individuals, many of whose activities are excellent and enlightened. We doubt whether Mr. Biss would be regarded as a Socialist by the party leaders; certainly he would not if he is prepared to vote against the party should the Electoral Campaign pledge require it. Our references to Socialists are based on the declared policy of the party which presumably is approved by the majority of its members.—Ed.]

## Measuring Plenty

Sir Josiah Stamp, in a lecture on "The Calculus of Plenty" to the British Science Guild on November 13, advocated the measuring of plenty and is stated to have shown that "measurements of the intensity of demand introduced a flood of light into the measuring of plenty."

This, of course, is confusion by unnecessary complication, but is it too simple to measure plenty by the value of goods destroyed and restricted?

Northampton. A. C. BILSON.

[We hope to deal next week at some length with Sir Josiah Stamp's peculiar lecture.—Ed.]

## Douglas National Dividends

With regard to the new club mentioned in SOCIAL CREDIT of November 8, of which I hope to become a member, may I venture to suggest that the name should be DOUGLAS NATIONAL DIVIDEND CLUB?

My reasons are as follow:

- (1) That the term National Dividends has already appeared in papers other than SOCIAL CREDIT, and associated journals.
- (2) There is nothing to differentiate this club from one that might be formed at any later date by members of other parties who have also adopted this term and objective.
- (3) That Douglas National Dividends differ from others in that they are not to involve a rise in prices, etc., etc., etc.

It would seem advisable to make this alteration shortly, in view of the very rapid changes of front in politics and elsewhere, just now.

The initials D.N.D. run with a familiar lilt, and would soon take the place of the longer title.

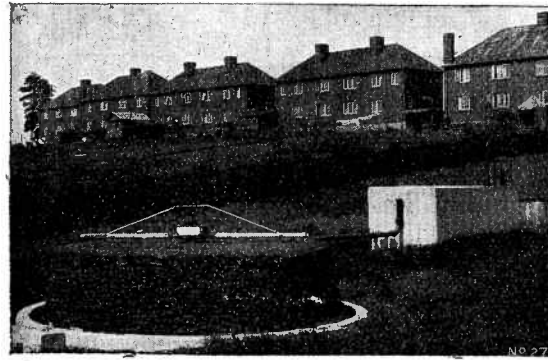
Far be it from me to suggest that they will ever be made to rhyme with T.N.T. though the introduction of National Dividends might, conceivably, be co-incident with a decline in the production of the above mentioned explosive.

FIREWORKS.

## "Inventions Exhibition That May Help to Solve the Big Problem"

Inventions from all parts of the world will be included in the exhibition organised by the Newcastle Chronicle and the Institution of Patentees to be opened by Lord Askwith in Newcastle on Wednesday. The primary object is to discover inventions which will bring new industries to the North-East. There are more than a hundred exhibits, and it is expected a number will be commercially exploited and provide work for many unemployed.—"Sunday Graphic and Sunday News," November 17.

There is no truth in the rumour that one of the patents is that of a machine capable of doing one man's work with a hundred operators.



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# Things in General—and Nothing in Particular

Just a song at Twilight  
Now the lights are low,  
Electoral Campaigners  
Softly come, and go.

Letterboxes tinkle,  
What's to do?—and where?  
Sign up with a twinkle,  
M.P.'s—beware!!  
M.P.s will shortly stare.

FIREWORKS.

## Frotti's Queries No. 13.—Pity the Peoples That Has No History

Highness of Editorial Chair,  
As Honorable Annoti-Frotti, Mus. Bach.,  
of Tahiti Varsity, I was sent card of attendance  
at Conference on colonies recently held to discuss  
solutions for peacefulness in Europe. Sire, it was a  
most profit-taking meeting, and I derived from it no  
small measure of assurances that we are in for  
another life-preserver.

From very beginnings I was greeted to a  
surprise. It appears that Italy and Germany do not  
require 'raw materials' after all, or not half so  
much as they did last week. Official circles now  
seem to feel that it is too raw, and to-day all  
thinking men agree upon its being 'markets for  
exportings' that they want. Sir Arthur Salter said  
this too, and the meeting went on with inspiring  
unanimousness.

But on the solution all was not so fair a  
blue sky, old friend-fellow. The British and French  
colonies could be taken away, but not handed over  
shilly-shally to Italians or Germans. Oh, no. For  
as Sir A. Salted remarked in effect, the natives,  
though pleased to accept any stations to which  
Providence has booked them, were hardly likely to  
put up with a Squarehead or a Wop in the Eurule  
Chairs. With this we were all in profound  
agreements at least, so what remained?

Why, that some colonials should become  
British and French Mandatories, others be reorganised  
under League of Nations Supernatural Commissions.  
This, said everyone, including Sir Salted, was the  
one way to take such colonies out of spears of any  
natural influencings by Great Powers, and open  
them to exploitation by all the others, and free  
flowings of Credit from various sources.

And especially, it seemed to me, though I  
hardly liked to put it, everybody there being so  
grandiloquent in title and façade, that the Bank  
of International Settlements would have pleasant  
and suitable occasions for extending its benedictory  
authorities over these poor benighted peoples,  
bringing them out from the quiet lethargies of  
heathen darkness into the full light of sound finances.

unemployment, gas-bombs and other evidences  
of civilisation.

For their sakes I do hope so, 'don't you? It  
must be a ghastly life when nothing happens at  
all from centenary to centenary. "Pity the people  
that has no history," says the Poet Drydust, and  
how true. The more Banking you have the more  
History you get these days, I wean.

Yours still a Student,  
FROTTI.

Saviour of these modern days,  
Lord of harvest, hear us raise  
Unto Thee our hymn of praise.

Not for wheat in heavy sheaves,  
Red fruit, glinting through the leaves,  
Fatted fowl and sturdy beeves.

Not for cream within the churn,  
Nor the laden honey urn  
Do our votive candles burn.

But for barren fields and dry,  
Corn, that 'neath a parching sky  
Withered when three inches high.

In the cattle, gaunt and lean,  
Dying vine and shattered bean  
Thy beneficence is seen.

Thou a gracious ear hast lent  
To the plans of Government.  
Thou hast wrought with their consent.

Lo, from east and north and south  
Chants each patriotic mouth,  
"Lord, we thank Thee for the drought."  
K.K. in "Controversy," San Francisco.

## Results of Banking Policy

**ULTIMATELY the amount of money  
in the community depends not on  
the action of producers, but on the  
policy of the banking system . . .  
the banker being essentially a dealer  
in a commodity called money. . .**  
Major C. H. Douglas in "The Monopoly  
of Credit" (p. 47).

The policy pursued in Great Britain  
under the leadership of the Bank of  
England has been continuously restrictive,  
that is to say directed to the  
reduction of the amount of money  
available to back orders.

The outcome . . . has been to  
restrict production, to force down the  
price of real property, and to enrich  
the moneylenders and insurance  
companies at the expense of the individual  
and the producer.—Macmillan Report on  
Finance and Industry.

## ELECTORAL CAMPAIGN

Below is the form Parliamentary electors are being asked to sign. Please read it carefully,  
sign (if you have not done so already) and send it (½d. stamp) to The Only Democrats,  
163A Strand, London, W.C.2.

Will you ask others to sign this demand and undertaking? Supplies of the form (Leaflet  
No. 5) can be had.

### We Will Abolish Poverty Elector's Demand and Undertaking

1. I know that there are goods in plenty, so that poverty is quite unnecessary.
2. I want, before anything else, poverty abolished.
3. I want, too, national dividends distributed to me and every Briton so that we can buy all we want of the goods that are now destroyed and the production that is restricted.
4. These dividends must not increase prices or taxes or deprive owners of their property or decrease its relative value.
5. In a democracy like Great Britain Parliament exists to make the will of the people prevail.
6. So I pledge myself to vote for any candidate who will undertake to support the abolition of poverty and the issue of national dividends and to vote consistently against any party trying to put any other law-making before this.
7. If the present M.P. here won't undertake this I will vote for some other party and keep on changing until my policy has been achieved.

Signed.....  
Address.....  
(Signatures will be treated confidentially)

**Volunteers for Help**  
I want to make my vote effective, so I volunteer to work.....hours each week  
at delivering and collecting these forms, in a district convenient to me, for the next six  
months, or until further notice. I will try to induce all my friends to do likewise.

**BLOCK Name.....**  
**LETTERS Address.....**  
**PLEASE**

## Announcements & Meetings

Notices will be accepted for this column at 6d. a line, minimum three lines.  
Notices must reach the publishing office with remittance by the Monday morning before the date of issue.

**Belfast Douglas Social Credit Group**  
Group Headquarters: 72 Ann Street  
Office Hours: 2.30 to 5.30 and 7 to 10 p.m.  
Meetings will be held in H.Q. as follows:  
Tuesdays—Technical Lectures. 7.45 p.m. Admn. 6d.  
Thursdays—For Unemployed, 3 p.m. Free.  
Thursdays—Public Lecture, 7.45 p.m. Admn. Free. (Questions and Discussion at all meetings).

**Cardiff Social Credit Association**  
Meeting at 10, Park Place on Monday, November 25, at 7.30 p.m. Mr. Pasco Langmaid will speak on "Restitution Through a National Dividend."

**Glasgow Douglas Social Credit Association**  
Free Public Meeting in the Rooms, 200, Buchanan Street, on Wednesday, November 27, at 8 o'clock. Speaker: Mr. A. Hamilton McIntyre, C.A. Subject: "Who Employs the Employer?"

**Liverpool Social Credit Association**  
Meetings open to the public held on the first Friday of every month, in Reece's Café, 14, Castle Street, Liverpool, at 7.45 p.m. Hon. Secretary: Miss D. M. Roberts, Fern Lee, Halcroft Road, Gateacre, Liverpool.

**Wavertree Social Credit Association**  
Meetings open to the Public, held 2nd and 4th Friday in the month at Holy Trinity Church Hall, Church Road, Wavertree, Liverpool, 15, at 8 p.m. Hon. Secretary, Miss N. Lunt, 40, Grant Avenue, Wavertree, Liverpool, 15.

**Woodford and District D.S.C. Group**  
Friday, November 29, 8 o'clock, M.A.M. Conservatoire, Cleveland Road, South Norwood. Campaigners' Re-union and Business Meeting. Readers in district invited.

**1930 Club**  
The next meeting will be held at 6 p.m. on Tuesday, December 3, in Prince Henry's Room, 17, Fleet Street, E.C. Subject (by special request) Further discussion on "Social Credit and Inflation." Major Galloway has kindly consented to be present.

**Nursery Home for Small Children**  
Healthy position, facing south, in country (between Newbury and Basingstoke). Entire charge taken of not more than four children, who lead a happy, normal life. Special care given to health and feeding (and much success has been achieved with "difficult" children). First lessons if required. Trained experienced nurse. Miss Douglas, Lane End, Brompton Common, Reading. Heath End 36.

**Blindley Heath**  
White Lodge Guest House, Blindley Heath. Every comfort, central heating. Two guineas weekly. Free garage. Highly recommended. Phone Lingfield 172.

## SLOGAN STAMPS



Stamps in two and three colours in this attractive design are now available at 1d. and 6d. each, or in sheets of twenty-five at 2s. and 12s. a sheet respectively, post free. The penny stamps are in two shades of green and white and the six-penny stamps in two shades of green and yellow.

## SLOGAN LABELS at 16 a Penny

These labels are available in the Electoral Campaign colours, orange and purple, are ready gummed, and bear the following inscription:—

"The Abolition of Poverty. Demand it! Clearly, Simultaneously, Singledmindedly. Vote for it, Unitedly, Consistently and Parliament will obey you."

The price of these labels is 1s. for one dozen sheets, post free.  
By using these stamps and labels and selling them to friends and sympathisers, you will extend our influence, increase the sales of SOCIAL CREDIT and help our funds.

Groups which have nominated a Supervisor of Revenue to work the Group Revenue Plan G.R.I., can obtain supplies of stamps and labels at special reduced prices for resale. Individuals who are not members of Groups, can also purchase supplies at special prices for resale by undertaking to work the Individual Revenue Plan P.R.I.

These two plans are intended to help finance the Secretariat, your paper, and local activities.  
SOCIAL CREDIT, 163A, Strand, London, W.C.2.

## GET TO KNOW ABOUT THEM

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