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Weekly Twopence

NATIONAL GOVERNMENT'S DIABOLICAL CRIME

DAMNING INDICTMENT BY PROMINENT TORY

"My Pigs are Better Housed Than Some of the People"

WITH POVERTY AND HUNGER IN THE LAND THE GOVERNMENT RESTRICTS FOOD PRODUCTION

"When I had finished my tour, I felt thoroughly ashamed of my country, thoroughly ashamed of the National Government, and thoroughly ashamed of the Conservative party. The pigs on my farm are better housed and fed than some of the people I saw that day.

"How we, in this year of Our Lord 1936, in this British civilisation of which we are so proud and so boastful, can allow such abominable conditions to exist is incomprehensible.

"These conditions are to be seen in every large town in the country; in large districts known as distressed areas."

THESE pungent words were the result of a visit to the slums paid by Sir Benjamin Dawson, Chairman of the Bradford Central Conservative Association.

Before he saw for himself the reality of misery and degradation of these people he, like so many of us, had merely read about them. He probably saw the report by Sir John Orr that 4,500,000 persons have less than 4s. a week for food. But these were only words.

The full horror of *this dreadful truth* was still in his eyes when he made the stirring speech, from which we cull these trenchant passages.

Plenty for All and Less Work

"We often hear the slogan poverty amidst plenty, which is a true one, and some people try to blind us by saying that this distress is caused by maldistribution of goods. If you were living at the top of Mount Snowdon, with plenty of money to buy, there would be no difficulty in having whatever you wanted delivered to you . . .

"Don't think I object to machinery. We want all we can get, and the greatest possible encouragement must be given to inventors to produce it, because the main object of civilisation is to be able to live in comfort with the minimum of labour. Therefore machinery must be the slave of man so that the hours of labour can be reduced and reduced as the years roll on.

The main object of civilisation is to be able to live in comfort with the minimum of labour.

Wanton Destruction of Wealth

"The Government seems to be working on exactly the same lines as the Bradford wool-combers. These firms have formed an association to increase the charge for combing wool by reducing the amount of machinery in the trade . . .

"The Government Cotton Spinning Bill is on exactly the same lines. Each firm of cotton spinners will be compelled to subscribe to a fund which will be used to buy and break up 10,000,000 cotton-spinning spindles.

"To destroy this machinery, this power of production, is criminal.

"Similar action is being taken in shipping and in agriculture."

A Diabolical Government Crime

"There is poverty and hunger in the land, yet the Government is restricting the growing of potatoes in order to keep up the price. At the moment potatoes are so scarce that the Government has taken off the import duty, but the restriction on the farmer as to how much he may grow still remains. You must admit that this potato control is nothing but gross stupidity when I tell you that if I grow an extra hundred acres of potatoes on my farm the Government will inflict a fine on me of £500.

"There are no words in the English language sufficiently vile to describe this action, but I will put it very mildly by saying that it is a

diabolical crime perpetrated by the National Government."

What is the Missing Word?

Rightly, this outspoken Tory is not interested in talk but in action, and he points unerringly to the place where pressure must be applied—but we omit, for the moment, one tragically mistaken word from his next utterance.

"Our democracy is such that when all is quiet, then all is supposed to be well. Unless the people make their voices felt nothing will be done for them."

"I therefore call on all Conservatives throughout the land to persistently press their members of Parliament to compel the Government to take immediate steps to abolish this terrible disease of . . . If you have sympathy for our poverty-stricken people you will answer the call. On this subject silence is selfishness."

His Suicidal Argument

In Sir Benjamin's own words, "the main object of civilisation is to live in comfort with the minimum of labour," so why, oh, why, is the missing word "unemployment"?

As Major Douglas said at Buxton, "If a mob shouts 'We want food and shelter,' it is easy to get it to translate that into a cry, 'We want work,' which is, of course, not at all the same thing."

And that, we hope and believe in the sincerest error, is Sir Benjamin's translation.

The tragic blind spot, which afflicts so many today, actually leads this indignant

Devil's Dodges to Stop ACTION

Warning by D. Beamish

IT is said that the Devil scored one of his greatest victories when he succeeded in persuading people that he did not exist. The question as to whether there is such a personage as Satan or not, is highly controversial, but assuming for the sake of argument that he does exist, it is not difficult to imagine him soliloquising somewhat as follows: . . .

"Well, here are all these millions of decent, kindly, humane folk. What's to be done about it? Their natural reaction towards poverty and misery, sickness and suffering is to relieve and remove them, but that would not suit Me!

"Ha! I have an idea. I will whisper to them that although these things may appear to be bad for people *physically* they are really good for them *spiritually*, and it is their spiritual good that is most important and should be furthered even at the cost of physical suffering."

And thousands of the kindly, sympathetic and well-meaning fall into the trap and take the Devil for an Angel of Light. It is well

to remember that Torquemada tortured people to death during the Spanish Inquisition for the good of their souls. It was called the Holy Inquisition, and no doubt many of those living at the time thought it was holy—unless or until they themselves became victims.

A common objection encountered by those who are working for the abolition of poverty and the issue of National Dividends, is that it might be bad for people "to have life made too easy for them."

Would YOU Refuse a Legacy?

Now if we really believed this, we should carry it out in our own lives. If Uncle George died in Australia or Aunt Julia in Kensington, leaving us £5,000 or so, we should make over that sum to some institution which had our approval, so that neither we nor our children should run any moral risks. It is, I believe, practically unknown for a legacy to be refused on these grounds.

An elderly man was overheard by a Social Crediter talking to another on the shortcomings of modern youth. They mentioned a mutual acquaintance, a young man employed by the same firm as themselves, who ran a car in his leisure hours. It appeared that, although earning only £2 or so a week, the youth had a well-to-do father who financed the car.

"Ah," said Elderly Man Number One, "that's the sort of thing that's the ruin of the young people to-day . . . Much better for them to stand on their own feet and be independent . . . Sink or swim without any help from Papa . . ."

After continuing in this strain for some time with occasional acquiescent nods from the other man, he fell silent for a space, then gave a deep sigh and said, "Ah, he's a lucky chap . . . a darned lucky chap."

The concluding remark and the sigh represented his *real* feelings; his former animadversions what he thought he ought to think.

Old Nick Starts a School

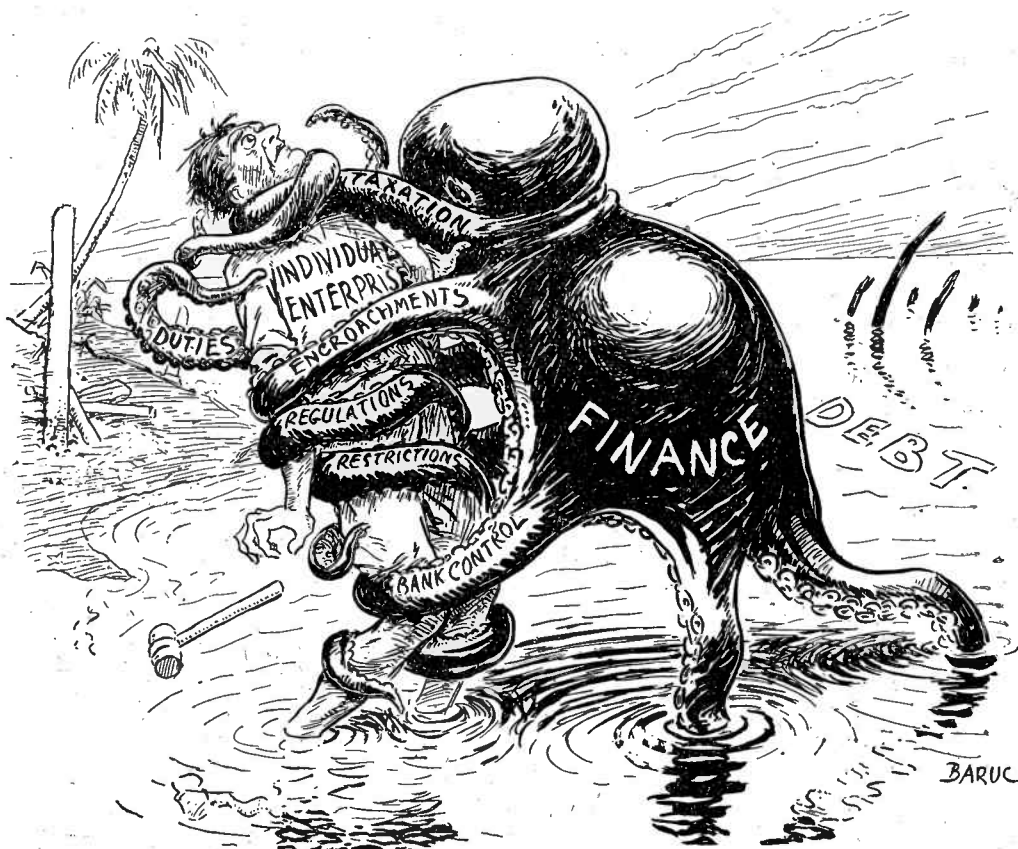
Then there is the Change of Heart school of thought which, although it embraces so many fine and excellent persons, was surely founded by Lucifer! It is such a subtle snare. All evil comes from wrong thinking; therefore you can never put things right by action, only by changing people's hearts, by raising their consciousness to a higher plane.

Of course this is *partly true*, which makes it a more dangerous lie. All evil is caused by wrong thinking because wrong thinking eventuates in wrong action, but the remedy is right thinking followed by right action, not inaction pending a vague, universal "change of heart" which—because it would take an indefinite time—might be expected to suit our hypothetical Devil to a T. He could quietly get on with his work while the forces of good did nothing.

CAN WE AFFORD TO ABOLISH THE SLUMS?

Everyone would like to have the slums done away—but can we afford it? Have we the men, the skill, the equipment and the materials? Yes, of course we have, and to spare. We have all the *real* things in plenty. Then why don't we insist that the slums shall be abolished without further delay?

(N.B.—It is no reply to say that there aren't enough tickets.)



Is It Too Late?

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SOCIAL CREDIT

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That Tax Feeling

WHEN Mr. Michael Beaumont, Conservative Member of Parliament for Aylesbury, confessed in the House of Commons:

"Evasion of tax shows that taxation no longer exists with the consent of the taxed. I personally do not feel any moral obligation to pay direct taxation if I can legally avoid it."

he struck a true note that drew several startled exclamations from the fifty or so Members who were present in the House.

It was not the truth of the confession that jolted the hearers, but rather the sacrilege of voicing a moral obligation that is diametrically opposed to what Lord Snowden once referred to as "the greatest moral force in the Empire," meaning the Bank of England.

And there is no doubt whatever, among those who know what's what, that the Bank of England stands for the moral idea that taxes are good for the people. To insinuate anything different is regarded by the Bank as a form of blasphemy, a heresy that must be stamped out at all costs, an unholy idea, because it tends to weaken the worship demanded by the Bank for its own sacred principles.

The fact that the taxpayer feels an urge not to pay is an indication that his instincts and moral feelings are, at bottom, opposed to the morality of the banking institution which governs the Government.

Mr. Beaumont went on to say in his speech:

"Direct taxes are only paid now because the Government can enforce their payment."

Here again he struck an important note, so true as we all know, but the sacrilegious depths to which he sank in associating the idea of enacting sacrifice by force with the beautiful morals of paying unnecessary taxes, probably only Governor Montagu Norman could ever plumb!

Where Do Taxes Go?

THERE is no doubt that the victimised taxpayer when called upon to sacrifice himself and pay religiously would feel a stronger surge of resentment than ever if he realised where his money went.

For the popular illusion (carefully nurtured) still persists that the money handed over to the tax-collector goes to pay the policeman, the soldier and the civil servant, including the income-tax man himself.

Taxation as we know it to-day is levied in terms of money; its collection by force stamps it as a form of dictatorship.

The seat of the dominating power can be found by tracing where the money goes. And we can render the people of this country no better service than to tell them that the money collected as taxes is collected for, and paid to, the Bank of England.

All income-tax men, and even the Chancellor of the Exchequer himself, are really debt-collectors for the Bank of England.

How it comes about that the most powerful department of Parliament (the Treasury) acts as a pawn in the grip of an institution privately owned; how it comes about that every department of the Government, as well as every person in the land, find themselves eternally on a treadmill of debt to the Bank of England, is another story; it is enough for the moment to say that this debt situation, carrying with it the necessity of personal sacrifice under threat of force and dire punishment, has absolutely no moral justification of common honesty to back it whatever, nor has it any technical necessity to support it either.

Australia's sales to Great Britain in 1935 (£29,500,000) was several millions short of the amount necessary to pay for imports from the U.K., "together with the interest on money borrowed from British investors for development works." — *"Financial Times,"* March 20, 1936.

Taxation is Unnecessary

In view of the burden of taxation which the Budget will soon make heavier than before, we are devoting this issue of SOCIAL CREDIT to the subject.

No one likes taxation, yet it is meekly tolerated when all the time it is unnecessary. Our purpose is to awaken people to the fraud so that they will tolerate it no longer.

Our readers can do their part by bringing this issue to the notice of as many taxpayers as possible.

You Have Been Warned

The attention of readers has frequently been directed to the increasing extent to which our liberties are being restricted and our rights as citizens curtailed. We make no excuse for again referring to this subject, for "the price of liberty is eternal vigilance."

Offences have been invented, and penalties from which there is no appeal to the ordinary courts have been laid down, for an ever-increasing number of activities, from that of "over prescribing" by a panel doctor, for which he can lose his living, to the production of more than the prescribed quantity of various foodstuffs, for which the farmer can be fined and even made bankrupt. But, until last week, no such legislation had been made retrospective, and no one could be penalised for acts which were lawful when committed.

This will no longer be so if the Chancellor of the Exchequer has his way, for in his Budget speech he indicated that legislation to prevent certain forms of evasion of Income Tax, was to be made retroactive to the fiscal year 1935-36.

If You Do Not Heed

This proposal should be fought tooth and nail by every citizen, whether he or she is personally affected or not. If such a precedent is permitted, no one will be safe, for, with the intensification of the crisis, who knows what forms of activity may not be made illegal, and what retrospective penalties may not be imposed?

This foul and wicked principle of punishing people for acts which were not punishable when committed, must not be established in this country. In modern times only four countries have adopted it—Germany, Italy, Russia and Spain—in each case under a dictatorial régime of the right or left. In Germany, many people have been executed as a result of such retroactive legislation, and probably in the other countries also.

This proposal should be restricted to the uttermost—it is a frontal attack on liberty.

A Deathbed Vigil

Mr. James Griffiths, M.P., had some bitter things to say in his presidential address to the South Wales Miners' Conference at Cardiff. "For 16 long years," he said, "our men and women have been crucified on a cross of poverty because of these world currents for which they are not responsible. Our children are denied a livelihood in their own land and are driven to alien countries to seek their bread. Our whole social life is decaying and our community is bleeding to death."

He explained that South Wales was hopelessly dependent upon the export trade, so that it was at the mercy of every adverse wind which blew from any corner of the world. Then he added darkly that the year 1935 had revealed a new spirit of revolt amongst the people. There was growing up everywhere in South Wales a determination to fight for economic existence and a realisation that this fight called for a supreme effort.

Does this mean that the miners of South Wales are at last beginning to see through the utter farce of the export trade? If so, will it occur to them that they have the right to demand that their livelihood shall no longer depend upon arbitrary figures in bank ledgers but upon just claims strongly and unitedly pressed?

The Crime of Jarrow

Palmer's Works ought not to have been closed down. Who were the criminals? . . . They were bankers and trusts, and men who deal with an industry, upon which thousands of human lives are dependent, without compunction or compassion, if it interferes with their own combinations and interests. They are the inhuman agencies—a group of men round a green cloth—who do not think in terms of industry and human values, but in terms of interest on money or their own profit and powers.—*From "England Speaks,"* by Sir Philip Gibbs.

The hidden dictatorship will continue to sabotage, to restrict, to destroy, with the

A Word to the Wise

object of making access to the means of life difficult and insecure for the millions.

What cares it for the slow torture of malnutrition gripping the little bodies of our children, or the tears of the harassed mothers, or the worry of the fathers whose means of livelihood is suddenly ended? Not a jot.

The millions must rise and speak, demanding the results they want.

To suffer or even to watch to-day and remain silent is a crime against the sacred fount of life itself.

Facing Facts

A poster issued by the Pedestrians' Association illustrating the dangers of motor traffic, shows a policeman carrying a child who has been knocked down and possibly killed. The title is "It May be Your Child Next." According to the press it is likely to raise a storm of public criticism on the grounds that it is too grim.

That such a thing can ever be suggested shows clearly the attitude of the public. We don't want to hear about unpleasant things, but prefer to live in a fool's paradise of fantasy!

An average of 30 children are killed on the roads every week, but we would rather not hear about it. Tens of thousands of children are getting too little to eat, but we would much rather shut our eyes to it and tell ourselves that malnutrition does not exist.

"Gross Cruelty to Children"

The latest recommendation of the Committee on Road Safety Among Children is that parents generally should not allow children under seven to be on the highway unless accompanied by someone competent to see to their safety.

Mr. Max Beerbohm, in a recent broadcast talk, referred to the highways as "railways without lines."

But what are parents in poor and crowded districts to do? Mrs. Rowntree Clifford, head of the Women's Settlement of the West Ham Central Mission, says that across every street in the East End should be hung the words: "Gross Cruelty to Children."

"Children," she says, "should not be born there, nor live there, nor play there. We should spend money finding them safe and humane places . . . Centres are needed where the children could play and be safe. It is not only the traffic in the streets; they are full of other evils."

The pretence that we cannot afford to make our roads safe or give our children decent conditions is a bankers' lie. The sanctity with which our Chancellor of the Exchequer pervades this lie costs a blood sacrifice of 30 children a week.

Our Task

When people demanded the abolition of child labour in mines, they didn't bother about how it was to be abolished. They said it must be abolished—and quickly.

They did not say it must not be undertaken until the whole country was satisfied the children would make good use of their leisure, nor did they believe that international agreement was necessary before Great Britain could act. They realised that child labour in the mines was cruel and unnecessary, and demanded its suppression. Our task to-day is to show the people of Great Britain that poverty is not only cruel, but also unnecessary, and to show them that only by demanding its abolition can they discharge their duties to their fellowmen.

Workless Sent Out to Beg

Under this heading the *Manchester Guardian* reproduces a report from its New York correspondent that relief funds are exhausted in New Jersey and that in one town—Ewing—450 unemployed families have been told "to go out and beg." These poor wretches have been given cards certifying that they are destitute; they have been made licenced mendicants.

As a result of a change in Roosevelt's policy, all those who are unable to do the relief work provided by the Central Government are thrown on the states and cities for support, and, for lack of money, this support is not forthcoming.

In the past, leading citizens of the U.S.A. have talked much of "rugged individualism," as the distinguishing characteristic of that country's civilisation. None can doubt the rugged nature of a system that permits good citizens to be reduced to beggary, in the richest nation in the world, but some may

well doubt whether it can correctly be called a "civilisation."

Actually, however, willingness to let people starve, rather than abate the savagery of orthodox financial law by one jot or tittle, is not a peculiarity of American civilisation; it is common to every country in which "sound" finance rules. 13,500,000 people in Great Britain are suffering from malnutrition at this moment.

Coughlin and Parties

It is reported that Father Coughlin has issued instructions to his followers to set aside all plans to establish a new political party, and "diligently set forth to destroy the present leadership and the current philosophy which dominates both major parties." In his regular Sunday broadcast he said "for the first time in our generation we are forcing a political battle on the money question."

Father Coughlin, having shown the people of America the way in which their lives are dominated by the money-changers turned money-creators, is now arousing a nationwide demand that an end be put to financial dictatorship and its lying philosophy of scarcity. Realising the dangers inherent in political parties, which can be bought or intimidated by finance, he is raising an even greater power to which politicians will be forced to yield obedience—the power of the united will of the American people.

When the history of these times comes to be written, it may well be that the survival of organised Christianity will be attributed to two priests, one in America and one in Great Britain, who were instrumental in driving the money-changers from the temple—Father Coughlin and Dr. Hewlett Johnson.

Pigeonholing Social Credit?

The *Ottawa Evening Citizen* of April 8 reports that the Social Credit Measures Act, which is now on the statute book of Alberta, "provides for the appointment of a Royal Commission to study the feasibility of such a plan . . . The Commission has yet to be appointed."

In Great Britain, when a Government is forced to do something, while wishing to postpone action indefinitely, it is usual to appoint a Royal Commission with terms of reference which permit the study of much irrelevant detail.

In the respite gained by this procedure, people tend to forget the matter in the press of struggling to maintain existence in the midst of plenty; and when eventually the Commission reports, its report can be pigeon-holed or acted upon as suits the Government of the day.

Nevertheless Royal Commissions can be expeditious under pressure, and the people of Alberta can, if they will, ensure that this commission creates a world record for speed if they demand persistently and unceasingly the results they have elected their Government to secure for them.

Melted Hearts

Mr. Winston Churchill, speaking in the House of Commons the other day, said:

"Europe is reaching a climax. I believe that the climax will be reached in the lifetime of this Parliament."

Either there will be a melting of hearts and a joining of hands between the great nations bent on securing the great prosperity which is now within their grasp for the millions of toiling people or there will be an explosion and catastrophe, the cost of which no imagination can measure and beyond which no human eye can see."

The possibility of the "melting of hearts" of the nations, visualised by Mr. Churchill as an alternative to catastrophe, is in exact ratio to the possibility of the "melting of hearts" of the tax-payer and the tax-collector within our own country. And if you can visualise the income-tax man forgiving you your taxes because his heart has melted, can you imagine the effects of this panacea for peace upon the Treasury accounts and the awful unbalancing of the Budget that will automatically ensue?

To achieve real peace and prosperity, is Mr. Churchill willing to renounce the morality of the Bank of England and the principles underlying the policy of that unholy institution?

Is he willing, for instance, that National Dividends be distributed to all and that poverty be abolished from Britain, as it can be?

Amroth, a little village of about 20 houses in Wales, is to be abandoned to the encroaching sea, as it would cost over £30,000 to erect suitable defence works.—*"The Times,"* April 2, 1936.

PROFIT AND LOSS

RECENTLY it was reported that Trinidad had "lost" £40,000 of Government funds. The loss was discovered when the old note circulation was called in and the notes destroyed.

When the destruction was complete, it was found that according to the records the notes destroyed exceeded the notes that had been issued by 200,000 dollars (£40,000).

A special appropriation was, according to a press report, to be sought in the Legislature to cover the "loss."

Remember the Waterlow Case

This incident illustrates the queer twist in the mind of "sound" finance. A bank receives back more notes than it issued, and calls it a loss! Loss to whom? To the forger? No, for he got away with it. To the bank? No, for any of the public who read the Waterlow case might have drawn their own conclusions as to the cost to a bank of printing and issuing notes to replace forgeries or otherwise. To the public? Possibly, for the so-called loss may be marked up against the public as a debt (to be paid out of taxation) to the banking system which replaces the forged notes with

bank notes and promptly destroys the tax money received for them.

If fewer notes than were issued had been received back, would the bank or the Treasury, or both, have written up the difference as a profit? Undoubtedly "sound" finance would prefer this alternative. It will be recalled that, by the Currency and Bank Notes Act of 1928, the Bank of England took over the Treasury Note issue. These notes were created by the Crown at the outbreak of the war of 1914, and were used to pay off public debt to the Bank; the method was adopted in order to provide the banking system with cash which it did not possess, but which it was liable to pay on demand against deposits; to prevent the ill effect upon the system of a "run on the banks," which would have revealed its bankruptcy.

Banks Take National Money

These Treasury Notes were a creation of national money and not bank money; they had King George V's effigy on the obverse and the Houses of Parliament on the reverse; at the time, and in the circumstances, they were inflationary and therefore were paid for out of the pocket of the

public. In 1928 they were "taken over" by the Bank of England.

According to *The Times* of May 4, 1928, the legal fiduciary issue of the Bank of England, after taking over, would be £4,685,128 less than the total of the legal limits of that Treasury issue and of the Bank's own fiduciary issue. This amount of nearly £5,000,000—with a potential of some £45,000,000 of credit—was destroyed by the simple process of not renewing it with bank notes as it came into the Bank.

The manoeuvre was analogous to what has recently happened in Trinidad but, in the one case it was greeted with loud applause by a beguiled public and, in the other, with cries of dismay and a "special appropriation" of taxes to cover the "loss." The fact is that Trinidad has lost nothing and is in no need of a special appropriation: it may even have gained by the slight inflation which may have been, via bank creations of deposits against cash of £40,000, as much as £400,000.

To the banking system the annoying thing about the affair is that for years, (1) it had an unknown rival in the art of making money out of next to nothing and, (2) it was exceeding its rule of proportion by creating deposits up to some ten times the face value of the spurious notes. It lost nothing, but the public must pay lest the truth be revealed. ARTHUR WELFORD

ALBERTA — AND ELSEWHERE

DEVOUTNESS, indeed, is apt to accentuate such defects; it may render the man all the more confident of the rightness of all his actions, the worth of all his goals and the justifiability of all the means he adopts: for he is always on the Lord's side. I have in mind especially a British statesman of the first rank, one who held, to the end of his life, the devotion and admiration of one half of the people and, by the other half, was regarded as an unscrupulous hypocrite. I mean, of course, the late W. E. Gladstone. And in America we may find a parallel case in Woodrow Wilson.

The essential defect of such a person is that he has remained naïve, that is to say he does not understand or critically appreciate his own motives. Whatever opinion or purpose he holds at any moment seems to him absolutely right; yet a few months later he may advocate with equal conviction and eloquence some view entirely inconsistent with, even directly opposed to, the one formerly held. Thus we hear him demand "Peace without victory"; and a little later we see him calling for the application of overwhelming force, force without measure and without stint. The public seems to have no key to such characters, and, as in the cases mentioned, remains divided into ardent admirers and harsh critics, giving indiscriminating praise and devotion or unmeasured denunciation.

Such whole-hearted uncritical confidence in the rightness of his opinions and purposes may contribute to a man's effectiveness, especially perhaps in public life, where success depends upon impressing the multitude and carrying along at the chariot-wheels some large part of the public. But such men, who are a danger to democracy, obtain power only because so large a part of the public remains, like themselves, in that state of incomplete character-development which we are discussing. Only with such a public are the arts of the demagogue effective, and the spread of intellectual education and of knowledge of public affairs will not in itself provide a remedy. (Our italics). — Professor William McDougall, F.R.S., in "Character and the Conduct of Life."

LABOUR-SAVING DEVICES SAVE WHAT?

Dealing with labour-saving devices, the Postmaster-General remarked that it was generally thought such things displaced labour.

That was not true of Post Office labour-saving devices. — From a report of the Southampton Chamber of Commerce Banquet in the "Southern Daily Echo," April 25.

MAJOR DOUGLAS SPEAKS ON SHOT AND SHELL

THE OBJECT OF INDUSTRY

The Bank of England

Question.—Would Major Douglas and the Dean of Canterbury accept seats in Court of Directors of the Bank of England?

Answer.—The real trouble, even in the Bank of England, is not a matter of technicalities at all. I believe that the divisions of opinion upon technicalities between myself and what you might call orthodox economists are narrowing — that many so-called orthodox economists are coming around largely to my views. Where such a division of opinion does exist, I am most anxious to believe that it is because we are starting from different premises.

Now I start from different premises from those which activate the Bank of England. Even if you assume for the moment that the Bank of England is a British institution — which, of course, it is not: it is an international institution in the control of international forces which are fundamentally not interested in Great Britain at all—there are people in the Court of the Bank of England most decidedly concerned with what they consider to be the interests of the British, but that means, in their case, furthering what they call trade or reducing unemployment—not freeing individuals from economic shackles.

While I should be delighted to join the Dean in the Court of the Bank of England, I don't think that even that would radically alter its course.

The Power of the People

Question.—Would Major Douglas outline a practical plan to bring home to people a sense of their power?

Answer.—When a poacher gets a young whippet he always takes it out when there is a lot of easily-caught game, which he lets it catch. This gives it confidence.

That indicates a way to give people a sense of their power. First encourage people to try small things. Don't necessarily tackle the financial system straight away — tackle the local district council because there is a hole in the road and make them put it right. When you have got a number of people to see they can get a hole in the road put right, they can set out to get a new road, and so on. The principle is to try it on the dog!

Exchange or Distribution

Question.—Is the correct object of the monetary system to facilitate the interchange of goods and services?

Answer.—The modern productive system does not primarily involve interchange of goods and services. The fundamental factor in production is power-driven machinery, and you cannot exchange services between power-driven machinery. That is why it is incorrect to say that money is, primarily, a medium of exchange. Money is primarily a demand system, so that the individual can demand from the productive system those things which he does himself contribute to it.

After his speech on March 7 at Westminster (reported in SOCIAL CREDIT for March 13), Major Douglas answered various questions. Some of these, with Major Douglas's answers, are summarised below.

The Object of Industry

Question.—Would Social Credit increase employment at first?

Answer.—Yes—although, of course, it is not our objective to provide employment—I think that for a short time probably there would be increased employment.

What certainly would happen quickly would be a complete difference of emphasis on what is produced. Without going into technicalities, I want to stress this point. We are often told that it is obviously absurd to say that the financial system does not distribute sufficient purchasing power to buy the goods that are for sale. We never said it! What we do say is that, under the present monetary system, in order to have sufficient purchasing power to distribute goods for consumption, it is necessary to make a disproportionate amount of capital goods and goods for export.

Sweden is held up as a wonderful example of how well the monetary system can work. Sweden is producing about three times as much as she is actually consuming, but owing to vagaries of exchange she is able to export the remaining two-thirds. She has to take three times as much trouble as is really necessary in order to make the monetary system work.

That is, broadly speaking, the situation. In this country, and in every modern country, in order to make the present monetary system work at all, you have got to make a whole lot of things that are not immediately bought in order to distribute what is already available.

Although you may not require lathes and may have enough bread, the employees of the lathe-maker cannot get bread unless they make lathes; and so they make lathes to make shells to make war to get bread which is already available. Under Social Credit the emphasis on what is produced would be different. Only what was wanted would be produced.

Efficiency of Unforced Labour

Question.—Do not most people prefer to be employed rather than unemployed?

Answer.—Perfectly true. Most people prefer to be employed — but on the things they like rather than on the things they don't like to be employed upon. The proposals of Social Credit are in no sense intended to produce a nation of idlers—and would not. There never was a more ridiculous piece of misrepresentation than to say that as a class the rich are idle. They may be wrongly employed, but they are not idle. The danger to the world does not come from the idle rich—it comes from the busy rich.

No, Social Credit would not produce idlers; it would allow people to allocate themselves to those jobs to which they are suited. A job you do well is a job you like, and a job you like is a job you do well. Under Social Credit you would begin to tap the amazing efficiency inseparable from unforced labour, and the efficiency of the whole industrial system would go up.

SHOT AND SHELL

Professor Bergius, of Heidelberg, explained to a conference at the London Chamber of Commerce, how food can be produced from wood. He claimed that nations could be fed, and that two-thirds of raw sugar and one-third lignin is now produced whereas formerly the result was only 30 per cent. utilisation and the rest waste.—"Daily Telegraph," April 4, 1936.

"It is just another suicide while of unsound financial means," wrote Benedict J. C. Hobi, 41. The letter added: "The financial struggle and poverty are too much for me to continue with it any longer. I have swallowed enough dope to finish my life. As I spent my last shilling to-day, I have nothing left but a few pence."—"Evening Standard," April 14, 1936.

The verdict of "Suicide while of Unsound Mind" should have been "Murder" by persons not entirely unknown—namely those responsible for the financial policy of this country.

There are banks in the United States which never do a big deal without getting their astrologer on the job first. There are huge corporations which employ all staff on the basis of the horoscope.—"Sunday Dispatch," April 19, 1936.

Of course, a sound training in economics and finance is also required of their staff.

J. D. Bennett

AMONG the letters we have received expressing sorrow at the lamented death of J. D. Bennett, late Director of Overseas Relations, are the following from Holland and Belgium:

The Dutch Social Credit Group have learned with profound regret that yet another supporter, in the person of Mr. J. D. Bennett, is no more.

In offering you the deepfelt sympathy of the Group, which also please convey to his widow, allow me to add a few personal remarks.

As secretary, and as a frequent caller, I have had the privilege to meet Mr. Bennett on more than one occasion and to correspond with him a good deal. The last time I saw him, he intended to go to the Continent for Easter, and I have been looking forward to seeing him here, as a friend. Now he has gone, and will not witness the coming of Social Credit, on earth.

He leaves behind, however, a stronger, a more confident, international movement, which owes its increased strength most certainly also to his activities. His articles in SOCIAL CREDIT have been enlightening and to the point and reflected his personality to the full.

It seems to be the misfortune of our movement that so many of the best are called away first, and this loss is the more poignant, as Mr. Bennett belonged to the younger generation.

The movement has lost one of its promising men, the international movement its leader in matters of actual interest, and I have lost a friend.

E. LOEB,

Hon. Gen. Sec. Nieuw-Economische Groep voor Nederland en Koloniën.

It is with a terrible shock that I learn this morning from this week's SOCIAL CREDIT of the death of J. D. Bennett.

I only once met Bennett, that visit of mine last September when we had lunch together, but even in those few short minutes, I formed a very high and endearing opinion of the man, and I feel that a very dear friend has been taken away from me. What his loss must be to you and those around you can only too well be imagined, and in my own limited sorrow, I feel very deeply the much greater sorrow his death must be to all at the Secretariat.

As for his work for the Cause, that must have been nothing less than enormous, and how he managed to tackle both his school duties and his voluminous foreign correspondence with world Social Crediters, and manage to digest that correspondence each week in that most readable and judicious weekly digest, always seemed to me a wonder achievement. I know only too well how extraordinarily difficult it must be to find anyone worthy to continue his task.

But at this time of loss, it is Bennett the man who lives most vividly in my memory, rather than Bennett the Director of Overseas Relations, and great as his work for Social Credit unquestionably was, it is rather about "Jim Bennett" that I write these few lines of sorrow shared between us.

Antwerp

T. V. HOLMES

A resolution expressing alarm at the prevalence of under-nourishment among school children was carried by the National Association of Schoolmasters at Sheffield.—"Evening Standard," April 24, 1936.
There is no such thing as starvation in England!

HUGE TAXATION FRAUD YOU ARE A VICTIM

First of three important articles by L. D. Byrne which should be brought to the attention of as wide a business public as possible.

YOU are a taxpayer, whether your income is £10,000, £1,000 or £100 a year — and you have good reason to be aware of this fact. You may think that because your income is large you are being deprived of an unfair share for the benefit of the poorer section of the nation, and that therefore your interests conflict with those of the poor man. If you are poor you probably think it grossly unfair that your food, your smokes, your transport and everything your insufficient income buys, should be taxed, when there are those with larger incomes who might shoulder the burden more easily; and, therefore, you may consider that your interests are opposed to those of the wealthier people and that you must press for their heavier taxation.

If there is sufficient demand these three articles will be reprinted as a penny pamphlet. (Reduction for quantities.) Please send advance orders to SOCIAL CREDIT, 163A, Strand, London, W.C.2.

The fact of the matter is that whether you are reasonably rich, or whether you have a moderate income, or whether you are poor, so long as you object to taxation *because* it is falling on you instead of somebody else, you are missing the real issue involved.

For instance, the argument of what are termed Left Wing Organisations, in support of heavy taxation of the more secure section of the population, is that a system of steeply-graded taxation—aptly described in America as “soak the rich” methods—results in a redistribution of income on a more equitable basis with benefit to the country as a whole.

This theory, however, collapses on examination. It is a fact that in this country, since the 1914-18 war, taxation has been more and more steeply graded, i.e., it has borne more and more heavily on the rich. Yet as the burden of taxation increased and as the system was adjusted to take an increasing proportion from those with larger incomes, so the plight of the people as a whole got worse and worse.

A Fraudulent System

In this matter of taxation the interests of all sections of the community are identical. The fact is that our system of taxation is unnecessary and, therefore, it is a fraudulent imposition on us all.

This may seem a startling and, at first sight, a ridiculous statement. Yet it is true, as the evidence we shall consider will show. It is only because we have been used to a system of oppressive taxation, and because it has been built up gradually, that we have hitherto submitted without question to a form of tyranny unrivalled in history for its subtle stranglehold on the liberty of people.

Taxation is a device for forcing people to surrender a portion of their incomes in the belief that by so doing they are helping the State. In a modern society an individual has freedom and security in proportion to the

amount of his personal income, that is, his power to buy goods and services. Therefore, the surrender of a portion of his income involves the surrender of personal freedom and security.

So we find that, stripped down to the core, taxation is a legalised system which reduces the personal freedom and security of individuals. And the heavier the taxation the more insecure and therefore less free the individual citizen becomes.

Now the purpose of a social organisation should be to benefit its individual members. If society fails in this primary function it will and must disintegrate. What we all want most from the society into which we have been born is personal security and personal freedom. Security and freedom for all has not always been possible. For thousands of years it has been a goal towards which mankind has been striving.

The insecurity of the past was due to man's inability to produce enough for his wants. This is not true today. The outstanding fact in the world is that we live in an AGE OF PLENTY. Thanks to the knowledge and the resources inherited from previous generations, it is a fact that at the present time enough can be produced to satisfy the material wants of every human.

As H.M. The King said when he was Prince of Wales:

“The potential output of the existing means of production in the world is far greater than ever before. If all the employable labour were employed for a reasonable number of hours per week, the world would have at its disposal a volume of commodities and services that would enable the entire population to live on a higher level of comfort and well-being than has ever been contemplated in the rosiest terms of the social reformer.”

Plenty for all can be produced and distributed so that every person in the country has security and freedom. Moreover, this can be done without taking from anybody's existing security. There is no need to take from the rich to make the poor secure when *plenty for all* is available.

These are facts. How then can any system be justified which takes away the freedom and security of people? It cannot. Therefore it should be plain even from a superficial examination of our taxation system that it is fundamentally fallacious. *It does not reflect facts; and in the face of facts it cannot be justified.*

(To be continued)

The Income Tax Muddle

THE Income Tax Codification Committee's recently issued report has now been summarised in the newspapers. It contains 417 clauses and eight schedules, and its purpose was to simplify the collection of this tax! When it is recollected that Income Tax forms only a small fraction of the existing financial system, the octopus-like extent of this system of “sound finance” should become clear even to the layman.

Granted a master error in the financial system, it is, of course, obvious that the detail administration must become increasingly difficult and complex. The last codification was effected by the Income Tax Act of 1918. The committee which has just reported has sat for the past eight-and-a-half years, and has had finally to admit that a simplification of Income Tax is quite impossible.

Whether the committee's own recommendations are any simpler than the existing chaos is open to doubt. The suggestion, for instance, that income is to be computed on “ordinary commercial principles” is open to serious technical criticism, as commercial principles vary from trade to trade and from district to district. This is no criticism of either the ability or the integrity of the men sitting on the committee. Their task was an impossible one, and the enormous labours and ability put into their report is to all intents and purposes wasted.

It is doubtful whether the main parts of the committee's recommendations can be incorporated in the Finance Bill of 1937, so that this report is not likely to bear fruit earlier than two years from now.

The mouse that has been brought forth after eight-and-a-half years' labours should make it clear to all that there is something radically wrong with the whole financial system of which the Income Tax chaos is but a small and necessary reaction. There is no doubt that the taxpayer is insisting more and more on his rights, and is becoming skilled at avoiding taxation.

More and more legal and accountancy experts are examining the existing Acts, and should the recommended Bill be passed, then the whole process we have witnessed during the last few years will be repeated.

It is said that the proposed Bill and the Report are now being submitted to legal experts and to the banks. Whether they are being submitted to the former to stop the holes or to put holes in is not explained; nor is the reason given why they should be submitted to the banks rather than, say, the brewers. Presumably the Government has to call in its mortgagees before it can do anything. D.T.D.

THE AIM OF BANKING POLICY ECONOMIC DEPENDENCE FOR ALL

Full employment should be the test; and interest rates, the quantity of money, price levels, exchange rates and gold parities should be left to work themselves out accordingly. This may seem a revolutionary doctrine. But it is remarkable how monetary and banking policy in the sterling area has approximated to it in the last four years.—Mr. Douglas Jay, in the “Banker.”

THE PARTY MAN Betrays Himself and His Constituents in ALBERTA

IN the *Albertan* of April 4 there is an article by “one of the most prominent and influential members” of the Alberta Social Credit Party, that contains most of the fallacious arguments for a balanced budget. He puts it in a nutshell: “Our current expenses must be met from our current income.”

How reasonable this sounds! But it is only the party politician posing as an expert repeating a bankers' cliché. A balanced budget means the acceptance of the lie that the figures in it reflect the facts. Further, to accept the idea of a balanced budget is to accept the principle that the lying figures therein shall *govern* the facts, which is worse, and directly opposed to the meaning of Social Credit.

When a *genuine* Social Crediter refers to “current expenses” he means “real expenses,” i.e., consumption; not “financial expenses,” which are mere figures. When “current income” is referred to, the *genuine* Social Crediter means “real income,” i.e., goods and services, not “financial income,” which is again only figures.

The bankers' philosophy hinges on the principle that real things, like goods and services and the people who live by and through them, shall be *governed and limited by bank credit*, i.e., figures; and this idea is reflected perfectly in a “balanced budget.”

Its aim is to maintain the *power* of the banker, by creating a false *worship* of the banker's product, a figure *symbol* called money. The sanctity of this symbol is best nurtured by elevating it as a holy thing, demanding “sacrifices” to protect it from exposure as a preying superstition.

The main plank of Social Credit is the honest and real belief that real things (when counting) should govern the figures—that if plenty of *real* wheat and meat is and can be produced, the people *can* eat, even if the figures say they are poor and have no income.

This idea is diametrically opposed to the principle of the bankers' balanced budget, and any compromising with the latter is, however, plausibly put by such clichés as the one used by the politician quoted above, complete betrayal of Social Credit and all that it means. “Brock”

A GIFT TO THE CHANCELLOR

Mr. Neville Chamberlain's expression of grief for the poor taxpayer in his Budget speech so upset one of our friends that he immediately went and bought a baby's comforter and despatched it by post to the Chancellor.

We hope the Chancellor will take great care of this thoughtful gift, for we feel he will need it badly in the future.



“His old man couldn't pay the bill so he's working himself out!”

From the “Edmonton Journal,” March 25.

BORN IN DEBT

Every Canadian child is born a debtor, for his or her share of the Canadian National Debt is \$251.96, and every child born in the United Kingdom is similarly in debt to the extent of £176. (These figures do not include the share of municipal, county, and, in the case of Canada, provincial debt.) But these debts cannot be worked off, they grow and grow, and the more that is paid off through taxation the bigger they become. Death is the debtor's only release, and even then there are Death Duties!

This is “sound finance.”

CHEMISTS GUARD YOUR TEA!

Very many people have come to us for our “Choice Ceylon” Tea because they know it is the purest and finest tea obtainable. On our *Board of Directors* are two qualified chemists who protect your interests. You can rely on our teas being the finest procurable and therefore eminently suited to the exacting demands of all who desire 100 per cent. pure foods.

3/- Choice Ceylon at 2/4 lb.
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G. W. L. DAY on:

PAY UP!

AN intelligent foreigner visiting London for the first time would probably be appalled, on reading the press posters, to find what terrible crimes and misdemeanours are being committed by the inhabitants of Great Britain. All manner of crooks and impostors are "unmasked" weekly, and eminent moralists, both in Holy Orders and spats, constantly indulge in severe censures.

On the other hand (so the papers tell us) we possess compensating virtues. One of these is that we pay our taxes cheerfully. It is really remarkable how often this particular virtue is paraded in the press. People of inferior nations may wriggle out of their obligations (or try to), but the Englishman, by gum, he pays like a gentleman.

And this is a virtue that most of us can appreciate, for most of us have lent money, at some time or other, and failed to get it back.

There is the debtor who pays you back if he has to starve himself to do it; there is the debtor who pays you back if you press him; and there is the debtor who never intends to pay you back and never does. All the batteries of propaganda are concentrated upon suggesting that we taxpayers fall into these same three categories and are just as praiseworthy or blame-worthy in consequence.

Well now, suppose there are four men in a boat which is in the middle of a fresh water lake; and that one of them has seized the tiller and is forcing the other three to row for dear life. He does this by means of threats, forbidding the rowers (who are nearly dying of thirst) to stop rowing and fill their flasks from the lake. To prevent them from actually expiring, he allows them to take occasional sips from their water bottles (which are three parts empty); but whenever they drink, he forces them to pour a certain fraction into the lake.

One rower agrees to do this with enthusiasm, another grudgingly, and the third refuses point-blank and only submits under duress. Which of the three is the most to be admired? The newspapers would, of course, say the first man.

It is precisely similar with Income tax. We are afloat on a vast Lake Superior of Plenty, each drop of which could, and would, be monetised and made available for distribution, were we not in the grip of the most colossal and barefaced racket that was ever put over on a sheep-like, somnambulistic public.

It is pure, blithering imbecility to suggest that the only source of money is the aggregate of private and entrepreneurial incomes, or that the overhead expenses of a nation should be paid by its individual citizens out of their private bank accounts. Such expenses should obviously be paid out of the public credit which corresponds to the waters of the Lake of Plenty.

Most unhappily for us, somebody has got his hand on this same public credit, and by parcelling it out to us by the thimbleful, manages to keep us so busy at the oars that we have no time to think about wrenching his hand from the tiller.

You would say it was impossible to prevent a boatful of thirsty rowers from helping themselves to water, when all they had to do was to lean over the side of the boat. You would say it was fantastic absurdity to suppose that they could be bamboozled into believing the water was not there!

Yet this, precisely this, has been done in the financial world. Not only are we bamboozled into believing that the Plenty all around us cannot be monetised—that is, tickets created and issued to distribute it—but we are even bulldozed into believing that we must give back a considerable proportion of the miserable remnant of our plundered legacy!

To get away with such a monstrous

hoax as this, is a feat which requires long and elaborate preparation. This preparation is found in the influence of education, in press and wireless propaganda, in the arbitrary rules which govern material success, in the bitter distractions of drudgery and penury, and in the hypnotic blatherings of the salaried experts.

Battered almost into insensibility by these mighty forces, the public is about as capable of clear thinking as a boxer vanquished after the fifteenth round. Nevertheless, in spite of everything, there is a dim, nebulous feeling slowly forming in the mind of the Little Man that something is wrong somewhere.

Now if there is one thing above all others that the racketeers are nervous about, it is that we should call their bluff about paying taxes. At present we pay our taxes because we believe it is necessary. If once we got hold of the idea that it wasn't, and that it was not immoral to default—well, we should stop paying them. If the moral basis of payment were smashed, force would be useless. The hollowness of the hoax would be exposed.

What would follow? At present the banks and financial houses claim and exercise the right of issuing drafts of our own credit on loan to us, forcing us to pay interest on it in the form of Income tax. By refusing to pay these taxes we should be denying their right to do this and claiming the use and benefit of our own credit.

Should that ever occur, the whole edifice of Finance would totter and fall.

No effort is spared to portray the Fall of the House of Finance as the greatest catastrophe that could possibly happen.

Are we afraid to call the bluff? If so, let us not join with others in a united resolve to pay no more taxes. For if the number of tax-resisters reached a certain figure, it is clear that the authorities would be powerless to enforce their demands.

FOR THE NEW READER

1. There is obvious and acute poverty.
2. Most people have less than they want.
3. There is a general feeling of fear and insecurity. Individuals fear the loss of their jobs, which means the loss of their incomes. Businesses fear the loss or shrinkage of their markets, which means the loss or shrinkage of their incomes. Nations fear one another. The whole world fears war.
4. The shops are full of goods which the shopkeepers want to sell to the public who want them but cannot afford them.
5. The factories are full of goods which the manufacturers want to sell to the shopkeepers.
6. The transport undertakings, and all who provide service want to sell service.
7. Each nation has so much goods and services that it strives to export to foreign markets.
8. There are not enough buyers to provide the markets that nations, businesses or individuals need in order to get rid of their goods and services.
9. We point out that the solution of all the troubles enumerated above is an increased personal income for every individual, which we call a National Dividend, to enable people to buy what they produce.
10. Such a National Dividend must be issued so as to be effective: that is, it must enable the people to buy what they want and so must not increase prices or taxes.
11. Finally, we say that it is up to the people themselves to realise these obvious things, to put aside the futility of party politics, and to demand that the persons who are paid to represent them in Parliament shall urgently instruct (not beg) the Government to carry out the WILL OF THE PEOPLE.

This is the simple means of solving The Great Universal Problem of Poverty in the Midst of Plenty, and the Root Cause of War. The time for action before the next great war is short; the matter is desperately urgent.

Mr. Montagu Norman, that the Bank of England and the Treasury are to all intents and purposes the same thing. Since financial policy emanates in the first case from the Bank of England it is then not hard to see how it can be imposed on Parliament without the Members being aware of it.

In addition when one considers how this "departmental lawlessness," as Lord Hewart calls it, is rapidly filching the rights of local government, the manner in which financial policy is forced upon corporations, county councils, etc., becomes evident.

In conclusion, it is submitted that taxation of all kinds is, to a large and increasing extent, a deliberate and malignant attack on the social and economic rights of the individual. It can be and is used, not as a method of raising money, but, in the words of the "Encyclopaedia Britannica," as "an engine of social and national policy," and the present state of society is a direct condemnation of that policy. Its inevitable increase in severity results in an increasing amount of material and psychological harm being inflicted on every citizen while the financial system correspondingly benefits.

Its continuance, in its present iniquitous form, is made possible only because the representatives of the people, through lack of technical knowledge, acquiesce in the advice given them by the financial experts. Its replacement by a popular and beneficent system of national accountancy will take place only when those representatives command the experts to change their policy and function for the good of the whole nation.

Yours faithfully,
B.Com.Sc.

Since this letter was written Mr. Chamberlain has introduced us to the plans for regimentation by taxation for 1936-37.

It should be noted that practically the whole of the proceeds from income tax will go to meet debt charges. As most of our national debt is owned by financial institutions, income tax payers will be paying the nation's tribute money to its masters, the money power.

TO "PUBLICITY," SOCIAL CREDIT,
163A, STRAND, W.C.2.
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DOWN WITH OPPRESSIVE TAXATION!

AN INDUSTRIAL DIRECTOR'S INDICTMENT

THE following letter was sent to a Belfast newspaper by a director of a manufacturing firm in Northern Ireland. In spite of widespread dissatisfaction caused by a heavy increase in Belfast rates as a result of a revaluation of property, publication of the letter was refused. As longer letters are often published in the paper in question, we must leave readers to form their own conclusions why this letter was not allowed to appear.

Sir,—The new rate which, as you indicated in your issue of March 28, means a still further mulcting of over 80 per cent. of the ratepayers of Belfast, must raise the whole question of taxation in the minds of many of your readers. The essence of the matter seems to me to reside in the question—Who are the ultimate beneficiaries of this ever-increasing burden of taxation, direct and indirect, municipal and national? It seems to be taken for granted that taxation is merely the redistribution of the national income; that, for instance, the money raised by an education levy is transferred from the payers to teachers and the officials of the Ministry of Education. This is true to a certain extent, but it must be remembered that these payees are also subject to taxation, not only directly through income tax and rates, but indirectly every time they buy petrol, tobacco, etc., or write a cheque or other stamped document.

An examination of the national accounts, however, reveals the fact that for the year ended March 31, 1935, out of a total budgetary expenditure of £688,000,000, a sum of £236,000,000 went directly in payment of interest and sinking fund charges on debt. If this debt were held entirely by individuals, then, of course, the £236 millions would be only a transference from the taxpayers to the debt holders who would spend it, just as the former owners would have spent it, largely on goods and services.

But it is asserted, by people who are in a position to know, that at least 80 per cent. of the total national and municipal debt, which consists of loans, treasury bills and overdraft at the Bank of England, is owned by the banks and insurance companies or else held by them as collateral security against loans. Now, if these financial institutions distributed the interest payments they receive in salaries to their staff and dividends to their shareholders, there would be,

again, just a redistribution, but it is common knowledge that by far the larger proportion of their receipts are placed to reserves. These reserves are either revealed or hidden; revealed where their amount is shown in the balance sheets and hidden where they are represented by property and investments written down and book debts written off. The important thing is that, revealed or hidden, they cease to exist as purchasing power. Examination of the balance sheets of these institutions shows that reserves are added to very considerably year after year, and it is only reasonable to suppose that the hidden reserves are proportionately augmented.

Taxes Simply Go to the Banks

It would thus appear that a very considerable proportion of the taxes collected annually goes to strengthen the position of the financial system with no corresponding

INCOME TAX IS
TRIBUTE MONEY
TO
THE LORDS OF FINANCE

benefit to the community as a whole. The evil, too, is cumulative because taxation is derived from incomes while incomes are derived from industry and are included in the prices of the goods manufactured by industry.

The proportion of income paid to the tax collector cannot be spent on the products of industry, therefore part of the latter must go unsold. As goods go unsold, stocks mount up, production is cut down and unemployment increases. The Government, then, to alleviate the unemployment problem, goes to these same financial institutions and borrows money to carry out public works or construct armaments. This borrowing means further taxation, and so the vicious circle continues.

An illustration of this is evidenced by the fact that the National Debt on March 31, 1931, was £7,582 millions, while by the same date in 1935 it had risen to £7,922 millions, an increase of £340 millions which must be set against the reduction in unemployment, and which must inevitably result in heavier taxation. Intensification of the evil is caused by the fact that the mechanisation of industry cuts down progressively the number of

income earners and means that the heavier taxation has to be borne by fewer and fewer people.

For the year ended March 31, 1934, total Government expenditure was £693 millions, out of which £234 millions was for debt service. For the year ended March 31, 1935, expenditure was £688 millions and debt service £236 millions; a relative increase in one year of £7 millions in debt charges.

It must be remembered that £236 millions represents approximately one-tenth of the national income, and, out of the remainder, local rates have to be met, a large proportion of which is also for debt charges. Moreover, the growing practice of appropriating the profits of municipal trading organisations (gas, electricity, etc.) to the general expenditure means that consumers are being still further taxed by paying excessive prices for these services.

The answer to the question propounded at the beginning seems undoubtedly to be—finance. Taxation benefits, to an ever-increasing extent, financial institutions and is an ever-increasing hardship to the rest of the community. But taxation is imposed by the Government which is, presumably, elected to benefit the majority of the people; therefore, by increasing taxation, the Government is serving finance and not the people and proving false to its election promises. The same reasoning applies to local government.

There seems little doubt that it is the betrayal of the general public by its governing authorities which is responsible for the profound dissatisfaction permeating all strata of society at the present time. It will be urged, however, by Members of Parliament, city councillors, etc., that they are also private citizens who suffer the disabilities of taxation equally with the rest of the community. Furthermore, they are, in the majority of cases, actuated by motives of public service. How then are they, unconsciously, guilty of betrayal?

Warning by the Lord Chief Justice

The answer is to be found in the book, "The New Despotism," written by Lord Hewart, Lord Chief Justice of England. He points out how highly-complicated legislation is put through by Parliament while the Members have not the foggiest comprehension of the technical details involved. This legislation is drafted by the experts of the various Ministries who are all subject to the dictates of the Treasury.

Now we have been told by the Governor,

ACTIVE SERVICE

POOLE is an old seaport town with narrow, winding streets and some fine old Georgian houses, as well as many little grey stone cottages with undulating roofs that are a delight to the artist's eye. Some very good canvassing is also to be enjoyed there.

It is refreshing for instance to knock at the door of a cottage, to be invited in and to walk into the midst of the d'Urbervilles. Five of the eight signatures obtained in one house were signed "Turberfield." The involuntary exclamation, "Oh, Tess of the d'Urbervilles," elicited pleased smiles and nods all round, showing that they were aware of and appreciated their connection with Hardy's heroine. Presently Liza Lou walked into the room; seventeen, with dark, bright eyes, and after listening in silence for some few minutes to the conversation of her elders, suddenly offered to help by delivering pledge forms.

After drawing one or two blanks, we were invited into another cottage containing a mother and several grown-up children. They didn't think they would sign at first; they were Labour and a son or son-in-law who emerged from another room "had religious convictions." Fortunately my partner was a Labour woman and said so, and this made a good impression. They signed one after another, and the son-in-law, after being invited to reflect on the blasphemy of destroying the fruits of the earth, suddenly held out his hand and said, "Here, hand it over. I'm going to sign."

The Human Touch

Although we scrupulously avoid entering into any technical discussion, and generally conduct the interview on the doorstep, we find that a very short and simple explanation of our purpose is necessary in some cases. People say, "We haven't signed it. We didn't understand what it was about." Some of them know something about the movement and go and fetch the signed form with-

Bigger and Better Tyrannies

Major Douglas's notable article in *SOCIAL CREDIT* for January 17, on taxation, entitled as above, will be reprinted as a leaflet if there is sufficient demand. The price will be 2s. for 1s., 10s. for 3s. 6d., 1,000 for 25s., post free. Advance orders should be placed now with *SOCIAL CREDIT*, 163A, Strand, London, W.C.2.

out a word or with a pleasant smile and a "good luck to you." The people of Poole are polite and very few of them shut the door in one's face. One lady with that facial conformation known as hatchet which seems to go with a censorious attitude towards the world in general and the poor in particular, saw us coming as she was going out and came back a hundred yards or so to say, "I ain't signed that form. I ain't going to sign it."

We penetrated into the cloistered stillness of some old, grey almshouses as dusk was falling. After knocking at one door, we discerned a woman's face pressed against the glass pane and a voice said, "Do you want to see me? Do you mind coming again another time because I'm in the bath"—this useful equipment apparently being situated just inside the front door.

We called again the next evening as we had several calls to make where the people had been out, and met a dear old couple, who invited us in, signed the pledge form and accompanied us to the gate bearing presents of maidenhair fern and some home-made ointment which they pressed upon us.

TO EVERY READER

YOU CAN do something to help the cause for which this paper stands—if you will.

Unless you live alone on a desert island, there is at this moment a special little task that *only YOU* can do—waiting to be done.

A simple easy little job which will have far-reaching effects of great importance to the Movement.

FIVE MINUTES EACH DAY FOR A WEEK WILL SEE IT THROUGH.

Will you try it?

If you mean business—volunteer NOW for the TASK OF HONOUR—contribute freely and willingly a little time and effort towards laying the foundations of the SOCIAL CREDIT STATE in which the rule of fear and want will be banished for ever.

Don't delay—fill in your name and address overleaf, fix a 1/4d. stamp, cut out and post in an unsealed envelope bearing 1/4d. stamp to "PUBLICITY," SOCIAL CREDIT, 163A, STRAND, W.C.2.

It Can Be Done

We find it very useful to cite the Means Test and the Football Pools Bill, and this has turned the scale on several occasions where the elector has been dubious and hesitant. Many people shake their heads and say, "I shan't sign. What's the good? It don't make a bit of difference whatever we do." When it is pointed out to them that each time the people have protested vigorously against a certain measure and expressed their will, that measure has been withdrawn or altered, they begin to look thoughtful and usually end by signing.

There are many different types, but generally people can be roughly classified as follows:

- Those who sign at once.
- Those who give a flat and uncompromising refusal at once.
- Those who say, "I don't think I'll sign. I don't understand it."
- Those who give some definite reason for refusal, i.e., that they are Labour or Conservative, or that they are expecting the Second Advent.

It is very often possible to convince Conservatives or Labourites that they can get what they really want by voting for certain definite results which they desire in common with most other normal persons, instead of for party programmes. I have never yet succeeded in making any impression on

NOTICE

WILL ALL WHO ARE WORKING THE "PAVING STONES" PLAN PLEASE REPORT PROGRESS AS SOON AS POSSIBLE.

Second Adventists. It would be interesting to know whether any other canvassers have done so. I have suggested to them that those who are surprised sitting with folded hands while millions of their fellows are suffering a needless starvation which could be so easily remedied, may find themselves among the goats and hear the dread condemnation, "Inasmuch as ye did it not . . ." Nothing has moved them.

Take the Plunge

Starting canvassing, even when one is accustomed to it, is rather like entering the water for a bath. There is a momentary shrinking, then the plunge, and in a few moments one is swimming about in water which seems to have changed from the Arctic Ocean to the Mediterranean Sea. It is not to be denied that some waters remain cold with only some warm currents here and there, but not in Poole. Poole is in Dorset and the heart of Dorset is warm.

DORSET BY ADOPTION

Newcastle-on-Tyne

The Campaign Supervisor intends to make a mass attack on the North and East-End Divisions within the next few weeks and a special canvassers' meeting was held last Saturday to make arrangements.

Mrs. Denny is now obtaining a little more assistance and Mr. Patterson is already working to this end. Mrs. Denny represents, probably, the outstanding solo effort for canvassing in this country, having obtained—up to the period of the General Election—over 7,000 signatures, with only the occasional help of Mr. Steedman. A most inspiring example.

Mrs. Clarkson, assisted by Miss Hopper and Mrs. Norman are working the district and arranging meetings with a view to starting groups of the Woman's Crusade to abolish Poverty. One very successful meeting has already been held in the club room of the West End Democrats and with the help of the members of this club 25 ladies expressed themselves as willing to form a branch of the Woman's Crusade. Instructional meetings are to be arranged and officials elected this week.

W.A.B.

A SNEAKING SYMPATHY

A sneaking sympathy may be felt with those who have practised a legal evasion in the interests of their children's education, but they constitute an unresisting sacrifice on the altar of financial rectitude. — "The Observer" (leading article), April 26, 1936.

Lord Hirst, Chairman of the General Electric Company (England), originally Messrs. Binswanger, Oppenheimer & Co., has been elected Chairman of the Federation of British Industries.

ROUND THE GROUPS

The Bangor (Co. Down) Group reports progress all along the line—Electoral Campaign, funds, (increased by a whist drive and sales of literature), a regular column in the local paper and a speakers' class. Not bad for a small new group!

Ballymena, in spite of unusual difficulties, reports continued activities.

Blackburn reports having formed a Women's Section in preparation for a drive in the Electoral Campaign.

Northampton organised a public meeting addressed by Lord Tankerville at the Town Hall, on April 21, which was well reported in the local press. Several workers were enrolled.

Birmingham (Erdington Group) organised a public meeting held in the Digbeth Institute and addressed by Lord Tankerville on April 24. The Rev. J. Dixon made a splendid opening address, and Lord Tankerville's speech was followed by the signing of 31 volunteer worker slips.

Hereford, as a result of a public meeting addressed by Lord Tankerville, on April 23, recruited 17 volunteers to help on with the good work.

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is a Sign of
PROSPERITY
PAY IT DIVIDENDS

ELECTORS' LEAFLETS

Demand National Dividends

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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.

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Leaflet No. 5

Electors' 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.

The Dean of Canterbury's Forms. Combined letter and pledge form.

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SECRETARIAT NOTICES

Correspondence.—Will correspondents kindly note that, while all communications receive attention and care according to their contents, replies will be deemed necessary only when specific questions or vital issues are raised.

An understanding and acceptance in good faith of this arrangement will be appreciated.

Change of Address.—Mr. L. D. Byrne's private address is now 2, Hulse Road, Southampton. (Telephone Southampton 4640.)

Attacks on Social Credit.—No attack on Social Credit should go unchallenged. In this column we propose to publish each week a notice of all attacks published so that as many of our readers as possible may answer them direct. We hope readers will bring to our notice, for record in this column, any attacks of which they become aware, giving the full name and date of the publication containing them.

Two Attacks.—(1) *Public Employees' Journal*, April. (Organ of the National Union of Public Employees, 8, Aberdeen Terrace, London, S.E.3.) (2) *The New Generation*, April.

Paving Stones

We had hoped to publish, this week, the first results of our Paving Stones plan. However, although certain groups are known to be working the plan, their returns have not yet been received. Therefore we are obliged to postpone the announcement until a later date.

COTTAGE FUND

to April 28, 1936

	£	s.	d.
Amount previously acknowledged	62	2	6
Cielcuc	3	0	0
Bernard Rowntree (California)	1	0	0
J.B.	10	0	0
A.G.H.	1	0	0
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SOCIAL CREDIT AND THE LABOUR PARTY

An appeal by Edwin Muir. Being No. 15 of Pamphlets on the New Economics. Price sixpence; 1 doz., 4s. 6d.; 3 doz., 3s. 6d. a doz.; 120, 3s. a doz.

CORRESPONDENCE

Volunteers Wanted

Anyone willing to help in the Electoral Campaign in the district of Welwyn Garden City should communicate with the undersigned.

3 Mannicotts, C. BOULTBEE
Welwyn Garden City,
Herts.

Salford's P.A.C. Economy

For the past three years my landlady who has three boys aged 15, 12, and 10 respectively, has been chargeable to the local Public Assistance Committee to the tune of thirty odd shillings weekly.

Two months ago on my advice and to satisfy her own wish to get away from this humiliating P.A.C. procedure, she took a house at one pound a week rent, got week by week 9 beds together, but as she has only bedding for six of these, which bring her income from lodgers to 36s. per week, she of necessity had to go this week before the local P.A.C. Committee to ask that they would grant her 10s. for the next four weeks to enable her to get "her house in order," or in other words get these three vacant beds filled by 6s. a week lodgers and she would then be independent of the P.A.C. for all time to come and so relieve the local rates burden to the extent of twenty to thirty-four shillings per week for her (my landlady's) life, anyway.

And here are the findings of the Salford P.A.C. Committee, and only yesterday, Mr. Editor!

"We will grant you five shillings this week and this will be our final grant to you."

The chairman, Councillor Fearnburgh, remarking, "You now have six lodgers and your income is 36s. per week."

Councillor Crabtree, a Labour member, with laboured breath, remarked, "I agree with Mr. Chairman, we cannot set people up in business or make grants for that purpose, it would be illegal."

And so on, Mr. Editor. My landlady doesn't mind honest publicity and her name is Mrs. F. Broadhurst.

Yours faithfully,
CLARENCE H. SKEVINGTON

12, Castle Terrace,
Pendleton, Salford 6.
April 18, 1936.

A Policy of Speed

I find that Social Crediters, one and all, are agreed that there is but a short time for us to do our work if a major disaster is not to befall us. Unfortunately, we find the greatest difficulty in ridding ourselves of that superstitious mechanism "the committee" which the shirker of responsibility loves to worship.

Every committee established in connection with the Social Credit movement should be thrown overboard at once if security and freedom is to be the port in our lifetime.

Let us be quite frank about it. Committees are of the devil.

The time I have wasted listening to my colleagues in committee has led to nothing but futility and paralysis of the social dynamic in me.

Another abominable superstition which afflicts us, is what is described in Holy Scripture as "respect of persons." We say to our-

selves, "If only we could get 'so-and-so' interested, he has so much influence." But "so-and-so" is only interested in preserving his popularity amongst his little flock and (unwittingly, I feel sure) prostituting his gifts of personality and intelligence in the nourishment of his vanity. Once more, the time I have wasted, knocking my head against this stone wall of folly, is simply appalling.

Again, let us never forget one essential slogan "Don't argue." Let the Campaign speed on like a stately liner, unmoved by the foolish waves that strike her, waves that only fall back to be consumed in their own froth. So the argumentative, if ignored, only serve as so many bubbling billows helping our good ship forward to her destination.

Cardiff PASCO LANGMAID

The Best Laid Traps—

May I add my thanks to those already expressed by other readers for the way in which you have kept up so clearly informed of the true course of recent events in Alberta?

It is distinctly cheering to note that you regard the situation there as being by no means hopeless even now. One would indeed, be tempted to surmise that the very sharpness of the contrast between the policy hitherto pursued by the so-called Social Credit Government there, as compared with that which they are pledged to their electorate to carry out, might prove finally to have been a point in favour of our cause.

Does it not appear highly possible that the forces of "sound finance" in their zeal to strangle at birth this first offspring of what they term "the Douglas dragon" have gone a little too far? To the ordinary observer here, it would seem almost incredible that such a complete, almost insolent reversal of the programme which they had elected their "representatives" to carry out, should not arouse such a storm of indignation among the electorate of Alberta as would force Mr. Aberhart and his Government hastily to revise their policy and dispense with the services of Mr. R. J. Magor?

It would seem that, at the present stage, events in New Zealand are of more immediate interest. In most of the leading newspapers during the week before Easter, short notices occurred reporting the passage of a Bill through the New Zealand Parliament enforcing the "nationalisation" of the Reserve Bank. From the absence of any further news to-date, may one hope that the use of the word "nationalisation" in these reports has been really a misrepresentation and that the New Zealand Government has not fallen into that trap? Hitherto, you have made no comment in your columns on this matter, but no doubt you will enlighten your readers on this point as soon as you are in a position to do so?

Thornbury, Glos. IVOR T. SPENCER

[We have little doubt that our correspondent is right. Not only have the Canadian bankers (probably after consultation with Mr. Montagu Norman for whom we prophesy an early retirement) considerably overplayed their hand, but they have been forced into the open and on to the defensive in a manner which, we have knowledge, has caused the most profound irritation not only in Montreal and Ottawa but in the City of London. In Alberta the storm is only beginning to rise.—Ed.]

BOOK REVIEWS

Christian Economics*

Mr. Dunningham has performed a useful service in compiling the wealth of quotations that form the body of this booklet.

In a powerful and simply phrased foreword, the Dean of Canterbury says "Christians must speak with no uncertain voice against the destruction of commodities and restriction of production. There is enough for all. Poverty is an anachronism. Science, power, and machinery have made possible a new age of physical plenty, and that which is physically possible can and must without delay be made financially possible. Reason, justice, and humanity demand it, and no Christian can neglect the challenge."

No reader, after reading the evidence, can afterwards salve his conscience by standing aloof from the urgent necessity to be up and doing, and by action discharge his or her individual responsibility to put an end to the wickedness of destroying food while children starve, and to reverse the existing devil's reign of fear and want imposed by the Satanic principles of "sound" finance. This booklet deserves a wide circulation.

J.C.

* "Christian Economics," by Brian Dunningham. London: Stanley Nott Ltd. 1s.

The New Economics*

In this new edition, the first of which was published in 1922, the authors show the failure of the financial system to distribute what can be produced.

The remedy is explained in simple language. An excellent introduction for the student of Social Credit.

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* "The New Economics," by Marten Cumberland and Raymond Harrison. London: Stanley Nott. 3s. 6d.

† "The A.B.C. of Social Credit," by E. S. Holter. Toronto, Canada: Longmans, Green & Co. 5s.

The units sold by the Metropolitan Electric Supply Co. have increased since 1927 from 90½ millions to 217 millions, the price per unit falling from 2.63d. to 1.65d. The supply thus showed an increase of 140 per cent., against an expansion in revenue of less than 14 per cent.—"The Times," March 12, 1936.

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- 1933 Austin 12/4 Eaton two-seater, small mileage, £79.
- 1928 (December, 1927) Rolls Royce 20 h.p. Mulliner Saloon, £245.
- 1929 Rolls Royce 20 h.p. Tourer, excellent car, £295.
- 1935 Wolseley 14 h.p. Saloon de Luxe, 13,000 miles, £145.
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