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SOCIAL CREDIT

WE live in the Power Age, with ability to produce wealth enough for all. This paper exists to champion The People's right to proper distribution of this wealth; to declare the subservience of all financial and other institutions to The People's will; and to demand the National Dividends our country can well afford, so that all may enjoy the Plenty that is now possible.

Mrs. Palmer
Writes
Special
Article On
Cruelty To
Children
Page 3

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FRIDAY, JANUARY 14, 1938

Weekly Twopence

Banker Attacks Farmers For Plan To Form Own Credit Corporation

The Wheels Of Mammon . . .

IN 1932 the U.S. Government collected by inland revenue taxes 1,558 million dollars. Last year 4,653 million dollars were collected.

The tax bill has trebled in three years.

But the U.S.A. citizen has quite a way to run yet in the debt-race before he catches up with the native of the British Isles.

In Britain we owe three times as much per head as does the U.S.A. citizen, the respective figures being approximately £50 and £150.

ROOSEVELT DENIES PEOPLE'S RIGHT TO DECIDE ON WAR

PRESIDENT ROOSEVELT, by a letter to the House of Representatives last Monday, defeated a proposal that America should be unable to declare war until a referendum of the people said "Yes."

Roosevelt declared that the plan was "incompatible with our representative form of Government."

This raises a question of tremendous importance to everybody. Whom does the President of the United States represent, and to whom must he refer major questions of policy such as war or peace?

Following President Roosevelt's address to Congress, reported last week in SOCIAL CREDIT, in which he made the subtle insinuation that the main troubles of the people were due chiefly to big business men and not to the money system, this side-tracking line of propaganda is being faithfully pursued by the United States Secretary of the Interior, Mr. Harold Ickes, who has since made a sensational broadcast in which the following passage occurred:

"An irreconcilable conflict between the power of money and the power of democratic instinct has reached such intensity in recent months that it is clear that it must be fought to a finish—until plutocracy or democracy—until America's 60 families [who control more than half the wealth of the country] or America's 120,000,000 people—win."

Anything—anything will do to mislead the people from demanding a change in the money system in favour of one that will reflect facts, one that will ensure the smooth distribution of all the wealth that can be produced, as fast as it can be produced.

This Machiavellian art of the use of catch phrases, oratory, and spurious righteous indignation will continue to mislead and betray THE PEOPLE until THE PEOPLE themselves make up their mind, clearly and unitedly, what they want and then demand it—and keep on demanding it until they get it.

TUTORS DEMAND MORE PAY

TUTORS in London correspondence colleges have been on strike for nearly three weeks in an effort to obtain higher salaries.

Mr. H. H. Elvin, chairman of the Trades Union Congress and general secretary of the National Union of Clerks, said:

"Some of the salaries paid to men and women with university degrees are scandalous. Tutors, who train students for Civil Service examinations and, in many cases, teach them to secure posts at £16 a week in other professions, are paid salaries as low as 25s. a week."

Mr. Elvin is to ask the Ministry of Labour to set up a public inquiry into the salaries and working conditions of tutors and teachers in correspondence colleges all over the country.

News of More Demands—Page 5

Who Owns The Railways?

THE French main-line railways have been nationalised and a State-controlled company set up to administer them. It came into operation on January 1, and to celebrate the fact that the French people now own their own railways all fares have been raised 25 per cent.

*

The banking firms of J. P. Morgan & Co., Morgan Stanley & Co., and Kuhn Loeb & Co., share the control of virtually all the financial business of American railways, said Senator Wheeler at a hearing on January 4 of the Senate Commission's investigation into the U.S.A. railways.

MR. GIBSON JARVIE, addressing the Carlisle branch of the National Farmers' Union, attacked their proposition to form a Farmers' Credits Corporation, a non-profit-making organisation to advance money to farmers.

Mr. Gibson Jarvie is chairman of the United Dominions Trust, Ltd.,* and he said that, as far as he could see, the only money which could be used for such a purpose would be Government money.

He said: "Agriculture is no more entitled to subsidised money than any other industry. The independence of the country is being sapped through Government help, and the independence of the farmer is in danger of being lost for the same reason."

We suggest to all the farmers we can reach that, if "agriculture is no more entitled to subsidised money than any other industry," the same thing holds good for the bankers, and bankers are no more entitled to subsidised money than is agriculture.

You Subsidise Them

As it is now, all the bankers' money is subsidised; agriculture itself plays a large part in subsidising the bankers, for the latter's money tickets and money figures would have no meaning whatever unless real things were produced as a real credit to form a basis for financial credit.

Mr. Jarvie says that "the independence of the country is being sapped through Government help." Yes, this may be true, but it is true in quite a different way than which Mr. Jarvie was intending to convey.

It is true because the Government helps the bankers, but not the farmers; and the Government has helped the bankers to such an extent that it is itself dependent on the banks. The independence of the farmers is being steadily sapped because of the Government's support of the Bank of England's policy instead of helping the farmers of the country to exploit the food-producing capacities of this land for the needs of its people.

Every farmer in Britain should obtain a copy of "The Farmers' Policy" (obtainable from the Social Credit Secretariat, Ltd., 163A, Strand, London, W.C.2).

* Also chairman and managing director of Credit for Industry, Ltd., chairman and managing director of Continental Guaranty Corp., Ltd., and director, Special Areas Reconstruction Association, Ltd.

ALBERTA BILLS: FIRST HEARING

THE hearing before the Canadian Supreme Court at Ottawa on the power of the Dominion Government to disallow Alberta legislation, and the power of the Lieutenant-Governor of the province to withhold assent to three Bills passed by the Alberta Legislature, began last Monday.

Two of the Bills, those requiring banks and bankers to take out licences and to form local bank directorates, were passed on August 6 last, and were "disallowed" by the Dominion Prime Minister on August 17. At a special session of the Alberta Legislature which opened on September 24 three Bills were passed, two to amend and consolidate the previous Banking Acts, and another to assure the publication in the press of accurate information.

To these three Bills, the Lt.-Governor of Alberta, Mr. J. C. Bowen, withheld his assent.

MORE ALBERTA NEWS—Page 7

ON TUESDAY, JANUARY 18, at 7 P.M.

Major C. H. Douglas

WILL SPEAK IN LONDON TO

THE WOMEN'S ENGINEERING SOCIETY

20 Lower Regent Street, S.W.1.

The Chair will be taken by Miss Caroline Haslett, C.B.E., Hon. Sec., The Women's Engineering Society.

Applications for tickets, which will be strictly limited, should be made to the Secretary, Social Credit Secretariat Limited 163A Strand, W.C.2.

NOTE—The time previously announced is changed to 7 p.m.

COMMENTARY

Perhaps you've read these items in your newspapers—
our comment will give them a new significance

Light is Spreading in Alberta

A farmer member of the U.F.A., writing to *The Western Farm Leader*, says:

WHO says let us go back to the Liberals? — the Liberals of 1905 to 1921 Provincial fame! . . . The Liberals whose Federal leader before election speaks of government control of credit and money as absolutely necessary if democracy is to be anything but a farce, and after election lets the farce go on, allows the "padlock law" to legally assault and disgrace the champions of the under-privileged in Quebec and disallows far lesser evils in Alberta.

Let other United Farmers mount the political platforms of Alberta to down the present Government, but not for yours truly.

Rather let us speed the work begun in 1933 and in the Dominion and in the Province, at all times and in all places declare to all the world that there is a way to economic security for all men.

We have got to preach the gospel of economic salvation in season and out of season. If we have got to co-operate with anybody as a matter of expediency for temporary effectiveness, the undersigned has more sympathy with the aims of those who supported S.C. than with the old parties.

If there are those who are anxious to do something for the people and are unable or don't know how, there is more hope from them than those who want to get power to hold things as they are.

I. V. MACKLIN

The Golden Calf

DR. SCHACHT, since his resignation from the German Economic Ministry, has written an article in which he states, "there is no State which can hope to obtain absolute self-sufficiency."

In conclusion, he says: "Whatever form the monetary system of the future will take it will in any case be based on gold."

On Relief

ABOUT 44 per cent. of the entire population of Saskatchewan are now on relief, and it is expected that by the end of January the number will be increased to 54 per cent., said Hon. J. M. Parker, Minister of Municipal Affairs to the Rowell Commission.

SOCIAL CREDIT EXPANSION FUND

Administrators: Lord Tankerville, Messrs. A. L. Gibson, Arthur Welford and Geoffrey Dobbs

AS notified in SOCIAL CREDIT, December 17, this special appeal was launched by Major Douglas to promote the further expansion of Social Credit principles.

All monies drawn from this fund, whether for use at home or abroad, will be at the sole discretion of Major Douglas.

Overseas subscribers may specify that up to 50 per cent. of their donations should be expended in aid of Social Credit activities in their own country.

In the present chaotic state of the world the importance of such a fund cannot be overestimated, and our readers are asked to help to the utmost, at the same time not forgetting the normal requirements of Headquarters.

Please make all cheques payable to Social Credit Expansion Fund.

Japan Boycott

IN 1936 Canada supplied Japan with 71 per cent. of her total aluminium imports, 97 per cent. of her copper imports—also with quantities of nickel, lead and zinc. At the moment 1,200 tons of scrap iron are on the way to Japan from the breaking up of two Canadian ships, H.M.C.S. *Fraser* and the C.P. S.S. *Princess Patricia*.

The boycotting of Japanese goods is no answer to this kind of thing. Only consumer-dividends provide the answer to this problem free of complications.

"The Banks Have Had A Better Year"

My income tax is still unpaid,
The rate collector's on my step,
But still I'm full of vim and pep,
"The Banks have had a better year"!

My name with local banks is mud,
My signature not worth a cent,
So, whence this feeling of content?
"The Banks have had a better year"!

My contributions to the press,
Are all invariably rejected,
And yet I'm not the least dejected,
"The Banks have had a better year"!

They say that Social Credit's shelved,
And Douglas will be made a Peer,
Unmoved, I neither weep nor jeer,
"The Banks have had a better year"!

ENVOI

O, Banker, in your City shrine,
Secure from poison gas or mine,
Could you not just for once combine
Your vested interests with mine,
And let us say in thirty-nine,
We all have had a better year?
J. S. Kirkbride.

Insecurity

THERE is scarcely a naval Power of any importance which has not felt impelled to join in the common impulse to bring its fleet up to date. Even a country so inconspicuous at sea as Siam has more than doubled its naval strength.—1937 edition of "Jane's Fighting Ships."

The aim of the Social Credit Movement is to enable every member of the community to gain access to the plenty which is the heritage of civilisation, so that he may construct for himself an existence according to his own ideas.

Grape-stone Oil

SCIENTISTS in German research stations have already produced wool from fish, cork mats from potato peels, suits from straw, and a synthetic rubber that lasts longer than real rubber.

Experts attached to the Rhineland wine industry have for several months been seeking means of using up the stones and skins left after the grapes have been crushed, and now they announce that oil production has become a commercial possibility; already over 40,000 litres of oil have been derived from the stones alone, and as the process is developed the production of 1,000,000 litres a year of fine-graded grape-stone oil is now promised.

See-Saw

COURTAULDS recently advanced the prices of their rayon yarns, the rise being attributed to higher costs; meanwhile, the Viscose Corporation in America, where production costs are also rising, revise their prices downwards in an effort to restore buyers' confidence.

It only requires the experiment of walking into a shop to prove that customers cannot buy goods merely with "confidence"!

National Dividends will solve producers' selling problems whilst solving consumers' living problems at the same time. When producers back the demand for consumer dividends they will be doing something permanently constructive to guarantee their markets.

Unite and demand!

The Citadel

MR. MONTAGU NORMAN has laid the last stone of the new Bank of England which has been rebuilt at a cost of millions and is considered proof against moth and rust, fire, burglars, revolutions, aerial bombardment and armour-piercing shells.

Meanwhile, a few millions are still going hungry in Wales and the North.

"Stone and steel—they both meet
In Threadneedle Street."

Demand What You Want

IT is the estimate of the American Federation of Labour that the total number of unemployed in the U.S.A. will be between 11,000,000 and 12,000,000 by the end of January.

A united demand from these millions for National Dividends and a lower cost to live would end slump, fear and insecurity.

London "Financial News" Lauds New Zealand Budget

THIS splash headline appeared in the *Standard*, the New Zealand Labour paper, on October 7th. The article which followed quoted a cable from London giving extracts from various orthodox journals, all praising the sound financial methods of the Labour Government of New Zealand.

The fact that the Labour paper quotes such statements with pride seems to show that Labour in New Zealand has still a lot to learn. When the Government of New Zealand gets a press like that of Alberta, it will be evidence that effective action is being taken to break the financial dictatorship. So long as reports are favourable, as at present, we may be sure that those who rule the world through the money system are not worried.

Fitness Campaign Debunked

SIR FARQUHAR BUZZARD, the Royal Physician, damned the Fitness Campaign with faint praise when addressing the Association of Headmasters in London.

The Campaign, he inferred, was simply a political manoeuvre. If it had been otherwise there would have been a longer period of preparation.

If the Government had spent on the study of heredity only half the sum it proposed to spend on the Campaign, it would be making a really profitable investment, he said: "But Governments don't invest in securities longer dated than the next General Election."

He said that an Olympic Games champion was not necessarily any fitter than the man who enjoyed country walks.

Another thing he said was that physically fit pupils would not escape an epidemic of measles; immunity from disease could not be correlated with any kind of fitness produced by exercise.

In the Government circular, the importance of physical exercises was stressed while games were relegated to an inferior position. But if you gave an English youth a ball and an open field he would obtain all the exercise, fresh air and sun he needed.

The truth is that the Fitness Campaign is a bogus attempt to give an appearance of fitness without spending any large sum of money. It is a Finance-dictated manoeuvre.

Group relationships, such as the State, are of good only if they make for the well-being and progress of every individual composing them.

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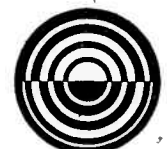
THE FIG TREE

A quarterly review edited by
Major C. H. DOUGLAS

DECEMBER ISSUE

contains contributions by

The Editor Those Who Are Not For Us
Miles Hyatt Our Cities of the Plains
Sir John Boyd Orr
Scotland and the New Age of Plenty
The Earl of Tankerville Learning to Walk
Elizabeth Edwards The Democratic Field
Norman Webb The Downfall of Beauty
Major Douglas on
Why Bother About Finance?
C. Howard Jones Geoffrey Dobbs
J. Scott Kyle Frewen Moor
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MRS. PALMER'S FEATURE FOR WOMEN

114,336 British Children Suffered Cruelty In 1937

Do You Wonder Why?

THE N.S.P.C.C. announces that cruelty to children is steadily on the increase. The annual increase over the last ten years has averaged 622 cases. In 1937 the increase was over 800. Last year the society dealt with 114,336 altogether.

In the library of the Society is a grim catalogue of the crimes which have been investigated—photographs of the whips, buckled belts, or even toasting forks, and the wounds which they have made on the tender little bodies.

But of recent years the outrages have been more difficult to photograph.

A child had broken his plate. "For that you go in the coal cellar." For 20 hours he was locked on a heap of coals, his father's usual treatment.

There were no marks to show a court of law. Only the terrified look in the child's eyes.

*

THERE is another type of case in which a parent, from ignorance or pride, will refuse to allow the school medical authorities to give his child treatment.

There were over two thousand such cases last year. Some of the children suffered permanent ill-health as a result.

Most of us find it very difficult to make any allowance at all for those who can be cruel to children.

Yet if we stop to think for a moment we shall realise that those cruel or neglectful parents were once children themselves.

In all probability they were educated in ignorance and neglect. A case which comes to the knowledge of the society is merely one link in a chain of human misery.

How did that man come to consider a broken plate of such importance?

Can it be that poverty has left its mark on him, and that he values the paltry plate above his child?

And why do some parents hate and fear the school medical officer? Perhaps some remnants of pride that they should be objects of charity, and a dislike of Nosey Parkerism is behind this.

How the people hated the School Board man when education was made compulsory!

*

WHATEVER the cause may be, we must make allowance for the fact that there is no reasonable standard

of values, no canon of right conduct set up by which people may judge their own actions.

Even the church has not decided whether spiritual or material needs must come first.

Ask this question of any dozen clergymen taken at random. You will be amazed and bewildered by their replies.

And the Government values the keep of a child at three shillings a week, less than many of them spend in food for their pet dogs.

Who is to blame if some parents do not know how to treat their own children?

* * * *

"When He saw the multitudes. He was moved with compassion on them, because they were as sheep having no shepherd."

*

THE instances of cruelty which I have quoted were taken from the *Daily Express* of December 11 last.

On the very same day the following article appeared in the *Daily Telegraph*. I quote it in full:—

From a Special Correspondent

IN A DEPRESSED AREA, Friday.

The children in this scarred, wind-bitten district "play" any game that costs nothing, look at anything that costs nothing to look at, and do not realise that Christmas—which brings so much happiness to other children—is approaching.

If a doubtful few remember happier days they are perhaps less fortunate than the others, for they contemplate the nearness of Christmas with a heart-breaking wistfulness.

The arrival in the depressing streets of a postman with a Christmas gift would be a stupendous and unbelievable event!

No one could possibly say, for instance, what such a completely unexpected happening would mean to a child I saw hopping on one thin leg in the mysteries of some "chalk" game on the greasy pavement.

This mite of seven, shrunken to the size of a much younger child, had a wizened, almost adult sense of humour.

Rose—incongruous name in such a district of desolation—looked at me and, drawing her patched and too-large man's jersey round her, said: "Can't hang up my stocking, mister. Ain't got one!"

Rose really ought to get a present on Christmas Day.

So ought George.

George has had a pretty rough time in his one-and-a-half years of pinched existence. He "picked up" diphtheria and was very ill in hospital for weeks. He is back home now, but, as the doctor told me, "very weak."

When I saw him his thin hand was holding a chunk of firewood, the end of which his father had roughly carved into the shape of a doll's head. It is George's most treasured possession.

There are thousands of children like Rose and George, whose parents find it impossible on their small income to spare a single penny for any kind of Christmas present. The one gleam of hope at the moment is that we can, if we will, send the presents for them.

THEY are sentimental, cruel humbugs who can write like that about the heartrending misery of the pathetic little creatures in those plague-spots of England, and then pretend that their duty is done when they have given them a paltry two-shilling toy.

In two or three weeks the toy will be broken, but no one will heed. The cold winds of March must cut them, the rain soak their thin clothing, they must bear hunger and misery until the year rolls round again till next Christmas, when, if Rose and George are still alive, they may have another toy.

Cruelty to children!

*

THERE is among their statistics one figure that worries the N.S.P.C.C. more than any other; it is the figure that shows the heavy falling off in the number of cases reported by the public.

The *Daily Express* says that the public conscience is falling asleep.

I say it is no wonder; when people have to listen to the devilish news from China and Spain; when they are told to prepare their houses for air raids and to buy gas masks; when they do not know from day to day whether or not their jobs are secure; when, too, everything is done to take from the people their old spirit of responsibility and independence, we must not be surprised that they cannot be bothered about things that do not concern themselves.

Freedom and responsibility. They go hand in hand. And they can only come to modern life in one way, by giving every individual a secure livelihood independent of whether there is any work for him to do or not, and then making him responsible for his own actions.

Only those who have enough of their own money to live on are free today, and only those who are entirely free are entirely responsible.

JOIN US IN OUR DEMAND FOR NATIONAL DIVIDENDS.

WOMEN TEACHERS FIGHT BAN ON MARRIAGE

THE National Union of Women Teachers has again called upon the Government and local authorities to remove the ban on the employment of married women teachers.

The resolution passed at Swansea described the dismissal of women teachers on account of marriage as "a grave infringement of the rights of women" and "one that should not be tolerated in a democratic country."

One speaker said that the world was still blind to the fact that a woman is a person; that as soon as she is married she is looked upon as a dependent or an adjunct of man.

The remedy is to make the country really democratic—financially free.

CRUELTY TO MAN

THE L.C.C., having built a lot of modern flats without gardens, are now faced with another problem, "What to do with father in the evenings."

The Education Committee are preparing a report on it.

But their wives know. What the men need is a garden to dig.

ANOTHER SLAVE STATE

SENHOR DE SOUZA COSTA, the Brazilian Minister of Finance, to-day introduced to the Finance Committee of the Chamber a preliminary plan for the creation of a central bank for the purpose of regularising the country's finances.

Sir Otto Niemeyer, who was invited by the Brazil Government to report on the country's financial position in 1931, proposed the establishment of a Central Bank. — *The Financial Times*.

'Keep Fit'—Imbecility

DR. J. J. BUTTERWORTH, former Lancashire County Medical Officer, describes the Keep Fit Movement as "that crowning imbecility."

"It is an extraordinary thing," he said, "that if a person has two legs and walks on them, it is not regarded as exercise. But if he pushes them in and out to a word of command, that is exercise."

"We have been told that the bulk of the English race suffers from undernourishment, and all sorts of things are recommended to overcome this state of affairs."

"But if a woman has enough money she will buy sufficient food of the right sort to keep the ordinary person in decent health."

Arrested Development

PROFESSOR OLIVE WHEELER says that the general consensus of psychological opinion today is that the growth of intelligence ceases, on the average, at the age of sixteen, though in some cases it may continue to the age of seventeen or even eighteen.

Except, of course (she might have added), in Professors of Economics, where it ceases at the age of three months.

Emigration in Reverse

AUSTRALIA is becoming increasingly alarmed by the large number of people of British stock who are leaving the Commonwealth.

The Minister of the Interior, Mr. Paterson, declares that in the seven years from 1930 to 1936 Australia lost nearly 30,000 people of British stock. In the financial year just closed 1,248 Britons had left. — *Reuter*. — *Sunday Express*.

X THE CAUSE OF POVERTY AND A SUGGESTED CURE

By J. H. HUMPHREY A Glimpse into the Douglas Social Credit Proposals

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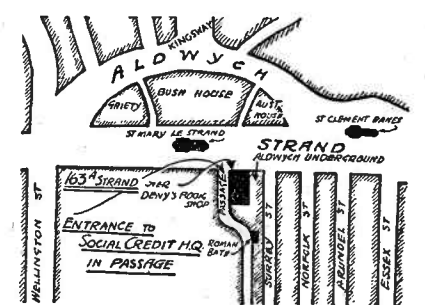
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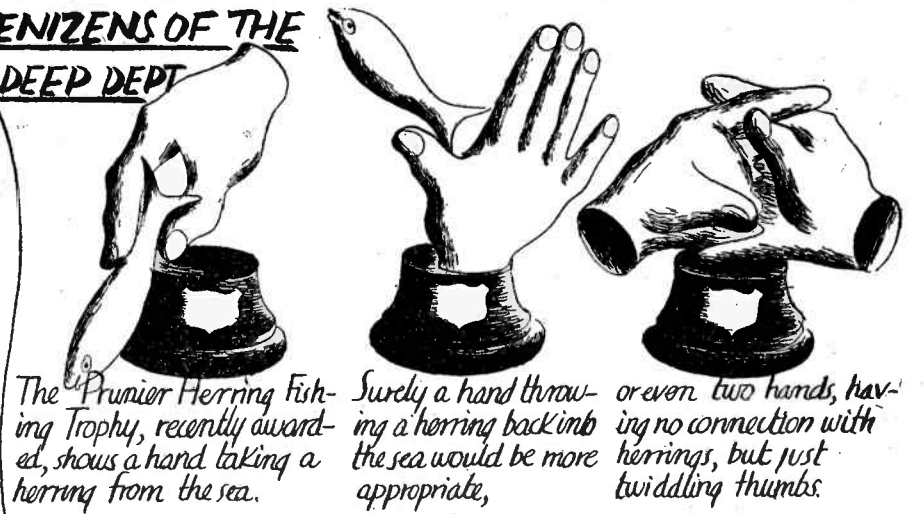
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THIS MONTH by ROD



DENIZENS OF THE DEEP DEPT



The Premier Herring Fishing Trophy, recently awarded, shows a hand taking a herring from the sea. Surely a hand throwing a herring back into the sea would be more appropriate, or even two hands, having no connection with herring, but just twiddling thumbs.

NATIONAL FITNESS



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Vol. 7. No. 23 Friday, January 14, 1938

ALFRED T. FLEMING* TELLS THE RADIO TRADE—

There Is No Over-Production

Engineers and the Public

THE formation by fourteen leading engineering institutions in Great Britain of an Engineering Public Relations Committee has been announced. Its object is officially stated to be "to present to the public in suitable form information concerning the science and practice of engineering and its services to the public." An inaugural luncheon was held in London, and Professor C. E. Inglis, F.R.S., of Cambridge University, gave the first of a series of lectures, designed, it is understood, to bring before the public an idea of the work engineers are carrying out for the community. Professor Inglis's first lecture was on "World-Famous Bridges," and it was addressed specially to schoolboys. In a letter to *The Times* of December 24 Mr. S. B. Donkin, President of the Institution of Civil Engineers, welcoming the steps that are being taken to consider how best the recently-formed School of Planning and Research for National Development can be aided, remarks that the economic side of this question is of vital importance "as no country can afford to incur unwisely heavy expenditure on works which might be designed more economically with the help of expert advice."

★

FROM the foregoing it would appear as if engineers themselves might advantageously consider whether their skill and knowledge is being properly directed for the benefit of the community. It may be recalled that the Articles of Association of the Institution of Civil Engineers define the profession of civil engineering as being "the art of directing the great sources of power in Nature for the use and convenience of man." At the present time the great sources of power in nature are in many cases being stemmed back for the very opposite of the use and convenience of man, and with the result that want and insecurity remain unjustifiably prevalent today. The engineer must not shirk his share in the responsibility for this condition of things. He knows how to direct the sources of power in nature, and, if he is to fulfil the purpose of his Charter, he should see to it that they are properly used for the benefit of the community. Apart from the anomaly of restricting production in the face of the shortage suffered by a large proportion of the world's population, the sources of power are at the moment being directed largely towards, not the convenience, but the destruction of man. The position today is indeed a grave one, and the Engineering Public Relations Committee could do no greater service than to draw the attention of the public to the perversion of the science of engineering in the hope that, before it is too late, there may be an awakening to the danger that lies ahead on the road that industrial civilisation is pursuing. It is the engineer's responsibility.

Reprinted from "The Railway Gazette," January 7

THE radio trade—and others, too—have not yet recognised that their troubles arise from outside forces. The radio industry—again like the others—has been so busy arguing among its various sections as to who is the bad boy, and trying to eradicate the symptoms, that it has totally ignored the disease from which these symptoms spring.

We talk glibly about "over-production." There is no over-production in the radio industry today—nor in any other industry. Not until every house in Great Britain and Northern Ireland has as good a radio as it wants can there be any over-production.

The real object of industry is to produce goods for consumption—nothing else. So long as there remains a single person with his physically possible wants unsatisfied, there is no over-production.

WHAT is wrong is not over-production but under-consumption. Our potential market is enormous. We have not even touched the fringe of it—for very few people have as good a radio as they want (within the limits, of course, of technical achievement). What is the barrier which prevents the industry working to the maximum required capacity? Simply that the people haven't got the money. There are goods in plenty—there is plenty of everything—except money. That is what the trade is up against—the community's shortage of money to meet financial costs.

It is preventing the radio industry from making and selling all it can make up to the limits of human satisfaction. At present it can only sell up to the limit of the community's purse—which is quite a different thing.

WHAT is the proposed remedy? To cut down production to fit the purse! Do you honestly believe that this is the best solution that the brain of man can devise? I repeat, do you believe it? To cure the paradox of shortage amongst abundance, you destroy the abundance. Why not increase the

shortage to equal the abundance? Cannot our financial experts alter the money system to equate the public purchasing power to the capacity of industry to produce? Of course they can, but they won't do it till you make them.

Remember that industry does not make money. Industry makes goods. Money is injected into the productive system—always as a debt—by an entirely different agency. The amount injected bears no relation to what is required by industry. Its amount is determined by a mere handful of men who, by control of the link (money) between production and consumption, hold in their hands the destinies of trade and commerce in every land.

ALL trade action not directed to forcing this shortage to be remedied by the experts responsible, and so eliminating the cause, is just so much wasted time and effort. Any action but this can avail us nothing. Blaming each other or talking about "mutual co-operation," etc., is futile in the face of the external forces.

The problem, then, is simply to equate the purchasing power of the community to the capacity of industry to produce, while, in common fairness, allowing for manufacturers, workers, retailers to have a just profit on all transactions for serving the remainder of the community.

If you say it is impossible to modify the money system so as to bring this into effect, I warn you that you are advancing a very strange argument. What you are saying is this—that the brain of man which has devised all the wonderful machinery of this Power Age, thereby making such gigantic production possible, is nevertheless incapable of modifying our man-made money system to distribute the products of his genius.

*In "The Wireless Trader."

"A Little Byrne"!

IF it be true that the Douglas experts drew up the Alberta bankers' licensing act, it would be true to exclaim "how great a fire a little Byrne kindleth." — *Edmonton Journal*.

Good Wishes

GOOD Wishes to the electorate of Alberta have been cabled to Premier Aberhart by Social Crediters in Liverpool, Birkenhead, Barrow, and Fleet Street, London.

LAND FILCHED BY WAR OFFICE

THE English people seem generally to have agreed that in the frustration and suspicion of modern Europe it is desirable to rearm.

We have not yet thought fit, however, to refer all our occupations to military framework and regimentation and to lose our freedom as completely in a military dictatorship as under any invasion or attack it is intended to prevent.

In this connection it is relevant to note the procedure of the Defence Departments in acquiring land for their developments—bombing and gunnery schools, anti-aircraft camps, airdromes and so on.

The wishes of the people in the locality are rarely very carefully considered; fertile land is annexed where other land is available; town planning schemes are disregarded; tracts of country which have been consciously preserved in remote and wild beauty are penalised especially because of that remoteness.

Negotiations are frequently carried out in secret, and, of course, sale can be forced.

The latest case in point is the proposed establishment by the War Office of an anti-aircraft training camp near Stiffkey, in Norfolk, in such a position that the guns will be trained directly across the bar at the entrance to the harbour of Blakeney. This would interfere with the sailing of small boats on which the livelihood of the whole town depends either directly or indirectly. Several other sites have been suggested.

The Times, in a leading article, very properly deplores this tendency on the part of the Defence Departments, and describes very accurately the only procedure left to the inhabitants who wish to state their wishes—the rumour of intending purchase, the indignation meetings, protests to the Department in question, letters to the newspapers and questions asked in Parliament, and finally either the retreat of the Department—or not. This procedure is criticised very strongly and it is suggested that some sort of clearing house for departmental purposes could be established so that

"The defence services and consultative bodies as well would be able to take a wide view of the national needs and to frame a more consistent policy than is possible under the present fashion of spasmodic pounces."

The procedure described is probably undignified and undoubtedly inefficient, but the people's freedom is preserved in that they themselves, and not a Committee judging on the arbitrary basis of what is "best for the people."

The really appropriate organisation would be one to ascertain the people's will in the matter and fulfil it without question so far as is commensurate with their major wish to rearm. The elements of such an organisation exist in our relations to our elected representatives on Parish, Rural or Urban District, County Councils, etc., and all that is required is the resolution to use these representatives as they should be used.

Discover the will of the majority of people concerned in any matter, instruct our representatives to procure those results for us and insist that the representative does so. Resolution to back up our will is one of the first essentials in Democracy, and vigilance to prevent those privileges we still have being filched from us.

In Canada there is a secret power operating to frustrate the declared will of the people of Alberta. One of the methods utilized can be observed in the effort to label every step made to implement the mandate of the Albertan electorate illegal in their own province.

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 that you have got 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!—Major Douglas at Westminster, March 1936.

'No Rents Till You Build Roads'

CROFTERS of Lochportan, Cheesebay, and Hoebeg, in the Outer Hebrides, have agreed at a mass meeting to withhold all rent and rates until their appeal for roads is granted. The rent and rates will be paid to a committee of crofters, who will put it in the bank until the work on the roads is begun.

The meeting was held in Lochportan, one of the most isolated of the Hebridean crofting communities.

Speaker after speaker told of heartrending hardships due to the absence of roads and the continued alleged neglect of the County Council and the Ministry of Agriculture.

An instance was related of a woman permanently crippled because no doctor could be obtained to set her broken foot, and which had to be set by a local crofter, and of a husband's 13-hour journey for a doctor to find on his return that his wife had given birth to her child unaided.

In the case of Lochportan it was stated there were only two means of approach. One was by a three-mile sea route and the other over four miles of dangerous peat bog.

The crofters feel that they can suffer it no longer. The last communication they received was that the Department of Agriculture would give a 75 per cent. grant for roads, provided they would give 25 per cent. free labour and that the County Council would give it a priority.

They are agreed to give free labour, but the county do not give it priority.

"We have offered," they say, "to undertake work on the road at a reduction of 25 per cent. on full wages, thereby saving free labour. What more could we do to meet your approval and enable you to understand the insatiable desire behind our requisitions?"

"We have now arrived at the conclusion to withhold the rental fee on our holdings."

★

The crofters have requested their representatives, the Councillors, to carry out their wishes, but these wishes are still disregarded. Now they are reminding the County Council that the people are the final authority.

PARK DEMAND

Many elderly men and women attended a public meeting at Enfield and heckled speakers who supported a proposal to accept an offer of £50,000 for a small open space in Enfield known as "The Old People's Park."

The site, which was bought for £5,000 in 1902, to accommodate the new town hall when required, has now been found to be too small for the purpose.

When a vote was taken so many people voted against selling the land that it was unnecessary to count the hands.

Villagers Protest

Villagers of Sutton-at-Hone, near Dartford, are protesting that the main street is becoming "a forest of poles" because of the West Kent Electric Company's policy in erecting overhead wires.

It was stated at a meeting of Dartford Rural District Council that some of the poles were placed almost against the front doors of houses. It was agreed that the company should be asked to readjust their arrangements.

The Council hope it may be possible to put the wires underground.

TROLLEY-BUS PASSENGERS STRIKE FOR LATE SERVICE

TWENTY-FOUR passengers who had nearly been stranded in the city early in the morning when they were left behind by the late Newcastle-Denton Burn trolley-bus, were ready to stage a sit-down strike and refused to pay their fares until they received an undertaking that a relief bus would take them the whole of the way "home."

The situation arose when the three minutes past 12 bus departed from the Cathedral and an official stated that the late special was following almost at once.

About 24 passengers in all allowed it to depart and waited for the late bus, which never arrived.

A would-be passenger then phoned the Wingrove depot and was assured that a late bus to Denton Bank would be provided, but nearly 20 minutes later when the trolley bus arrived it was marked "Wingrove Depot" and the conductor stated his instructions were to run no further.

This led to a dispute at the Grainger Street stop when passengers refused to pay their fares until an undertaking was given that the bus would go the full distance and for about five minutes the vehicle was delayed.

Finally, the passengers agreed to pay their fares on an understanding among themselves that they would insist upon being taken the full distance.

The climax came when approaching the top of the hill and the current was cut off because it was past the usual transport hour.

After a brief delay the current was switched on, no doubt as the depot informed the power station of the late running bus.

The driver of the late trolley bus finally took the passengers to Denton Bank.

These passengers asserted their personal sovereignty to some effect; they saved themselves a walk. The service of trolley buses is there to serve them, but if they had not stood up for themselves it would have governed them instead.

CLIPPINGS From The World's Press

IN a democratic country the will of the people cannot be made illegal successfully if a real challenge is made by the people themselves. Either they can get what they want or they are being dictated to.

The "Demand" action will expose and end the financial dictatorship.

—*"Modern Money," Johannesburg*

THIS year I believe there will be a recovery in the bonds of the Province of Alberta as Mr. Aberhart becomes more and more discredited.—*"Evening Standard," London.*

ESSEX ratepayers are lucky.

They've been told that there is a limit to the increases they fear in assessments. They've been asked to keep calm.

The rest of us have no such assurance. We just watch the rates soaring, and, if we can, we pay. But we try to keep calm, too.

—*"Daily Mirror," London*

MR. BROWN declared emphatically that the right line for a Trade Union was to fight for higher wages in times of boom and rising prices, and to fight equally strenuously against reductions in times of slump and falling prices. (Loud applause).—*Red Tape, London.*

DR. SCHACHT, recently resigned Finance Minister of Germany, may be the new head of the Bank of International Settlements, states a dispatch from London, though in France a French appointee is desired.—*Western Farm Leader, Calgary.*

INCREASED taxation over the next two or three years is certain.

—*Daily Mail*

THERE is no doubt at all that Britain still rules the waves and could go on arming long after Germany and Italy have exhausted their money.—*The People.*

IN time of war, the first casualty is truth.—*Readers' Digest.*

THE Supreme Court has been asked to say whether by the British North America Act of 1867 and the Statute of Westminster of 1931 there is a power of disallowance of Provincial legislation still vested in the Governor-General in Council, and whether, if so, there are any limitations or restrictions to this. It may well be that appeal will be made eventually to the Privy Council itself.

Should the decision go against Alberta, Mr. Aberhart will doubtless appeal to the electorate on a platform on which he will advocate control of banking, control of the Press, defiance of the Federal Government, and, if driven so far, Provincial autonomy.

Should he succeed in gaining a majority in this programme, there would seem to be nothing left but the use of force to compel Alberta to respect the rights of other Canadian citizens.—*Pitman's Business Education.*

IT is astonishing how reluctant some people are to admit that poverty—and particularly the poverty of the large family—is the chief cause of most of our social evils.—*News Chronicle.*

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Will advertisers please note that the latest time for accepting copy for this column is 12 noon Monday for Friday's issue.

Announcements & Meetings

Birmingham and District. Social Crediters will find friends over tea and light refreshments at Princes Café, Temple Street, on Friday evenings, from 6 p.m. in the King's Room.

Birkenhead Social Credit Association. Enquiries to the Hon. Secretary, 16, Tilstock Crescent, Prenton, Birkenhead. Phone B'head 4405.

Blackburn Social Credit Study Group meets each Tuesday at 8 p.m. in the Y.M.C.A., Limbrick. All welcome. Enquiries to Hon. Sec., 47, Whalley New Road, Blackburn.

Bradford United Democrats. All enquiries welcome; also helpers wanted. Apply, R. J. Northin, 7, Centre Street, Bradford.

Brighton and Hove D.S.C. Group (Peacehaven Sub-Group). Meetings at "Skyros," Edith Avenue South, Peacehaven, fortnightly, at 8 p.m. Next meeting, Tuesday, January 18.

East London. Group Meeting at "Plasketlands," 5, New Wanstead, E.11, on January 25, at 8 p.m. "Business and L.O."

Liverpool Social Credit Association. Enquiries to Hon. Sec., Miss D. M. Roberts, Greengates, Hill-side Drive, Woolton, Liverpool.

National Dividend Club. Help of all members most urgently needed every Thursday, any time between 5 and 8 p.m., Social Credit Rendezvous.

Newcastle D.S.C. Group. Enquiries to the Secretary, Mr. E. Burton, 61, Bideford Gardens, Monkseaton, Northumberland.

Poole and Parkstone Group. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. Social Credit and other literature on sale at Branksome Chine Café.

Portsmouth Douglas Social Credit Group. Please note in future our meetings will be held each THURSDAY, 8 p.m. Goodies Café, 69, Elm Grove, Southsea (side door, upstairs). All welcome; discussion; questions; admission free.

Southampton Group. Public meetings every Tuesday at 7.30 p.m. for lectures and discussion. Advisory Council Meetings (open to all members) 7.30 p.m. first Friday of each month.—2, London Road.

Southampton. Women only. Special public meeting will be held on Wednesday, January 19, in the Kell Hall, Bellvue Road, Southampton, at 8 p.m. Subject: "The High Cost of Living." Admission free.

Stoke-on-Trent. Will anyone interested in Social Credit please communicate with Miss F. Dixon, "Linden," Brownhills, Tunstall?

Sutton Coldfield S.C. Group. Next meeting, 8 p.m., Friday, January 21, in Central High Schools, Victoria Road. Impromptu Debate between Messrs. Pywell and Annett.

Wallasey Social Credit Association. Public Meetings first Tuesday in each month at the Sandrock Hotel, New Brighton (Rowson Street entrance) at 8 p.m. Enquiries to Hon. Sec., 2, Empress Road, Wallasey.

Watford and Bushey S.C. Group. Meeting in Watford Public Library, Monday, January 17, 8 p.m. Speaker: Edgar J. Saxon, Esq. Plenty of time for questions.

Wolverhampton D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, January 18, at 8 p.m.

It is proposed that a meeting be held of Essex Social Crediters supporting the policy of Major Douglas. Will all who are anxious to help please write to me. It is suggested that the meeting be at Chelmsford on February 5 in the afternoon, or evening. Time will be notified to applicants.

T. H. STORY

28, Ashburnham Gardens,
Upminster,
Essex.

Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

A reader in Johannesburg asks whether any Social Creditor can supply either a complete set of quotations from Major Douglas's speeches and writings dealing with war, or the page or other references to such statements. Reply to Box M.W., Social Credit Secretariat, 163A, Strand, W.C.2.

For Sale. All proceeds to the funds through the generosity of the artist—two beautiful woodcuts by Bernard Sleight—"Elfland," £2 2s.; "Lydstep," £1 10s. Apply, Mrs. Palmer, c/o Social Credit.

Remember, Remember. Slogan envelopes, 7½ in. by 5 in., printed on the back with facts to remember, "when you have a meal," "when you read of the threat of war," and "when you pay taxes." Six for twopence, post free, from Social Credit, 163A, Strand, W.C.2.

Why Religions Are Failing

WHERE are the well-filled churches and chapels of other days? Why are places of worship of all denominations looking desolate and forsaken?

The reasons are obvious to the alert and observant lay-mind. Congregations demand these days spiritual nourishment and knowledge; people want Life and Life more abundant than they have ever had before—and the churches cannot give them these things.

Why is it important? Pomp and Pride have taken the place of compassion; incomprehensible doctrines, and elaborate ritual in place of spiritual understanding, dead ashes, dry bones!

Today the Church is on the side of the big battalions, the Institutions—powerful vested interests—and this alliance between Religion and High Finance calls to mind irresistibly that treacherous disciple—Judas Iscariot. Who and what is being betrayed?

Another smoke screen is the recent call to the Nation for a revival, repentance, prayer. The very angels must rage in their heavens at such mockery and hypocrisy! What of the churches' own neglected duties?

Have they ever made any sincere and effectual effort to heal those festering sores on the body politic—poverty and financial slavery? What have they done but alleviate for a time some of the symptoms?

The root of the disease has never been touched; until the present century and the coming of Social Credit, it had been totally ignored.

And has the Church shown any mercy or compassion to the unfortunate tithes-payers? Her agents have ruthlessly sold the claim to one-tenth of the produce of the land to financial interests who demand MONEY in lieu of the gifts of God!

If further proof were needed of the Churches' indifference to the welfare of the poorer classes, it can be plainly seen in their abstention as a whole, from all organised effort for the freedom and economic independence of the people. The flag of Social Credit is flying everywhere, gathering all decent and fair-minded men and women to its support, but Churchmen, with but a few grand exceptions, remain aloof, declining to examine this thing of good report.

Instead of welcoming the independence it offers the poorer clergy, the Church prefers to throw them upon the charity of the public!

These so-called Christian Churches have much to learn from Social Credit. Meanwhile, they hasten to their doom—disrepute and dissolution.

The great majority outside the Churches, consciously or unconsciously, want the real thing—not forms and Institutions, not husks, but the true fruit, not blind shepherds who side with the harrying wolves, but shepherds who love their sheep and who realise their need of food, warmth, shelter in conditions of peace. Not a multiplicity of labels, but Religion Itself—undefiled, life-giving, joyous, free. For true Religion is eternal and has no label—religions label themselves and are ephemeral.

The Church is clinging to labels, and, ignoring realities, persists in the course leading to the yawning ditch in front.

ELLEN COCKS

AMUSING—FOR POSTERITY

"THE spectacle of a Prime Minister unable to do anything but grieve and deeply sympathise with the unemployed, the levity and lately-assumed humility of Mr. Montagu Norman will be more amusing to posterity than it is to their still living victims.

"... These dodipoles (Master Latimer would have called them) make the decisions which sentence us to poverty in the sight of riches. Yes, these lack-notion patriarchs have the power to make wars which they will not be called upon to fight—their bodies, where life is already burning out, shielded by the eager, muscular bodies of younger men..."

Extract from "No Time Like the Present," by Storm Jameson (Cassell & Co., 1933).

Letter From Alberta

"YOU may be interested to know that we are making really wonderful progress out here in Alberta in spite of the reports to the contrary published in the newspapers. There are many, of course, who still think in terms of money-cost as though money was real wealth, but they are becoming fewer every day. We are now beginning to understand that money is but a ticket that actually restricts from producing real wealth.

"A University Professor said to me on Friday last: 'If we only had such buildings as this pig-feeding station throughout the Province, we could produce ten times as many hogs as now, but THE COST WOULD BE TOO GREAT.' 'What cost?' I asked. 'It would cost too much money.' The poor fellow didn't know any better. 'Damn it, man,' I said, 'It is nearly 1938, not 1838.'

"I shook him by the coat (I know him very well) and told him to forget all about money-cost. 'Just think in terms of materials and labour. Have we the necessary labour and machinery? Have we the lumber, the nails, the sand, the gravel and the cement? Is it going to cost too much of these things? Will we be poorer by using these materials provided by nature?'

"He puffed on his pipe and said, 'Come to this meeting this afternoon and tell us about it.' I told him I would and I went. They listened to me. They were as silent as an empty jail in Death Valley.

"By Gosh,' said a man with the degrees of B.A., B.Sc., M.A., and Ph.D., 'You are right.' But he wanted to know How. I just told him to study the works of Major C. H. Douglas.

"Gradually, but as steadily as the growth of a tree that has taken root in good soil, this truly Democratic movement is growing and nothing on earth can stop it, for it is founded on facts. Dictators may rise up and fall. Fascism may flourish for a little while and fade away. Communism may sprout but dry up.

"True Democracy—Social Credit—will never die. A limb may be lopped off, but others will grow more sturdily than the one lopped off, like a well-pruned fruit tree. The root cannot be destroyed; the better the pruning, the better the fruit and more of it."

Financial Cycles

A RECURRENCE to our opening reflections warns us to quit speculation and to stick to our text. We have stated that throughout Mr. Bagehot's book there seems to us to be a misconception as to the true nature of bank deposits; and as upon it the whole discussion will turn, it is important that this should be clearly explained and established.

Not only Mr. Bagehot, but every other English writer with whom we are acquainted, treats bank deposits as the actual savings of the community, left for security and convenience with the class of persons called bankers, who make use of them in loans to customers, and points to the vast increase of these deposits as evidence of the accumulation of wealth in the last thirty years.

On the other hand, nearly all writers upon the subject in this country take the ground which will be assented to by almost any bank cashier of intelligence, that these deposits are in fact creations of currency by the banks in exactly the same sense and with the same effect as their note issues.

The importance of the consequences which follow upon these different theories renders it necessary that we should enter upon a succinct analysis of the nature and operations of a bank.

We believe the great financial cycles to be far more mechanical than Mr. Bagehot seems to suppose. He regards panics or

crises as the result of sudden accidents, prominent among which he places deficient harvests, and proceeds to explain how the effect extends to other branches of industry, so that there are "good times" and "bad times" when nearly everybody is prosperous or else depressed.

While we admit that such events determine the times of commercial crises so that regular periodicity of the latter cannot be counted upon, we believe them to be the result of a sequence of causes as directly as the seed follows from the bud, the flower, and the fruit.

Starting from a period of quietude or stagnation, the great moneylenders, and notably the banks, who have the peculiarity also of creating the money they lend, begin to push out their loans on every side.

The ease of money thus resulting, after a greater or less conflict with inertia, gives a start to prices and activity to trade.

This, as is well known, is an accelerated process, which, passing through the phases of excitement and speculation, results in inflated prices, adverse foreign trade, a drain of gold, and contraction of notes; the foundation being thus withdrawn, the superstructure comes down with a crash; the whole process, after an interval of stagnation, commencing again.

Extracts from an article entitled "Lombard and Wall Streets," which appeared in the "North American Review" on pages 336 and 350 of Volume CXIX., 1874, by Gamaliel Bradford.

Country Bound In Chains

"THE guiltless Andromeda was arbitrarily condemned to the prolonged torture of being chained to a rock, ruthlessly exposed to the wilderness of the sea, and left to await a hideous death in being torn limb from limb by the monster of the deep—a monster—bred of the slime—shapeless, a terror to see—daily returning to feed with the dawn, and devouring the fairest cattle and children and maids."

That the story ended happily was in no way due to the priests or the populace; only the timely intervention of Perseus saved the fair Andromeda.

... the experience of Andromeda is that of the woman of to-day. No priesthood has ever been more blind to the needs of the people, more intent on enriching its few members and keeping the vast majority in subservience, than has the money oligarchy of this age.

It, too, demands human sacrifice; men and women must bow to its dictates, and when the lot is cast there is no appeal. To-day the same senseless sacrifice of lives and property is made in good faith to false gods, while the ignorance in which the people are kept successfully prevents the destructive and constructive criticism which comes through knowledge and understanding. But when criticism threatens to undermine the power of this modern priesthood, the magic of financial crises and "slumps" is put into operation and the population once more is taught the danger of questioning the will of the gods.

While the woman of to-day is as guiltless as Andromeda of any sin against these gods, she has not the same excuse of ignorance. Even if, until now, she has not realised the cause of present distress, she can at least see that it exists.

If she thinks at all, it is evident to her that she is not, in any vital sense, free; she and her country are bound in the chains of an out-of-date financial system, and the voracious monster of Debt demands, but can never be satisfied by, any amount of human sacrifice. Only the Perseus of knowledge and enlightenment, the championship of right against subversive influences, and the persistent struggle against injustice and the arbitrary dictatorship of the money power, will finally break those chains and transmute the nominal emancipation of to-day into a genuine freedom."

JEAN CAMPBELL WILLETT, in the Fig Tree (No. 3)

News From The Albertan Front

'ECONOMIC FREEDOM THIS YEAR WE HOPE,' SAYS MINISTER

"Every Age Has Its Gods . . ."

AFTER the experiences of certain pamphlet writers in Alberta every person in this country will walk circumspectly where criticism of bankers is concerned.

"Blasphemy against the Christian religion is tolerated, open attacks on fundamental morality are legal, vice flaunts itself on the newsstands, but to speak of 'bankers' toadies' is to shake the pillars of the State.

"There was a furore throughout Canada at the prosecution in Quebec of a lecturer who displayed a placard saying that Catholic priests were all Judases and worse than Judas for Judas sold his Master only once while priests sold Christ every time they accepted a stipend for saying Mass.

"There is no furore at the imprisonment of men who indulge in the mild abuse of bankers. Every age has its gods and ours worships the golden calf or a paper substitute thereof; our holy of holies is the Great Financial Institution and the bankers are a sacrosanct caste." — From an editorial in "The Catholic Register" (Toronto), November 25, 1937.

Move To Sack Governor Grows

THE move to sack the Lieutenant-Governor of Alberta, reported on December 31, is growing. To hasten the process some of the Social Credit groups are demanding withdrawal of financial support.

There is no doubt that the realisation is growing among the Albertan people of the need to make their servants and institutions serve them. Another item of news indicating this to be the case is a report that, in one constituency alone, fifteen Social Credit groups passed the following resolution:

"Whereas in the opinion of an increasing number of people The Albertan is not giving the support to the Social Credit movement that might be expected from a paper claiming to support the principles of Social Credit, be it resolved that The Albertan be called upon to declare itself."

IT was reported from Ottawa on December 17 that the Federal Parliament will open on January 27 and many political observers prophesy it will be one of the most interesting sessions of recent years.

Possibility that during the session the preferences on the British market enjoyed by Canada since the 1932 Imperial Economic Conference may be at stake as a result of trade negotiations between Great Britain and the U.S.A., lends added interest to speculation on the parliamentary programme.

SPEAKING in the Calgary Public Library on December 16, Mr. George Brown, Alderman-Elect, told the people that unemployment insurance, health insurance, lowered interest rates, and other reforms instituted by "old line parties" in other provinces of Canada, were merely palliatives.

They were intended to disguise the fundamental weakness of the present economic system. Social Credit was the only solution to the problems of the people.

A CALGARY report dated December 18, states that the four Public Utility Undertakings of the City show a combined surplus of \$29,753 (about £6,000) for the eleven months ended November 30, as against a combined deficit of \$2,488 (about £500) for the corresponding period in 1936.

IN a "People's League" broadcast, on December 17, Capt. H. G. Scott reviewed the history of DEBTS and urged moderation in dealing with debt problems.

He said, "It seems possible that there is an opportunity at present in Alberta for creditors and debtors alike, without waiting for Government action or without taking advantage of existing Acts either Provincial or Dominion, to set up some sort of voluntary debt adjustment organisation."

This is one of the palliatives of the opposition to Social Credit offered to extenuate the

system which maintains the right to mortgage the unborn.

IN a broadcast address at Calgary on December 19, the Hon. E. C. Manning, Provincial Secretary and Minister of Trades and Industry, said:—

"Our sincere hope and prayer is that before another year rolls round, the people of this province will have won economic security and freedom and that by next Christmas, through the use of our own credit as a medium of exchange, everything that is physically possible for our people will also be financially possible.

"During the past few weeks we have been pleased and encouraged to note the spirit of genuine enthusiasm that has characterised the numerous public meetings which have been held throughout the province.

"The clearly expressed attitude of the thousands of people who have attended these meetings makes it abundantly clear that this great Social Credit crusade for the economic freedom for the common people is receiving daily ever-increasing endorsement and support, not only from those who have been recognised as adherents to the Social Credit cause, but likewise from many of the more progressive-minded followers of the old-line parties. . .

"The general public is rapidly becoming aware of the fact that our opposition dare not seek support by a clear presentation of the real issues involved in the struggle of the common people versus the financial institutions.

"If they (the opposition) would publicly declare that they stand in support of a system of economic autocracy in which a few reap the spoils, how many would respond to their appeal to unite to save Canada from Social Credit and make it a safe place for high finance?"

AT Edmonton on the same day Premier Aberhart is reported to have said in an address that requests for mid-week broadcasts had been received and suggestions made that the broadcasts start on January 20.

Before the service concluded, messages were sent to the Premier saying that sponsors had been obtained for the January 20 and 27 broadcasts.

IT is reported from Edmonton that Premier Aberhart announced on December 20 that the Alberta Legislature would convene on February 10 for its regular session.

Previously it had been expected that the session would open on January 27, the same date as the Federal Parliament at Ottawa will convene.

AT Calgary on December 20, in a broadcast address especially directed to the young men and women of the province, Mr. E. L. Gray, M.L.A., Alberta's Liberal leader, likened money to men by saying, "Formed thirty-two years ago, the province has been developed by pioneers lacking their own capital. It was built on money which came to it an immigrant, just as the pioneers who used such money came as immigrants."

After considering various resources to be developed, enterprises necessary to Alberta, he went on to say, "Such enterprises as these will require capital . . . From where will it come? . . . You will require immigration, the immigrants to be financial credits . . . The British people have been the greatest colonisers in history, and have always colonised with both capital and men."

He concluded by saying: "May I again emphasise the fact that you are the taxpayers of the next 30 years in this Province; now is the time to begin to direct policies."

Mr. Gray did not tell his listeners the date of the first banking institution's entry into the province with authority to issue loans.

He did not say that history clearly shows that the colonisers of the original American Colonies received charters from Britain for sound governments with authority to issue and control their own monetary system.

Finally, there was no information forthcoming as to who will be the real tax-gatherers if a Liberal Government is inflicted on Alberta for the next thirty years.

R.A.D.

LET'S BE INDIVIDUALS AGAIN AND LIVE OUR OWN LIVES

FORTY years ago the house where I was born was a quiet retreat. Today, although it is 37 miles out of London, it shakes day and night to the rumble of heavy traffic along the Great North Road, and at week-ends and Bank Holidays as many as sixteen charabancs are parked outside the windows.

Where once the ducks and geese waddled over the green or splashed in the pond is now dimly surfaced, and crowds of uncouth travellers waddle and stretch their legs, and sometimes idly climb our railings and peer in through the windows to see what we are having for dinner.

The High Street, down which creaked picturesque country carts, is now a roaring stream of motor traffic split by island beacons. It is all horribly like a suburb and is growing more and more so every year.

London, the giant octopus, already fantastically bloated, is still steadily swelling, pushing its great tentacles into the green fields of the countryside.

For more than half a century men who were able to look a few years ahead have drawn attention to this horrid phenomenon.

They have described London as a wen, a canker, a huge suction pump drawing the life-blood out of the Provinces.

ARCHITECTS and town planners have pointed out the incongruous, haphazard manner of its growth; engineers have emphasised the enormous strain thrown on the metropolitan drainage system; transport experts have wrung their hands over the increasing chaos of the traffic; and clergymen have bewailed the awful desolation of living in the new housing estates.

Some weeks ago a Member of Parliament said the bigger London grew the more perfect a bombing target it became, and that increasing its size was playing straight into the hands of the enemy. The House yawned. What was the good of talking? We have all heard that London is a monstrosity ever since we were children, but, of course, nothing is being done about it.

Everyone knows that London is too big just as everyone knows the Distressed Areas are a disgrace. We know, too, that London will go on getting bigger until something or other (we don't quite know what) checks the swing of the pendulum.

Elephantiasis is much too common a disease to excite remark in these days. Vast factories, gigantic chain stores, Brobdignagian combines and cartels, national systems of transport—we have grown accustomed to such things, and whenever a colossus swallows a lesser colossus and becomes still more of a monstrosity we hail it in the name of Efficiency and Progress.

IT is just possible that a modern Cockney might get some kick out of being a citizen of the greatest metropolis in history, but I doubt it. I doubt, too, if

any Woolworth's young lady feels proud of belonging to the greatest chain-store group in the world. The bigger the organisation the less an individual counts. Communal feeling is strongest when the community is smallest.

In big organisations, too, big factories, for instance, the directing authority becomes more and more remote, until he resembles the classical deities, who, although they were supposed to preside over the welfare of their people, were never to be seen.

Each individual person, on the other hand, has to work in the dark, ignorant of the purpose of his labours, powerless to alter the policy of his bosses.

Nobody, then, really wants still more centralisation, still bigger agglomerations, because we are human beings, with separate individualities, and not mere bits of machinery; and the greater the centralisation, the less chance have we to live our own lives.

TO live our own lives! What does that mean? To have more free time, more leisure, to follow our true bent—that is what we want.

And so that we may profit by our leisure we must have the means of freedom. We must have money to spend—more money than most of us have now.

AND THE WONDERFUL THING IS THAT WE CAN GET WHAT WE WANT IF WE SET ABOUT IT IN THE RIGHT WAY.

G.W.L. DAY

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Bulletin

Tax On 'Coiners' Profits Could Pay Consumer Dividend To All

DOUGLAS JAY, City Editor of the *Daily Herald*, writing on "Why Bank Profits should be taxed" (December 28, 1937), says:

"When a bank issues new notes or new credit, it acquires new interest-bearing assets, not by sacrificing anything in exchange, but by imposing a concealed tax on the community."

Then, again, he says:

"It is, of course, perfectly right and necessary that banks should at times increase the total supply of money. But since they cannot do so without earning a 'coiner's profit,' the banks should be either nationalised or specially taxed."

For the information of all who care to know, it is worth pointing out that the word "profit," like the words "deposit" and "loan," has a totally different meaning when it relates to bankers from when it relates to other people.

Because you and I cannot "create" bank deposits the illusion persists that bankers are prevented by what prevents us.

But it is not so in fact.

A banker can "create" a bank deposit by monetising the credit of the community and lending it. You and I cannot.

Mr. Jay does well to refer to this process as creating a "coiner's" profit. His adjective is a good one because it distinguishes this particular profit of the banker as being entirely different from all other profits. The "coiner's" profit makes the capitalist's trading profits look very small indeed.

NO CLASS TAX

Mr. Jay is quite right in his proposal that bank profits should be taxed, but let the tax be directed to that part of the profits to which the word "coiner's" can be applied.

This is the kind of tax that will not be hurting anyone, except the secret few who have robbed us all.

Here is a tax that is not a class tax, and that need not be put on to prices!

Here is a tax we can all—employers and workers, rich and poor alike—unite in agreement.

FROM PRIVATE MINTS

From the tax levied on this "coiner's" profit a consumer dividend can be paid to every shareholder in Great Britain Limited.

This demand will not cause conflict between the classes.

If the Socialists mean business, if their politicians mean what they say, why don't they put this right at the top—first on the list—of their programme?

The consumer-dividend — not to be collected from the people via prices and taxes, but collected from the private mints of the bankers and distributed to the people.

Sheffield Leaflet

● Sheffield ratepayers united in a demand that a threatened increase in rates should not take place. The leaflet describing their victory is selling fast. Wherever the fear of higher rates is growing this leaflet finds ready readers.

Prices for Sheffield Leaflet
12 for 3d., 25 for 6d., 50 for 1s., 100 for 2s., 500 for 10s., or 1000 for 18s. 6d., post free

Birmingham Leaflet

● This is the leaflet with the striking illustration showing how interest on Municipal Debt is overtaking the receipts from Rates. It is an eye opener.

Prices for Birmingham Leaflet
12 for 3d., 25 for 6d., 50 for 9d., 100 for 1s. 6d., 500 for 6s. 6d., 1000 for 12s.

We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

- I know that there are goods in plenty and therefore that poverty is quite unnecessary
- I want before anything else poverty abolished
- I demand too that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them
- These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- In a democracy like Great Britain Parliament exists to make the will of the people prevail

JIM looked up from his morning paper.

"Say, Bill, have you seen the news about this fellow Van Zeeland?"

"Yes, what about it?"

"Well, it says here that he has visited Berlin, Warsaw, The Hague, Paris, Vienna, Budapest, Belgrade, Bucharest, Rome, Washington, London and now back to Paris. What's he up to?"

"Oh, he is on a mission for the International Financiers. Does it say who recommended him for the job?"

"No. But he is an ex-Prime Minister of Belgium and, it says the British and French Governments invited him to make a world inquiry into economics."

"Doesn't it strike you as remarkable that two Governments should agree that a foreigner should be invited to represent them? For instance, did our Government mention his name first to the French as a likely man, or vice versa?"

Jim knitted his brows. "I see what you mean; it is a bit of a poser. What's the answer?"

"The answer is he was selected and named by a third party, International Finance. They are out to consolidate their world government."

"Oh, that sounds like a mare's nest to me. A bit cynical, what?"

"Doesn't it mention anything international?"

"Well, I'll admit this passage struck me as strange." He reads:

"It is felt that it might be useful if this interdependence, which unites the world in spite of all attempts to divide it, is

This is the form for Parliamentary electors to sign. It should be sent to United Democrats, 163A, Strand, London, W.C.2. Signatures will be treated confidentially.

- So I pledge myself to vote if I can for a candidate who will undertake to support this my policy and to vote consistently against any party trying to put any other law making before this
- If the present Member of Parliament here won't undertake this, I will vote to defeat him and his successors until this my policy prevails

Signed

Address

New Idea For Railways

A NOVEL scheme for stimulating the efforts by railwaymen to attract increased traffic to the Southern Railway system was explained by Mr. E. J. Missenden, traffic manager of the railway, at Brighton.

Mr. Missenden announced the launching of a "Southern Sales League." Trophies would be offered for the stations obtaining the largest increase of traffic. The objective of the league, he said, was to increase passenger and goods traffic revenue next year by about £250,000.

The railway could deal readily with a greatly increased traffic, said the traffic manager.

Mr. Missenden and all men of the Southern Railway should get on with the campaign for National Dividends, which would provide the people, who want to travel but cannot, with the cash in hand to do so.

National Dividends would be money to enable individuals to buy all they want of the goods—and services such as railway travel—that can be produced.

Van Zeeland: WORLD TOUR FOR FINANCIERS

Basle Super-Government's Plan Hatching

By **GEORGE HICKLING**

emphasised once again. That can best be done through the Bank for International Settlements; an institution where the world's central bankers, irrespective of political differences, meet regularly to discuss common problems.

"Some of M. Van Zeeland's conclusions will have to be discussed at an economic conference. It is safe to assume, however, that no conference will be called until the ground has been carefully prepared."

"Its task once it has been agreed to hold it, will be to ratify an agreement reached as a result of conversations through the usual diplomatic channels, and not talk at large upon the state of the world."

★

Jim looked up. Bill said:

"Yes, the aim is fairly obvious; it is to establish a Super-Government at Basle—a world governed by bankers and above the control of the different political governments of the nations."

"The manipulation of the Equalisation Fund, which incidentally juggles with the prices of all we buy, is to be centralised in such a way that Parliament, or Congress, or the Reichstag are individuals rendered powerless to resist the collective will of central bankers, International Finance."

"There you have it, the key to the world's sickness; finance lusting to govern and govern completely, instead of serving as an instrument of distribution."

"Note the secrecy at every step, the shunning of publicity, even at the proposed conference, where the ground must be 'carefully prepared' to 'ratify' an agreement already reached diplomatically. The 'not-in-the-public interest' atmosphere."

"Do you think these lovers of secret diplomacy, mystery and darkness, are fit persons to rule the world?"

"No, I do not; but what can we do about it?"

★

"Well, personally, I'm going to see my Member of Parliament and tell him to express to the Prime Minister my opposition entirely to the whole of whatever Van Zeeland reports, without reserve and not giving reasons."

"Right," said Jim, "I haven't much time to see Members of Parliament, but I'll write to mine. Also I'll write to Chamberlain and tell him straight, I object and will oppose 'Cabinet rule.'"

"Why, dash it. I'll wager they're cooking this like the Abdication affair—no discussion in Parliament, just sign on the dotted line, after all is over, eh?"

"Yes, that's it; but let them know we are watching; write by all means. Cabinet rule is the devil!"

CANADA VETERANS DEMAND BONUS

INSPIRED doubtless by the success of the pressure campaign of the ex-servicemen in the U.S.A., which resulted in the payment of bonuses totalling about £380,000,000, a Canadian Veterans' Bonus League has been formed in the Dominion.

The main objective of the League is to force the Canadian Government to pay all Canadian ex-service men an allowance of 30 dollars (about £6) a month if single, 50 dollars (about £10) if married, and an extra allowance for dependent children.

The Canadian ex-servicemen have been treated with parsimony, similar to that meted out to their old comrades-in-arms in this country. Thousands are in dire poverty.

It is claimed in support of this campaign that theirs is a case for special treatment. Maybe this claim is just; nevertheless, by asking for special treatment within the framework of the present financial system, the Canadian veterans weaken their case immeasurably. It can be given them only at the expense of all other sections of the community.

There is no doubt that Canada could produce or procure by exchange all the goods necessary to enable the veterans to live decently and in comfort for the rest of their days.

But Canada could do more than this. With the help of all those able and willing to work, it would be possible to produce enough for all Canadians to live in decency and comfort, without lowering the existing standard of living of anyone, if—If what?

If all Canadians were given enough purchasing power to buy the goods produced.

In the circumstances, to make a demand for a sectional benefit, which, whether justly or not, will be stigmatised as "selfish" by interested quarters, is at worst to invite defeat, at best to raise unnecessary obstacles.

The veterans of Canada can win the support of the majority of Canadian people for a demand for the security for which they fought. National Dividends without increased taxation and with lower prices, what in fact the people of Alberta are demanding, would benefit all.

If the veterans will organise a Dominion-wide campaign for this result, victory is certain, for the people will be with them.

Ex-Sergeant C.E.F.

SOCIAL CREDIT SUPPLEMENT MONTHLY

This well printed house organ is privately circulated monthly or often as occasion demands, and contains technical and internal matters of special interest to "Douglas Cadets." Speeches by Major Douglas are usually first printed in the Supplement.

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JANUARY 14, 1938

THE POLICY OF A PHILOSOPHY

Major Douglas Answers Questions At The Social Credit Conference

AFTER his speech at the Conference at the Cora Hotel on June 26, Major Douglas answered many questions which are reproduced here in italics followed by the answers. Major Douglas's speech "The Policy of a Philosophy" was printed in the November Supplement

A Discipline To Get Results In Association

Major Douglas said that the objects of Local Objectives were threefold, and I only gathered one of the "folds" from Major Douglas, that is to say, discipline, or training. I am not quite clear on this.

The objects of Local Objectives are threefold. If properly carried out, it is the training that, in my opinion, is the most important thing. The second is that it achieves its objects. It gets something done which is in itself useful. The object is decided upon before you start a Local Objective amongst yourselves. And the third thing is that it is in association that the people who get involved in one of these things are working together; they get all the advantages which come from working harmoniously, as far as it is possible within the limits of human nature, in trying to achieve a common objective. Those three things, to my mind, are of the greatest importance.

You must remember we want to get something done; nothing else is of any importance at all. I have no more interest in discussing the rights or wrongs of A plus B than I have in swatting a fly on the wall. We want to do something, and to my mind, this is the way to begin. This is a laboratory experiment.

An Exercise In Sovereignty

Would you emphasise the link between Local Objectives and the application of the Electoral Campaign?

The exact form of the link to some extent must be affected by what is chosen as a Local Objective, but the connection, in any case, is quite clear.

In the first place, the discipline required is exactly the same in both cases. You have got to stop talking about what you want, and take the action which is necessary to get what you want.

In the Electoral Campaign, the action is perfectly simple; you have to get an undertaking on the part of a sufficient number of people to bring effective pressure, by methods which are perfectly well known to everybody here, to bear upon the Member of Parliament so that he will do what you want, that is to say, you have got to make your Member of Parliament a representative—not a delegate. I think the point that I have just made is so important that I will enlarge upon it.

A Digression On Democracy

The whole technique, as I see it, by which power has been filched from the House of Parliament, has been a technique for making it quite impossible for the average Member of Parliament to give an intelligent opinion upon more than one half per cent. of the things he is asked questions about.

All sorts of technical questions come up in Bills which eventually become Acts of Parliament, upon which it would be utterly impossible for a really well-trained man who has spent the whole of his life in any particular business to give decisions in the time that the average Member of Parliament has to give them.

Now the business of the House of Commons is concerned with the country. The business of this country is the business of 47 millions of people, of whom 11 or 12 millions are working in industries of various kinds.

The questions which come up in Parliament are obviously immensely remote from the place where the action takes place, and to expect them to be decided by Members of Parliament who have been elected by vote (even if they were really elected by the process by which people think they are being elected), would be sufficiently grotesque. But when you think that each one of them is carefully vetted to take care that he knows nothing about things which are likely to be dangerous, the thing is even more grotesque. The consequence is that we have got now in the House of Commons nothing but a rubber stamp for actions taken by the Cabinet.

Now the Cabinet probably is a little closer to what you might call real things. I should think that where you have people like Mr. Churchill or Mr. Chamberlain, who have had a lifetime of Cabinet work, they have got the technique of knowing what it is they cannot do. They never try to do a thing over the head of Montagu Norman, for example.

The result of that is completely to stultify any chance of democratic action at all. The only place where democracy impinges upon the organisation of this country is through the House of Commons, because the House of Commons rests on the alleged power of the Purse. The power of the Purse has now been boiled down to putting a rubber stamp on a taxation paper.

It is impossible to give an opinion to a delegate, that is to say, to decide for yourself as to what ought to be done, and yet, at the same time, assume that he is a delegate. When your Member of Parliament says, "I will vote for this sort of scheme or that," you should say instead, "You are not concerned with any technical problems at all—you are only concerned with seeing that we get what we want. We definitely forbid you to vote on a technical matter. What we tell you to do is to command the people whose business it is to carry out the technical matter. If it is a question of finance, say to the bankers, and the big industrialists—the people who are actually doing the work—"You are responsible for methods. Do anything you like, but we will have such and such a result. We are here to get that result."

The fundamental fact is the sovereignty of the people, but at the present time we are not exercising our sovereignty at all. This is beyond question. If you exercise your sovereignty you surely would not be landed in a state of affairs in which you cannot have even moderate prosperity without preparing for another war! That cannot be a popular policy.

We are led by a lot of people who don't intend to let you have an opportunity of forming a policy, and therefore put before you a highly technical proposition upon which you cannot possibly give an opinion. Your proper reply is not to say, "Yes," or "No"; but—"I won't have a technical proposition put up to me, but will have certain results."

You would not allow a railway company to put up to you technical reasons as to why it should shut down all the trains on Sunday. You would say, "That is your trouble, you find a way to run them."

Exactly the same thing is true in regard to the business of the country.

Just as long as you have these six hundred odd Members of Parliament day after day considering things which they cannot possibly understand, and on which, even if they did understand them, they could not agree,

because you can never get unanimity of opinion on a technical method in an assembly of that sort, you will continue to have the shortest way, and the cleverest way, and in my opinion, a conscious way by which democracy can be stultified, as it has been.

The Link

Now, having elaborated that at great length, to come back to the relation between Local Objectives and the Electoral Campaign: A Local Objective is a training of a kind which is particularly sympathetic, in my opinion, to the British mind, which is an inductive mind, and not a deductive mind. It is a training, and in seeing how it works people can learn to do the same thing with their Member of Parliament, and that is the proper thing to do.

A Local Objective consists of getting together a lot of people, organising them, for the objective they want, getting signatures to a proper specification of the objective desired, and sending that specification through the proper channels to the technical official who deals, let us say, with lamp-posts, telling him, "We are not interested in how you do it. We don't want to know about lamp-posts. All we say is that the lamp-post has got to be shifted from one side of the street to the other."

In exactly the same way, when you have got the Electoral Campaign in a position to control about 370 of the Members of Parliament, they will take the orders of their constituents. And, mind you, most of them agree that this is the right thing for them to do, but they say they never get the orders. "How can we carry out your orders when we never get them?" When you have got 370 Members of Parliament in that position, they must do what you say.

The House of Commons has the power,
(Continued on page 2)

ANTI-GAS TRAINING

THE instructor said "It has been agreed by all civilised nations that poison gas is not to be used in war. . . . These lectures are not to be taken in any way as indicating that war is impending. . . . There are four groups of poison gases—lacrimators, sternutators, irritants, vesicants."—He did not add "and the greatest of these are the vesicants," but that is what it seemed to amount to.

The first effect of phosgene it seems is to give one "a pleasant feeling of well being" followed by dire results—rather like other trains of events which originate in bank parlours. It was charming to learn that the complicated technical name of a certain poison gas has been abbreviated to its initials—B.B.C., which is persistent and lacrimatory, it has a pungent smell and makes you cry, but it is some comfort to learn that its effect ceases on removal of the patient to pure air.

On the whole our instructor was optimistic, but admitted that there might be a little difficulty if the enemy were inconsiderate enough to drop high explosive and incendiary bombs while spraying a given area with mustard gas. He thought, in such circumstances, one might overlook the gas which, however, would in due time produce "the appropriate results."

That is all right and absolutely O.K. if these are the results you want; and there is this to be said, that, to get them, all you need do is to sit tight and do nothing.

But if you don't like the idea of being blown to bits, burnt alive, or gassed, it is time to get that determination to express your will for the results you do want. And there are plenty of leads in this paper which will help you to set about that.

Hewlett Edwards

W. L. BARDSLEY RETIRES

I DO not believe that supporters of the Social Credit Secretariat realise the financial difficulties with which it is, and has been, constantly faced, and the news that Mr. W. L. Bardsley, the Secretary, has been compelled to retire because we cannot afford to pay his salary will come as a shock to them.

Two years ago, during one of the recurrent financial crises, Bardsley offered to take a reduction in his salary from £500 a year to £400; this was subsequently restored, but when the Treasurers made up their accounts for the half-year it was found necessary to approach him again to accept an even more substantial cut. This he very properly was unable to accept owing to the increasing domestic responsibilities occasioned by his growing son, and he has therefore elected to seek other employment, terminating his services as Secretary at the end of March.

What we shall be able to do for him if he has not found a new post by that time must remain to be seen.

As I remarked in these columns in September, all general staffs tend to be unpopular, and the fact that I do not believe that the staff and Directorate of the Secretariat suffers from this unpopularity is the highest tribute I can pay to it.

Although in the course of his duties Bardsley has frequently had to take a line which was bound to be unpopular, I do not believe there will be anyone who learns of his retirement without profound regret—to many it will bring a sense of personal loss which will only be mitigated by the knowledge that his services to Social Credit will not end because they are not paid.

Bardsley's own hope, expressed to me, is that the news of his retirement may awaken many, who have not supported the Secretariat's finances as well as they might in the past, to a sense of their responsibilities.

Of Bardsley's devotion to his work both as Secretary, and for two and a half strenuous years as Editor also, both of SOCIAL CREDIT and this Supplement, I need not speak, nor would he wish me to do so, except to say that it is once more exemplified in the manner of his retirement; for he approached me unofficially regarding the matter some weeks before the Treasurers found it necessary to act. Indeed, at various times during the past five years he has gone out of his way to remind me of the danger that a position like his might develop into a "vested interest." It never has.

I shall be personally grateful if anyone who is in a position to offer or influence a well-paid position in commerce will communicate with Bardsley at 163A, Strand, or to his home at 74, Wimbledon Park Road, S.W.18. He will then supply full particulars of his career and abilities, which I can testify to be of a high order. Indeed, it was his varied, practical, and successful experience which originally recommended him to me for the exacting duties he has had to perform.

C. H. DOUGLAS

Major Douglas Answers Questions

(Continued from page 1, column 3)

by voting £16,000,000, and giving six months' notice, to take away the Charter of the Bank of England, if you want to do it that way, but only when you have got the 370 Members of Parliament. Anyway, it would be cheap at the price.

Personality and Character In Organisation

Most businesses, Governments, and all forms and processes of living, are controlled by personalities. I have always felt that I would like Major Douglas to explain how the will of the people can be mobilised, and how, with so many individuals who have got personality, this mobilised will can be brought to bear, except by persons with the will to resist and defeat it.

Everything depends on personality. The whole world depends on personality.

The first thing which is essential in regard to the organisation of any movement, and that sort of thing, in my opinion, is to depend first, last and all the time upon character. Now that sounds like a platitude, but it is not quite as simple as it sounds.

If you start off with a clear conception of what the relationships which govern an organisation are, you will attract into that organisation the right sort of character to suit it.

It is the problem all over again of the hen and the egg—as to which came first.

If you get the wrong sort of personality, it is very unlikely, out of vacuo, that he will devise the right sort of organisation. Conversely, if you have got the organisation of the right kind, you will get into it the right kind of personality.

To my mind, the whole thing depends upon this question of reality. If you are working in accordance with something which is real (and when I say real, I mean something which is in the nature of the universe, in the same way as the law of gravity is in the nature of the universe), you will get results which cannot be got even if you are working along proper lines for something which is unreal.

I believe the whole philosophy of the modern world is essentially unreal. Never before have we been going through such an orgy of calculated delusions raised upon a conception, which is consciously vicious, of what is important in the world; and up to a certain point it succeeds.

There is a curious potency in a correct technique, applied to an essential proposition or objective, which makes it succeed.

Good will always be vanquished by evil, so long as evil understands its tools better than good; but if good can only be taught to use its tools correctly, the good will vanquish evil. And what I mean by good is something which is just as much in the nature of things, as gravity is in regard to physics.

In my opinion, the same thing is true of things that we usually talk of purely metaphysically, and if you get the right science of metaphysics—and this essence of social dynamics is for the moment one very small part of it—applied by the right type of personality, then the right type of personality will be attracted—but not if you don't know the proper rules of social dynamics.

The Power Of Association

Would Major Douglas tell us to what extent he believes that the powers which control us would change the rules of the game and abolish the Parliamentary institution, as they did in Newfoundland?

I think they would be guided entirely by practical considerations. The thing is a question of manoeuvres for position.

If you can get a sufficient number of people, for instance, in this country forming a political organisation such as there is in France, and at the same time get the ideas that I am endeavouring to put forward tonight into the minds of the people in that political organisation, you would most infallibly prevent any change in the rules of the game.

Now the political organisation of France can be put into half a dozen words. The local prefect is practically all-powerful, but he has his *dejeuner* in the café, and if he is not functioning properly, he gets a damn bad time at lunch, and that is exactly how you want to behave.

Small and Large Scale Operations

Major Douglas suggested that the Local Objective Campaign is an exercise in control and practice in using tools. Major Douglas said that if we can make the model work, the Electoral Campaign can be done in the same way.

When I was a boy of 16, when they told me how to make a canoe, I attempted to make one and was very successful, and made a beautiful thing of sixteen inches. I said to myself, "I can make a bigger one," and I started, and as far as I know I was doing exactly the same thing. But the twisting of the planks against the floor when I was forcing it into shape made the whole thing fail.

I would like Major Douglas to warn us what we may do wrong in our larger Electoral Campaign exercise, although we may be successful in Local Objectives.

It is perfectly true, as a matter of fact, that there are plenty of things which will work on a small scale, which will not work on a large scale. That is a well-known defect in the use of models.

For instance, we had a great deal of that to begin with in regard to aeroplanes. You got all sorts of results in regard to small scale models which were not at all carried out when you came to building a big one, and the reason for that is that the relationship of the edges to the total area, of course, is much greater. The ratio is much greater in a small thing than it is in a large thing.

That is another way of saying that if a thing of that kind fails, when the model has been successful, it fails because you have omitted taking into consideration some factor which you have overlooked, otherwise it is bound to succeed.

But the fact is that the whole thing is essentially inductive. You do a certain thing and you find the first methods that you apply to it are not quite as successful as you thought they were, and you change them.

The difficulty which I foresee is one which has been raised, by people who do not understand it, as a conclusive argument against the Electoral Campaign. "You can get a whole lot of signatures, but they don't mean anything."

No Half Measures

As put in that way, it is just plain nonsense; but there is a grain of sense in it, because there is a time lag. Some have moved and therefore are no longer in that electoral district, and so on, but the fact is this:

If you get a sufficient number of people who were really convinced in the same way that they are convinced that they have got to go to work in the morning—if you could get the same sort of psychology into people's minds about the Abolition of Poverty—you would most certainly prevent a change in the rules of the game, and you would also make those signatures, which some people say are of no value, of infinite value.

Some years ago I went up to Manchester, I think, six times at intervals of about a fortnight, and I had a very good lunch at the expense of about 16 or 18 very prominent business men, and we discussed the technics of Social Credit. This was in about 1920, and they were all very attentive, and very interested, and very intelligent, and all that sort of thing. I was getting on beautifully, and at the end of the last luncheon one of them looked at his watch and said, "Well, this has been most interesting, but now I must get back to work." It is all that sort of thing which is the core of the lack of morale as far as it exists in the Social Credit Movement.

It is not real, they seem to say, but it is interesting. It is like reading a good detective story. Sometimes it is even better than playing bridge, but, after all, "I have got to go to work tomorrow morning." I do sympathise with it. At the same time we have to get the scale of this thing more into the scale which was behind those people in the days of the Civil War, when they said they were not going to work, but were going to stick their enemy in the gizzard.

There is no doubt about it, this thing is not going to be done by soft measures. We have had a demonstration in Alberta of the fallacy of imagining that you can make an omelette without breaking eggs, and that is exactly what most of us want to do. We want to live in a Social Credit state, complete with hot and cold water laid on, and at the same time "we must go to work in the morning."

Precept versus Practice

I would like to ask Major Douglas to what extent in conducting these Local Objective campaigns, must we drive into the minds of people the connection between the success of these Campaigns and the principles underlying them. The terms we have so far had from the Secretariat stress that the aim of these Campaigns is to raise the sense of sovereignty in individuals, but that we should not connect practice with principles.

I should agree with them. The average Englishman hates principles, and he will get the thread of the story all right if it works. I should not think of mentioning the word principle. I should say, "Here is the way to get the lamp-post shifted to the other side." I should say, "What about trying this with the Member of Parliament? It seems to have worked with the lamp-post!"

The purpose of the Local Objective Campaign is to arouse, by action, through a correct organisation, a philosophy to dethrone abstractionism.

With regard to the connection of Social Credit with Local Objectives, I'm afraid I don't agree with Major Douglas. If you are going to get this thing done, and you don't connect Social Credit with it, they will connect a party label to you, and you will lose the whole essence of the work that is being done. You will be nominated as a Councillor, and put under a party label, or as an Independent, which is no party at all. Then you will find that all your work has gone to the devil. There is a satisfaction in knowing that you have done something for the people, but that is the only satisfaction you will get. I am not afraid of saying I'm a Social Crediter, that I believe in Social Credit. What's the matter with it, anyway?

There is no principle involved in this at all. My experience of life, so far as it has been spent in this country, is that explanations are fatal—it is only because this is what I call a family gathering that I am making them, and it may be fatal to the family!

The main thing to do is to tell somebody to do something, and then let them find out, when you have told them to do it, that it does, in fact, work, and for their own particular purpose they will draw the explanation that is required, and when you go to ask them to do something bigger, they will say, "It can work again." But if you mention Social Credit, they would say, "Oh! this is another of these damn financial money things," and drag into it difficulties which have nothing whatever to do with it, and then, of course, all sorts of arguments about technics arise.

I am inclined to think that the more simple and clear you make this thing (we have got to go back to school ourselves, and take the public with us) the easier it will be.

We have completely lost all sense of our relationship with the State. We are ready-made material at the present time for a dictator. We don't take any interest in our own affairs, and unless we take interest in our own affairs along proper lines, you may be certain our rulers will not take any interest in our affairs, but in their own!

There is only one way in which I can see that you will keep this thing with sanctions behind it. You must go back to school. I feel sure it will be impregnable then. We have to do things very quickly, but you can see the awful example there has been of endeavouring to do a perfectly sound thing by unsound methods, and we have got to do it a sound way.

A Question of Sanctions

If we regard Local Objectives as a try-out for children, and having in mind eventually the national objective, Major Douglas suggests that local bodies of electors should approach the Executives, the experts, or the Local Authority. I should be interested to know if he feels that it would be better to try through the local representative, through the Council, in every town, to educate people to get a national objective without direct approach to the expert.

That would be perfectly sound. Nobody has ever suggested that you should go to the Borough Surveyor about these things, unless there is some difficulty about going to your representative. Don't regard your Council as an expert.

By all means use, in every case, the mechanism by which democracy can impinge on action.

THEY USE OUR WORDS

IF the American people could be brought to a realisation that they themselves are the real owners of the railways, and not some mysterious money-power, they would very speedily see to it that their property rights were not jeopardised . . ." begins a writer in an American paper, in a sentence that at first glance any Social Crediter might echo. But what does he mean? Alas! Here is just one more illustration of the way in which an impeccably realistic statement is taken out of our context and made to do duty in the opposite sense.

It is intended as a proof that the money-power is just like Mrs. Harris. The writer goes on to cite a long list of insurance companies which held shares in a railway now bankrupt, and concludes: "Anyone holding a policy from any of these companies has a direct financial interest in seeing that justice is done to the railroads."

His argument may be summarised thus: There is no mystery about the money-power; it is just you and I holding policies in insurance companies; and in virtue of those policies the property-rights are ours. So it is our duty to see to it that the railways are happy.

There are three distinct falsities in this picture. In the first place, it is assumed that individual policy-holders are able to control their financial institutions—and we know how untrue that is. The second, a grosser lie, is that the policies themselves created the railways, or in other words that money gave birth to engines, metals, rolling stock, stations, signals and all the other marks of the inventive power and energy of countless unnamed units in the community past and present. Finally, that it is the institutions, the railways, and not their users, which must receive consideration.

Social Crediters care not who administer the railways or who profits from them financially, provided it is recognised that the property-rights in the true sense belong to all individuals in association. That is to say, we are entitled to insist that the railways give us the most efficient service at the lowest possible cost, because they are part of our own increment of association; and this truth is not affected by the transient ownership of financial shares in railways—or, as the writer wishes us to believe, by a Burglary, Fire, Accident or Burial policy held by any one of us.

MILES HYATT

ALBERTA NOTE

THE last issue of *The Albertan* received at 163a Strand contained four letters from Social Crediters in this country. These letters took up nearly all the available space for correspondence.

The Director of Overseas Relations wishes to express his appreciation and congratulation at this good fruit of his appeal in SOCIAL CREDIT some weeks ago. He has also received numerous copies of telegrams sent by Groups to Premier Aberhart, cheering him on to success.

By this morning's mail comes a letter from an Albertan M.L.A. who says "things are going splendidly."

(Continued from previous column)

There is local action, and national action, the whole theory being that the very nature of the British Commonwealth is based on the accepted proposition (we have not got to make the proposition—it is an accepted proposition) that ultimate sovereignty resides with the people; and where the theory breaks down is that other people have been clever enough to stultify it by putting up things to the sovereign power which no sovereign power can be possibly expected to decide.

I know of one or two Local Objectives in which the demand has been sent in a letter to the Local Surveyor or Waterworks Manager. I thought it was a mistake of technique. What, of course, would happen in a case of that sort would be the Local Surveyor or water expert would take it to the Town Councillor and say, "What about it?" So you might just as well have gone to the Councillor in the first place.

You have no power to dismiss the Borough Surveyor, but you have the power to dismiss the Town Councillor. It is sanctions that matter.

The Growth of an Impossible Burden

A MEMORANDUM ON RATES AND RATING (England and Wales)

LIABILITY upon property holders for the relief of the poor has existed since the time of King Alfred. Each parish was liable for its own poor.

The canons of the Church enacted that the tithes of the rector of the parish had to make provision for relief. These tithes were, mainly, gradually acquired by the monasteries; whenever so acquired a vicar was appointed by the monastery to the spiritual duties of the parish church. Thus, distant parishes were often left without assistance for the poor; 15 Richard II., c. 6 (1391) ordained that when churches were appropriated, proper provision should be made for the poor. It may well be that this systematic appropriation of tithes by monasteries from early times was the originating cause of their dissolution under Henry VIII.*

Before the dissolution the monasteries largely, though not entirely, maintained the poor by means of alms. At the dissolution the tithes were appropriated by the Crown and were either sold or given away, after which time, although liability to pay tithes remained—and remains—the burden of poor relief was transferred elsewhere.

Origin of the Workhouse

By 22 Henry VIII., c. 12 (1530) justices were authorised to license impotent persons to beg within certain limits; if out of those limits to be set in the stocks. Unlicensed beggars were to be whipped.

By 27 Henry VIII., c. 25 (1535/6) local authorities (the parishes) were directed to relieve poor people and valiant beggars with "convenient and necessary alms" and to cause the said "sturdy vagabonds and valiant beggars" to be set to work so that "every of them may get their own living." A foreshadowing of the workhouse system of 1764 down to the present. Penalty on the parish for not doing this, 20s. for every month in which it was not done.

By 5 Elizabeth, c. 3 (1562/3) Sec. 7, the bishop was empowered to bind a person, who obstinately refused to give alms to the poor according to his ability, to appear at quarter sessions, where the justices could rate him according to their discretion for poor relief, and could on default commit him, to prison.

The Act of 1601

The Poor Relief Act of Elizabeth (1601) finally put poor relief on a definite footing. It made each parish responsible for its own poor; the parish became the Poor Law unit; the Poor Law official, the overseer, was chosen from, or selected by, the parish vestry; the funds were raised by a rate levied on the householders of the parish.

So far as liability to be rated is concerned, the Act is substantially unrepealed by any later Act of general application except the Rating and Valuation Act, 1925.

The Act of 1601 had three outstanding features which subsequent Acts have altered:—

(a) The parish was the unit of administration for the relief of the poor. The Poor Law Amendment Act, 1834, Sec. 38, combined parishes and transferred the duties of relief to Boards of Guardians.†

(b) The relief of the poor was almost the only service for which rates were raised. During the last hundred years, or less, the poor rate has had added to it liabilities for

police, lighting, education, housing, water supplies, health services, etc.; sometimes as a separate rate but, as a rule, based on the same valuation as the poor rate. These charges are now known as the general rate.

(c) The overseers were the principal rating authority in every parish. They were abolished by the Act of 1925 and their duties in preparing valuation lists were transferred to borough, urban, and district councils.

The principle of rating contained in the Act of 1601 was that of ability to pay—as in the present income tax. This principle, though challenged, was eventually established by the judgment in Sir Anthony Earby's case (1633, 2 Bulst. 354). But the Poor Rate Exemption Act of 1840 excluded personalty from assessment for purposes of rate, and this enactment was made permanent by the Expiring Laws Act, 1922.

Thus, rating is now confined to assessment of property, irrespective of the personal wealth of the occupier.

In addition to the relief of the poor, rates are now raised for no fewer than 22 other services.

Rating and Precepting Authorities*

A rating authority has the power to impose and to collect rates for its own purposes and for those of precepting authorities.

A precepting authority is one which does not itself collect rates, but has the power to order other authorities to do so on its behalf.

which would be required to meet the next expenses of each of the principal services after allowing for specific Government grants... The Government grants under the Act of 1929, being in aid of local government expenses generally, cannot be allocated to any particular service. They reduce by the amount shown the total rate in the pound which would otherwise be demanded."

There follow particulars of "Services administered by the Rural District Council" amounting to 8d., "Services administered by the County Council" A., General 4s. 9d., B., Special 1s. 10½d., and "Services administered by Precepting Authorities other than the County Council," 2¼d.

By Arthur Welford

In this case therefore the gross rate for the half-year is nearly 7s. 6d. in the pound; equivalent to 15s. for the year. This very high rate for a fairly prosperous agricultural district is concealed by the block Exchequer grants amounting to about 2s. 6¾d. in the pound; making a nett rate payable by ratepayers of only 4s. 11d. in the pound for the half-year.

Increase of Rates and Debts

The total rateable value, England and Wales, in April, 1936, was £298,529,618, and the average rateable value per head of estimated population was £7 6s. 11d., or about £4 a head in rates.

Total rates collected, England and Wales, 1934-1935, were £154,782,080.

In 1936-7 the estimated average amount in the pound of rates collected in England and Wales was

ment Departments other than the Minister of Health, and by the London County Council, sanctioned the borrowing by Local Authorities for capital purposes of £81,180,857 as compared with £68,058,021 in the previous year.

Capital Borrowing by Local Authorities

Certain authorities, e.g., City Corporations and County Councils, may borrow from the public (which includes banks) by creating Stock. These debts are, in the present day, quite unrepayable except by further borrowings.

For example, the Borough of Wey-

mouth and Melcombe Regis has recently issued stock in exchange for a loan of £250,000. Of this amount, £100,820 will disappear at once in repayment of previously contracted loans, and the remainder will be used for new capital expenditure. When the time comes for repaying the new loan, namely, 1958, it will be impossible for the Borough to repay it except by further borrowing, for the proceeds of the loan will have long since gone in capital expenditure.

Lesser local authorities are compelled by law to carry out certain works involving capital expenditure—such as housing and water supply—which it is impossible to raise out of rates.

In this case the local authority borrows money where it can, often from small savings banks, repayment of capital being based on a term of years, say, 40 years, but subject to total recall; the loan having to be sanctioned by the Ministry of Health. Loans to local authorities are also made by the Public Works Loan Board, and repayment of such loans is made to the Bank of England. The loans from small banks are controlled by the National Debt Commissioners in so far as those commissioners do control the small banks.

For example: the Long Melford Rural District Council (Suffolk), is having a water supply scheme forced upon it by the Ministry of Health, for which it will have to borrow quite unrepayable sums of money. That the scheme is not altogether favoured by the Melford R.D.C. may be seen by the comments of its Chairman, as reported in the *East Anglian Daily Times* of November 6, 1937. He is reported as saying: "If this excessive expenditure was forced upon the district, he would put on his hat and walk out, and the remainder of the Council would follow."

Mr. J. O. Steed, Clerk to the Melford R.D.C., gave an address to the Colchester Monetary Reform Association on April 12, 1937, which is of considerable interest, having regard to its author. It has been printed, and I suppose that copies may be had from the printers, the Suffolk and Essex Free Press, Sudbury, Suffolk.

Local authorities may also borrow from a bank for temporary purposes. "The treasurer* of a local authority may at any time advance to the authority any sum which the authority may temporarily require, and which—

- (a) They are at that time authorised to raise by loan; or
- (b) they require for the purpose of defraying expenses pending the receipt of rates and revenues receivable by them in respect of the period of account in which those expenses are chargeable;

and the authority may pay interest at a reasonable rate on any advance so made." (Rating and Valuation Act, 1925.)

"So much of any enactment as imposes any limit on the borrowing powers of any local authority by

* Usually a bank.

reference to the value for rating purposes of hereditaments within their area shall, as from the appointed day, cease to have effect." (The Local Government Act, 1929.)

Developments in Recent Years

Comparing 1934-5 with 1928-9, the last full year before derating, the total annual expenditure in England and Wales on revenue account increased in six years by about £49,000,000 or 12 per cent. Expenditure on rates decreased by £6,000,000. Total grants on revenue account were nearly £36,000,000 more in 1934-5 than in 1928-9.

Comparing 1934-5 with 1930-1, the first year of operation of the Block Grant system, expenditure on revenue account increased by £22,000,000, and rates by £16,000,000. In these four years rateable values increased by £28,000,000, and the average amount of rates collected fell from 11s. 8d. in the pound in 1930-1 to 10s. 10d. in the pound in 1934-5.

The Block Grant system—set up by the Local Government Act, 1929—means money out of taxation in relief of rates. Mr. Greenwood is reported, in *The Times* of February 25, 1937, as saying that he suspected that nobody really understood all the complicated calculations upon which it is allotted. If Government administration is hazy about the matter, the taxpayer at least should realise that he is effectually granting poor relief to the ratepayer.

In 1934-5 the total Government grants—including grants from the Road Fund, and local taxation license duties levied by Local Authorities—to Local Authorities in aid of rates on revenue account amounted to £124,353,931, representing no less than 44.5 per cent. of the total of rates and grants for that year. Of this total, £45,409,836 was block grant out of national taxation.

The proportion of block grant varies in different areas, as follows:

Huntingdon	...	76.7 per cent.
St. Helens	...	56.3 "
Surrey	...	53.0 "
London	...	30.7 "
Bournemouth	...	14 "

This system (subsidising rates out of taxation) tends towards the elimination of local government. Mr. Greenwood is reported, in *The Times* of February 24, 1937, as saying: "There should be a review of the functions of local authorities to see what ought to be taken over by the State"; and Lord Eustace Percy "thought it probable that the poorer authorities would have ultimately to admit a measure of arbitrary action by the Central Government." As if being poor were a reason for losing independence, especially when expensive activities have been thrust upon local authorities by the Central Government!

The real reason behind the desire for control is, of course, the fear of the banking system of not being able to regain and destroy the costless credits which they have created and "lent" to poor authorities. All local authorities are "poor," for all are in receipt of poor relief from the taxpayer in the form of Exchequer Grants.

Under the Poor Relief Act of 1601 the basis of assessment to rates was ability to pay, i.e., the present income tax system. The Poor Rate Exemption Act of 1840 destroyed this basis and established the principle of assessment of the annual value of occupied premises, irrespective of the occupier's personal estate which it excluded from assessment. The Exchequer Grant out of taxation is a subtle method of re-introducing the principle of ability to pay and, at the same time, of destroying the independence—or what is left of it—of local authority. The system of government behind the later history of rating appears to be: first to put impossible burdens on the ratepayer and then, when he is overwhelmed in debt unrepayable, to take over, or centralise, local government.

LIAISON BETWEEN RATING AND TAXATION

Section 32 of the Finance Act, 1930, provides:—

WHEN the assessment committee of any assessment area in the administrative County of London have in the year 1930, or any subsequent year, finally approved a new valuation list for that area, or any part thereof, the Clerk of the Committee shall, so soon as may be, and in any case before the first day of April next following the final approval of the list, transmit to the Surveyor of Taxes of the district which includes that area, or part of an area, all returns made in pursuance of Sects. 55 and 56 or in pursuance of Sect. 57 of the Valuation (Metropolis) Act, 1869, and where any such return so transmitted to the Surveyor contains all particulars necessary for making a correct assessment to income tax in respect of the annual value of the property to which it relates, it shall be deemed to be a statement of the annual value thereof made for the purposes of assessment under Schedules A and B of the Income Tax Act, 1918.

A Parish Council is allowed to order a rate up to 4d. in the pound without the consent of a parish meeting, or up to 8d. in the pound with the consent of a parish meeting or more as the Minister of Health may direct.

As a rule a County Council will require a greater proportion of rates than a Borough Council or an Urban or Rural District Council, and these it collects by precept served upon a rating authority.

County Councils, Parish Councils, and the Metropolitan Water Board are precepting authorities.

The following are rating authorities: Borough Councils, Urban District Councils, and Rural District Councils.

In London, Metropolitan Boroughs, Common Council of the City of London, and the Sub-Treasurer and Under-Treasurer of the Inner and Middle Temples.

On the back of a demand for rates appears an analysis which "shows how the rate in the pound is made up." I have a typical specimen before me, prepared by the Blyth Rural District Council (Suffolk) for October, 1937.

"It sets out the rate in the pound

11s. 6d., an average increase of 4¼d. as compared with the previous year.

The rateable value of the City of London and the Inner and Middle Temples up to April 6, 1938, is £8,330,503, an increase of £52,208 on the last figures. (*Times*, November 19, 1937.)

The following were derated by the Local Government Act, 1929: Agriculture, wholly; Industry and Transport to the extent of three-quarters. This Act also set up a new system of Exchequer Grants (Block Grants) in relief of rates out of taxation.

In 1934/5 the relief of the poor alone cost the ratepayer £35,493,842 in maintenance and other expenses, in addition to £668,634 for loan charges. In the same period the total rates expenditure for maintenance and other expenses was £277,180,408, not including loan charges of £63,115,779. Thus expenditure on poor relief was only a little more than 10 per cent. of the whole (for England and Wales).

Of this total expenditure of £340,296,187, loan charges accounted for £63,115,779—or about 18.5 per cent. of the whole.

The gross outstanding debt at March 31, 1935, was £1,421,500,000, much of which has been incurred since 1919.

Debt is increasing steadily. During 1936-7 the Minister of Health alone, not including loans sanctioned by Parliament, by Govern-

* Historical and legal data are taken mainly from *Rates and Rating* (Crew); and from the eighteenth annual Report of the Ministry of Health, 1936-7 (H.M. Stationery Office).

* Chronicles of Theberton. Doughty.

† On April 1, 1930, relief of the poor was transferred to County Councils and County Borough Councils, Boards of Guardians being done away with.

Effective Selling Of SOCIAL CREDIT

OBJECTS

- (a) To sell SOCIAL CREDIT with the minimum of trouble.
- (b) To collect as much information as possible that will be of value to the Group within a two or three-minute contact with a complete stranger.
- (c) To bring the paper and subject to the notice of a whole area or areas.
- (d) To assist the circulation of SOCIAL CREDIT.

The basis is house-to-house selling. An area of about 300 houses is allocated to an individual who adopts that area, and if 30 houses a week are covered, 10 weeks will cover the area. According to the numbers working the scheme, a whole locality or town can be covered in that time, but an isolated individual can even do real good work this way.

The "S.A.L.E." form reproduced explains what is required. When you have failed to arouse a favourable or even an antagonistic response (and of course in those circumstances you don't make a sale) you put a cross under "L." It is obvious your approach to that particular individual has not been right, so if you get many "Ls" it indicates your salesmanship requires polishing.

"S," "A," and "E," explain themselves. The name and address of every "E" obtained should go into the Group organisation, and they should be immediately contacted by a capable person. "Ss" can also be again contacted, or try selling them the following week's copy of SOCIAL CREDIT. If they buy, add them to the "Es" for contacting.

Regarding the newsagent: If he is alive, he will co-operate. Give him the names of any of his customers to whom you have sold SOCIAL CREDIT. When he sees you are active, he will also try to book an order there. Usually a newsagent will distribute stuff for you—back numbers, etc., stamped with his name and address and "Specimen"—and can be got to display posters, sell tickets for a meeting, etc. Work in with his trade as much as possible, as it is their business to distribute SOCIAL CREDIT. Ours is to introduce it.

Once an area has been covered, you are in possession of valuable information, and every "S" in the area can be frequently bombarded with pamphlets, bills, back numbers, etc. You eliminate waste and yet make SOCIAL CREDIT well known, and and they realise there is an active body working in the district.

Method of Approach

This has been definitely proved to give anything from 30 per cent. to 100 per cent. results at the ordinary small house or villa.

The first essential is good personal appearance.

The second is: Do not antagonise your would-be buyer by giving him the slightest suspicion that you have come there to sell them something. A proved way of overcoming this is by slipping a few copies of SOCIAL CREDIT in an evening paper with the heading of the paper showing. (You never see a door-to-door salesman just carrying the evening paper.)

Remember you are the salesman, and therefore keep command of the interview right through—DON'T ARGUE or be led into argument. If you are not careful they will start selling you the "isms" of their brains, and you are not there for that purpose—again DON'T ARGUE.

The interview is nearly all done by interrogation. "Good evening. Are you interested in Social Credit?" Pause here. "Ah! I can see it is something new to you. Well, though Social Credit has nothing to do with any political party, it does show us how to use our vote to get what we want—and what you want is what I want, and that's more prosperity and more security!"

Usually, their interest is then won and they may remark: "We could all do with that"—but don't let him get any further than that—carry straight on:—

"Tell me, are you satisfied with the present state of affairs? Satisfied that there should be poverty and distress in the midst of plenty? Your own personal insecurity—rising rates and taxes, and now a rising cost of living?"

Usually, they reply by saying, who could be?—and what can they do about it? But don't let them get further than that. Continue:—

"Well, seeing that Social Credit covers all these vital points which affect our lives so closely, don't you think you should know something about it?"

Let them make some remark here—usually it is "I suppose so"—again don't let him get further. Continue:

"As you can imagine, it is impossible to try to explain it all to you in a few minutes, and the best way is to read a little about it first—therefore I would like you to have a copy of the paper." Here produce a copy from your folded evening paper, and holding it out say:

"You are going to find this intensely interesting; you'll not regret it. Twopence, please."

Here, one of four things happens:

- (1) They just say "No, thank you," and you immediately retire (category "L," or perhaps "A").
- (2) They purchase without further ado (category "S").
- (3) They purchase and start talking.
- (4) They start talking.

No. (3) is of the greatest importance. They have purchased, so you know you have kindled an interest. Don't argue or bother much about what they are saying, but lead the conversation on broad lines, using such remarks as:

"It looks as if we will never have prosperity again in this country unless we are at war or preparing for war," etc., etc.

If their mind is free it is worth spending time on them—inoculation of Social Credit outlook. Such a type is Categories "S" and "E." On the other hand, if they are intent upon putting over some "ism" on you, beat a retreat as quickly as possible (category "S").

No. (4) is usually a humbug. They just want to put some "ism" over

This is a scheme devised by Mr. Robert Fowler, Supervisor of Publications, Cardiff.

Other Supervisors of Publications, or Lone Wolves who can, are asked to try it and report results, making suggestions based upon them, to the Director of Publications.

on you and have no intention of buying. Don't argue; as soon as you realise the type of mind you are dealing with, pull them up with a round turn. This remark is effective for doing it:

"I quite appreciate what you are saying, but the point is, do you wish to know something about Social Credit or remain ignorant?"

This generally finishes the interview, and occasionally makes a sale, but nearly always is a big "A."

To get the name and newsagent is easy. When they are paying for the copy, just ask, "Who is it that I have the pleasure of addressing? Oh, Mrs. Smith. Thank you, Mrs. Smith; but, Mrs. Smith, we will probably be making a distribution of free literature at some time, so perhaps you may care to give me the name of your newsagent. Mr. Jones? Oh, yes, I know. Thank you. Good evening."

FINANCE OF THE MONTH

The Way Of The Investor

By A. Hamilton McIntyre

THIS being the New Year, people north of the border have been—if doing any work at all—working under great difficulties, and in this I am no exception. For this monthly article, and to celebrate the New Year, as it were, I am dropping the review proper and intend to contribute a dissertation on investments. This, I do not think, will be untimely. Investors generally review their portfolios large or small at the opening of a New Year, and it is just what these investors are thinking about that I am making the subject of this article.

Ancient and Modern

I suppose when investment first started there would be, broadly, two different ideas; one, the idea of lending money at a fixed rate of interest which implied a return of the exact capital at a certain future date. The other idea involved lending money on a sharing principle. In this second type, the return expected was greater than in the first type—was assumed to be more liable to fluctuation—and there was also recognised to be a possibility of the ultimate loss of a proportion of the capital. In the early days, I assume, there was no thought of buying or selling the investments themselves. The man who made the investment held it for its whole period of existence, or, if he died, it went to his son.

The development of the modern investment bears certain resemblances to the early types and shows certain differences. It resembles the early type in still having, broadly, two classes—the fixed and the sharing—which, in modern investments, are represented on the one hand by loans, debentures, preference stocks, bills, etc., and, on the other hand, by equities and partnerships. The ultra modern common share of no par value is a still further development of the equity idea. The chief development, however, from the early investment to the modern investment, is the granting of negotiability, and by far the greater proportion of modern investments are now easily negotiable. This has resulted in, and has been facilitated by, the development of the Stock Exchange and the stock-broker.

More and more so-called investors

Consumers' Credits and Unemployment

By

J. E. MEADE

Author of "Economic Analysis and Policy" 2nd Edition 1937. 5/- net.

Though not directly associating himself with the economic analysis of conditions, or the specific proposals sponsored by Major C. H. Douglas, the author of this book argues that the policy of consumers' credits deserves more serious consideration than it has yet received. To illustrate his theoretical argument, Mr. Meade outlines a practical scheme and examines its probable effects during the period of the last great depression.

OXFORD UNIVERSITY PRESS

SOCIAL CREDIT and Local Objectives

THE winning of Local Objectives rouses people to ask "What is behind all this?" The answer of course is that it is just Social Credit—the association of people for the purpose of getting what they want.

Among those whose interest is thus aroused when they see what they can accomplish by properly directed action in association, there must be many who would be interested in our paper. In fact, if they want to pursue further Local Objectives successfully, they cannot afford to be without it. They will want it as a guide to what they can do and how to do it.

Please bring it to their notice.

W. A. WILLOX, Director of Publications

a capital profit. Another large number try to arrive at a happy medium between the two previous ideas. In addition to all this, there is a body of stockbrokers and their clients who work on margins, the shares never actually being taken up at all.

An Imposition

All these people making up the so-called investing public are working on different ideas which are more or less conflicting, but when one considers that, superimposed on all this, there is a still further idea which is really in control of the situation, it is difficult for one to see how the system holds together at all. This controlling idea is the factor which is called "the current yield." To illustrate what I am driving at, let us take The Imperial Tobacco Company. Certain of the employees who have an actual interest in the concern and know how it is doing may buy the Company's shares. Outside of that, people looking for an income may, on the Company's past record, buy its shares. Another group who hear a rumour that Imperial Tobaccos are "going up," buy the shares either outright or on margin, or, possibly, on borrowed money.

All these groups, except the second, may find their predictions nullified by a rise in the bank rate, thus raising the expected current yield, and, conversely, depressing the market quotations.

What makes the matter even still more tragic is that all of them, including the second group, may find themselves caught by a rise in the cost of living, and the poor investor who carefully invested his capital to bring him in, say, £400 a year for life, may find that his £400 a year can no longer keep him.

In this kind of situation there seems to be only one group of investors who know all the controlling factors, and that group consists of the Banks, Insurance Companies, and Financial Houses connected with them.

Yes—the way of the investor is hard.

STAMP CLUB

WE have had several requests to form a Stamp Club, to send round approval sheets made up from stamps we receive under the stamp scheme for revenue. This is being considered, and we would be glad to have the names of any registered supporters who would care to join such a club. On a decision being made, details would be sent to those who had given us their names.

ASSISTANT DIRECTOR OF REVENUE,
163A, STRAND,
LONDON, W.C.2.

District Democrat's Name
Team Captain

NAME	ADDRESS	S	A	L	E	NEWSAGENT

- S Sale effected.
- A Awful; antagonistic.
- L Likely but No sale.
- E Eligible for U.D. work.