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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.

**A
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Jones
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Vol. 8. No. 14 Registered at G.P.O. as a Newspaper.
Postage (home and abroad) 4d.

FRIDAY, MAY 13, 1938

Weekly Twopence

Lord Tankerville's Speech In The House Of Lords

**FOREWARNED
IS
FOREARMED**

Efforts are being made to forestall by confusion the pressure of the people against rising rates and the imposition of unjustifiable loan-charges.

Don't be misled.

Watch out.

ONE of the popular Sunday weeklies has been making a great splash about rising rates.

"They are spending your money," read the caption.

"The situation is so grave that the Minister of Health is planning to call a conference with local authorities to tackle the problem of rates and loans before a financial crisis cripples the country."

Interesting figures were given. In 1914 the ~~total rates~~ collected in England and Wales amounted to £71,000,000. The total for the year 1935-6 was £171,000,000.

Local council debts have risen from a pre-war total of £563,000,000 to £1,451,000,000 to-day.

Then, instead of indicating the correct line for ratepayers to take, the whole business of the rate-scandal is presented to be a mere "squandermania" complex on the part of the local councillors.

The effect of this misleading suggestion may be to divert pressure of the ratepayers from their true objective, which is "lower rates and more and better social services," to a red-herring objective designed to "stop spending," which is quite a different thing altogether.

No mention was made of the mountainous loan-charges levied everywhere and continually on rates, for which the ratepayers get absolutely NOTHING.

We warned all our readers that this attempt at confusing the issue would be made.

It is being made.

It will be made again and again in a variety of disguises.

Beware of this subtle side-tracking.

Don't be taken in by any of the old bankers' slogans, such as "economy," "squandermania," and such like tricks.

Insist that the first "economy" be "no rise in rates."

Resist all and any cheeseparing on expenditure relating to real social services, but demand an accounting of the DEBT-SERVICE.

That is where your money is being squandered.

But the popular press will never tell you this.

Make a clear distinction between real social services, such as parks, health, education, and so on, which are of benefit to all, and DEBT-CHARGES which are anti-social, and which, because they are based on a cheating principle, are opposed to your interest in favour of powerful financial institutions located elsewhere.

Keep in touch with the United Ratepayers' Advisory Association, keep up the pressure, and beware of diversions temptingly put before you to side-track your pressure into artfully designed shock-absorbers.

IN the House of Lords on May 4, 1938, Lord Derwent rose to move to resolve,

That this House deplores the increasing apathy of the electorate as displayed in the voting at Parliamentary, and more particularly at municipal elections, and considers that this is a grave menace to the survival of democratic institutions; and that His Majesty's Government should take measures to stimulate the interest of the public in the exercise of its traditional democratic rights.

AT last two of the noble lords taking part in the debate referred to the quite possible eventuality that the Parliamentary system might suddenly be swept away and replaced by a dictatorship.

One advocated proportional representation, another compulsory voting, and the mover suggested that voters should be made to pass an examination like the civil servant. This suggestion was neatly countered by Lord Jessel, who pointed out that members would be asked to pass an examination next!

He may not have realised what a blow he had dealt to the prevalent conception of the Member of Parliament's function as an "expert," but Lord Tankerville's speech should have put him right.

THE EARL OF TANKERVILLE.—My Lords, although conscious of your Lordships' very much wider knowledge and experience upon a question such as this, I would ask your indulgence for a few moments on this the first occasion upon which I have had the honour of addressing you in this House. Certain aspects of the Motion—aspects which in essence are not complicated but extremely simple—appear to me, as the noble Lord who has just preceded me has pointed out, urgently to require emphasis in the interests of the voter and of democratic principles. As has already been implied, it would seem necessary that before measures can be taken, as the Motion puts it, "to stimulate the interest of the public in the exercise of its traditional democratic rights," the cause of the increasing apathy of the electorate, which I think none of your Lordships will doubt,

and to which this Motion refers, should first be considered and, if possible, remedied.

There is little wonder that the voter has become apathetic when one considers the results he has obtained by the present way in which the democratic vote is being used, results which in the main are contrary to his own interest and contrary to those results which he really desires. Instead of increased freedom there is imposed upon him increasing taxation and debt, and constantly increasing bureaucratic control over his life and his property. Instead of prosperity he has an increasing cost of living and the fear of another possibly approaching trade depression. Instead of peace he is compelled to sacrifice his standards of living in the interest of feverish preparations for war. Instead of distribution of the enormous plenty which modern scientific methods of production have made available, he sees the production of food, clothes and other goods, of which in millions of cases he is in urgent need, being restricted or even destroyed in order to maintain nothing more real than an out-of-date system of debt finance. If the voter is to take a lively interest either in local or national government, he must be taught not by words but by that same practical experience as, used in an opposite direction, has brought about this present apathy. He must learn not only by what constitutional action he can get the results he really desires, but also what are the limitations of practical democracy.

At present he has not learnt—though I have good reason to believe that now at last

bitter experience is rapidly teaching him—that voting for persons, parties or technical methods will not produce for him the results that he desires. He still votes, and naturally is encouraged in it by certain vested interests, not for results but for alternative methods by which he is to be taken to a destination which is not truthfully disclosed to him and about which he is never consulted. The principal limitation of democracy appears to be that it can only be usefully applied to a demand by a majority of voters for certain practical results, which results must, of course, be clearly defined and easily understood. But when it comes to the technical methods by which such results are to be achieved, it is clearly no longer within the scope of a useful democratic vote. While 99 per cent., probably, of any average group of voters will be able to give a correct answer as to their desire for a given result, 99 per cent. can equally be relied upon to give an incorrect answer as to the best technical method of achieving that result. Methods, surely, can only be correctly decided by technical experts, but it is nevertheless possible for voters, having demanded any physically possible result—and, my Lords, I would call your attention to the distinction between a physically possible result and a financially possible one, on the ground that whatever is physically possible can, if ordered by the voters, be made financially possible by financial experts—it is possible for the electorate to hold the technical experts responsible for the adequacy or otherwise of the methods they employ for its alleged achievement.

I am convinced that the secret of making democracy a successful actuality, instead of merely a nominal and idealistic pretence, as, unfortunately, it appears to be at present, lies in the realisation by the voter that no matter how expert he may be in any particular technical matter, when it comes to voting, to democratic voting, he can get what he wants only by demanding results and not by allowing his purpose to be diverted or disintegrated by arguments about methods.

It may be said that the voter does not know, and certainly cannot formulate, the results he wants. Although I believe that

(Continued column 4, page 2)

Four Thousand VICTIMS OF RATES-TYRANNY

THE *Southampton Star* reports that during the past twelve months nearly four thousand citizens of Southampton have been summoned for non-payment of rates.

This amazing figure was revealed by one who has to deal with these matters in the most minute detail. No self-respecting man or woman enjoys being regarded as a criminal maliciously placing a burden upon the backs of the ratepaying public at large, yet 4,000 in Southampton alone have been subjected to this ignominy in the past year. Not, in the majority of cases, because they WOULD NOT pay but because they COULD NOT pay.

Regardless, however, of the hardship and misery which so obviously lies behind these figures Southampton Corporation has decided to increase the rates and has threatened to do so again. Any body of men and women truly representing the wishes and desires of citizens would surely take steps to end this mad debacle, and we are led to wonder whether our Councillors considered this matter from any other angle except that which was forced upon them by their party leaders when they voted the increased rate.

Did the Council give a thought to this staggering number of summonses?

It is an encouraging sign that an organisation has been set up in London to advise ratepayers in matters and to be of service to Local Authorities in dealing with the rapidly growing problem of municipal debt. We have already published a letter from this body addressed to all Local Authorities and we understand that all Ratepayers' Associations in Southampton have also received a letter suggesting that immediate action should be taken. This

letter is of such an important nature that we would suggest to all members of ratepayers' organisations that they should insist upon it being read at a special meeting devoted to its detailed consideration.

Resist Rate Rise Meeting

Recently a meeting was held at the Temperance Rooms at which the progress of the Resist Rate Rise Association was outlined to canvassers and workers by Mr. L. A. Afrey, the chairman, and Mr. M. C. Bond, the secretary.

The work in Shirley Ward, where electors are being canvassed, was rapidly reaching a stage at which pressure would be brought to bear upon the three Councillors concerned to press for the Council's rate decision to be rescinded. Quite apart from this specific aspect of the work, however, it was declared that the Association had pledged itself to inform ratepayers in detail of the autocratic action of the Council and to suggest to them means by which the rate could be kept down within reasonable limits.

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NO 40-HOUR WEEK AT 163A STRAND

THOSE who have peeped behind the scenes at 163A, Strand, have discovered that everybody who is working for the Social Credit Secretariat cheerfully accepts work in double portions.

The full-time members of the senior staff are never finished. Week in, week out, their work is never ending. Spare-time members add a man-size job to whatever other business activities they may have.

Do they like it? They are too intensely concerned in what they are doing to give a thought to such a question. You might as reasonably ask a doctor whether he "likes" jumping out of bed in the middle of the night to an emergency case. Perhaps not, but nothing short of steel bands—or paralysis—would keep him in bed.

That's the point. The Secretariat directors and staff just *have* to carry on: the vital importance and urgency of their work compels them.

The result is that the Social Credit Secretariat generates more energy and gets more done than do most other organisations employing several times the personnel. And this is without counting the *quality* of the work, which readers of this journal will agree is probably of greater worth than that of any other business or political undertaking.

What I have said about the work of the Secretariat applies equally to its money. If the staff works overtime, so also does every penny of revenue. Thanks to the advice and knowledge of those at headquarters, Social Credit is progressing in nearly every country, and this advice is being provided on an expenditure which is *less than a tenth* of what is regarded by publicity experts as the minimum appropriation necessary to keep an already popular patent medicine on the market.

Thus every shilling you contribute to the Secretariat Funds does something like ten shillings' worth of work—*good work*. Think it over.

W. WILSON
Asst. Director of Revenue

Every Man Is Worth Two— In Association

POST ONE OF THESE FORMS TO-DAY

To the Treasurer, Social Credit Secretariat Limited, 163A Strand, London, W.C.2.

FORM A I wish to become a Registered Supporter of the Social Credit Secretariat, Ltd. I can afford to pay
£ : : a week
month
year
and enclose my first contribution.

Name

Address

Subscribers to Social Credit Funds under this plan who are also direct subscribers to the Social Credit newspaper are entitled to receive the Monthly Supplement.

To the Treasurer, Social Credit Expansion Fund, c/o Social Credit Secretariat, Ltd., 163A Strand, London, W.C.2.

FORM B I enclose the sum of £ : : as a special donation to the Social Credit Expansion Fund, to be expended by the Administrators at the sole discretion of MAJOR C. H. DOUGLAS or his nominee.

Name

Address

★ COMMENTARY

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

Juxtaposition of Facts

THE British Ambassador in Cairo has made strong representations to the Egyptian Government in connection with the increased cotton tariffs. The British Government views with grave concern the increase of Customs duties on imported cotton goods and fears that they will greatly harm Lancashire trade.

On Monday Britons began paying the extra twopence tax imposed by the Chancellor of the Exchequer on tea, but so far no news has been received of "strong representations" being made on behalf of Indian and Chinese trade which will no doubt be greatly harmed by the increased Customs duties.

Perhaps it is only British trade which is greatly harmed by taxes?

What Is A Man Worth?

COMPENSATION of £90 awarded by a jury to the father of a three-year-old boy killed in a road accident has just been held to be insufficient in the Court of Appeal.

Lord Justice Greer, in allowing the appeal, said that the father was entitled to compensation although, far from losing money by the death of his son, he was actually better off.

In other words, every child is an asset. Why, then, does the State persist in regarding him as a liability? Why do we all come into the world with a load of debt hung round our necks?

Non-Voters

DEPLORING the prevalence of non-voters, the *News-Chronicle* says, "Since the war many well-informed electors have found themselves in the dilemma of being asked to vote for one of two candidates or policies which are equally repugnant to them."

This is getting right down to brass tacks, but the statement doesn't go far enough. As things are, electors are *never* given the opportunity of voting for the things they really want and to which they have every right.

It is up to us to see that we do; we must make our own agendas and see that our public servants conform to the mandates we give them.

An Englishman's Home

WHEN Mr. Harry Day visited a house in London he found that the baby had been placed in a basket and hoisted up by a pulley to the ceiling.

"Whatever is it doing up there?" he asked in amazement.

The answer was that it had to be hoisted up so as to be out of reach of the rats.

Lost!

OWING to pressure of work on account day, the Angel Court branch of the Midland Bank, in the City of London, asked another city branch to lend them a man—a customary proceeding on account days. A junior employee was asked to go, but two hours later Angel Court telephoned to ask when he was coming. Palpitating enquiries were made, and eventually it was discovered that the man had gone by mistake to a branch of Barclays Bank, which is next door, and he had been working there the whole two hours.

Abandoned Railways

SINCE the beginning of 1917 no less than 20,212 miles of railway in the U.S.A. have been abandoned, while only 10,434 miles of new line have been built. Thus there has been a net decrease of 9,778 miles. The total abandonments in 1937 were 992 miles more than the mileage of new lines constructed.

The total mileage of railway in Great Britain is 20,121 miles, or less than the length abandoned in the U.S.A. in the past 21 years.

These American lines were not given up because the Americans had no use for them, but mainly because they could not afford to use them.

Press Letter

"MANY councillors are realising that they were elected to carry out the wishes of the electorate, not to dictate the official will upon us.

"To have democracy we require representatives elected on a pledge to obey the will of their electors. The true function of the council is then to require these results of the paid officials, leaving the methods to them, and, of course, to replace them if the results are not forthcoming."

He knows!

Alex in Wonderland

"THE expenditure of taxpayers' money," says Mr. J. W. Alexander in the *Evening Standard*, "sets up certain trends in the national economy. For instance, if we spend huge sums of money on pensions we will create a nation of aged people. If we give pensions to spinsters we will create more spinsters—the fertility of the nation will go down, or its view of morals will change for the worse."

'GOOGOL'

YOU know that the word "million" means a number represented by the figure "1" followed by 6 naughts, cyphers or zero, i.e., 1,000,000.

Well, Columbia University (New York) reports the coining of a new word "googol," meaning the number represented by the figure 1, followed by 100 naughts, i.e. (we leave it to you).

The April issue of the *Tax Magazine*, published by the Commerce Clearing House, Inc., Chicago, opines that "googol" may come in handy to describe the public debt one of these days.

We are not so pessimistic. We are confident that it will never be required for that purpose on this planet, although it may be useful in astronomy or to describe the public credit.

All over the world the debt-merchants' bluff is being called, and in a few years there will be no use even for the phrase "public debt"—except in the history of these dark debt ages of bankers' tyranny now fast drawing to a close.

Down with debt!
Roll on the day of the people's access to their existent googols of credit!

E.J.A.

Crush Or Be Crushed

"THE time must come," said the president, Mr. C. J. Geddes, at the Conference of the Post Office Workers' Union, "when the common people throughout the world will realise their power and crush those who now plan to crush them."

Actually there is no need to speak of crushing anybody. Exactly a century ago the Chartists, who numbered perhaps one-sixth of the population, planned to enforce their very reasonable demands by violence. They failed, yet their demands have since been satisfied. How? By pressure of public opinion.

Far more than the Chartists, we have in our hands *peaceful* means of getting the things we all want. What is lacking as yet is realisation of the fact, and the necessary organisation to exert our will.

(Continued from page 1)

such a statement, while partly true, is too often a conscious or unconscious mental evasion—because it should surely be one of the duties of a representative to find out and to help formulate clearly the desires of those he represents—there are at any rate certain results which an overwhelming majority of voters, if given any opportunity of being unitedly articulate, would undoubtedly say what they do *not* want. For instance, higher rates, higher taxation, increased financial difficulties of maintaining a decent standard of living occurring together with artificial restriction of production. Yet in a nominally democratic country these results are imposed upon the voter against his will, and, ironically enough, through the very medium of his democratic vote, not because these unwanted results are necessary for him, not because they are inexorable laws of nature, but solely because they are necessary for the maintenance of the power of certain vested interests, particularly the financial one behind the institutions, in which, although he has a democratic vote as regards administration, he has no actual control whatsoever in regard to ultimate policy.

I would suggest, therefore, that the apathy of the voter cannot usefully be overcome by any artificial means, such as, with all due deference to my noble friend, Lord Gifford, that of compulsory voting or the like, but only by finding out and giving the voter the results which a majority really desire; that is, increased prosperity and economic freedom in security to lead the sort of life which he himself wishes to live, whatever that may be, together with decreased taxation and debt, and decreased bureaucratic control over his life, his property and his business.

I feel convinced that if His Majesty's Government base upon these principles such measures as they may some day take for the actualisation of democracy—that is, upon the principle that it is the function of the voter to dictate policy and demand what results he desires, and that he defeats his own purpose by getting lost in arguments about technical methods of administration; also that it is the function of the Government to see that he gets the results he demands—then little difficulty will be found, as this Motion puts it, in stimulating "the interest of the public in the exercise of its traditional democratic rights"; for then, and only then, the individual voter (and it is, I submit, the individual voter who matters) will learn by experience that, in association with others, his power to demand whatever physically possible results he wants is a living reality, which is greater than that of any anti-social forces which may now be seeking to enslave him to their own ends. Then, moreover, civilisation will be saved from what I believe is one of its greatest present dangers, the domination of the individual by institutions, instead of the reverse, and hence the domination by the vested interests which at present control the policy of institutions.

Nobody saw fit to comment that just as voters may exercise their votes or not as they think fit, so members of the House of Lords can attend or not as they please, and the attendance was about five per cent.!



THE FIG TREE

A Quarterly Edited by Major C. H. Douglas

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Mrs. Palmer's Page

Land Without Fear

SOMEONE was giving an address—these words shone out like stars and remained in the memory when the context had faded.

A newspaper was lying on the table; I read:

"An elderly gentleman drew interest on his savings amounting to £4 a month; his death was put down to slow starvation."

This was an advertisement from an insurance company.

He feared destitution.

* * *

The telephone bell rang. What do you think of the news—the millions of ration books that are being printed for use in war time? I'm leaving London as soon as I can.

* * *

A.R.P.

* * *

A jobbing labourer found his wife dying. "I have not worked for seven years," he told the *Daily Herald* reporter, although I have walked my legs almost to the bone searching for any kind of employment. I have spent months in hospital, but my wife always stood by me and helped me."

The police took possession of a bottle found in the bedroom.

Fear of poverty led her to despair.

The *West Herts. and Watford Observer* reports that there appeared before the magistrates at Watford Sessions an educated and well-dressed woman charged under the Vagrancy Act with wandering abroad and lodging in the open-air, unable to give a good account of herself.

She was found sleeping on a bench, under two blankets. She had only eight shillings in her possession.

Her brother was called as a witness, and said his sister had not given him the slightest hint of her troubles, although he had seen her several times during the winter. He now learned that she had lost her secretarial position last autumn, after sixteen years with the same firm. During the last few weeks she had given up her rooms in order to eke out her money. Apparently she was too proud to tell her brother, and refused to let him do anything for her. She feared the loss of her independence.

She was remanded for a week for medical attention.

* * *

THE dark stains of fear are spread so thickly through the fabric of modern life—we have come to accept them as an integral part of the pattern.

But the real stuff of which life is made up—birth and death and the drama of the interplay of personalities—this should provide the chequered light and shade which gives variety to the pattern. Fear obscures it and covers all with darkness and confusion.

Even should the mother be successful in keeping fear from her child while he is with her in the home, it will cast its shadow on him during his schooldays. The majority of teachers know that rule by fear is wrong, yet many of them, forced to cope with classes of forty to fifty, must in self-defence adopt this form of discipline.

Then comes the long string of examinations, with the necessity of iniquitous cramming, mental cruelty of the worst kind, when the child realises that the whole of his future

life may depend upon the result of a few hours' work in an examination room.

Fear—the doctors call it anxiety complex—takes a firm hold in adolescence, and even those of us who escape its worst effects unconsciously recognise the nature of the discipline under which we have been driven by the speed with which we forget our painfully acquired knowledge.

After schooldays the crack of the slave-driver's whip is plainly heard. First we fear we shall never get a job—then we fear we shall never keep it—we fear death and insure our lives—we fear sickness, and we fear old age not so much in themselves as for their economic consequences.

It has been estimated that nearly thirteen per cent. of the people are in definite need of treatment for some form of nervous breakdown, of which the most common is the "anxiety complex."

In homely language this simply means worry, occasioned, in nearly every case, by the manifestation of the power of money to dominate our lives.

These fears are nightmarish, for they are based on something unreal in itself, which can only hold dominion over us while we believe in its reality.

The money power is unreal because it is a man-made system bearing only an artificial relation to the real things of life, food, clothing, shelter, work, leisure, happiness and security.

This is what has happened. We have allowed money to rule life, so that in every situation that arises the question must be asked: "Where is the money to come from?"

Our task is to reverse this order, so that life rules money, and the money system becomes our servant, not our master.

We should say, in effect, "Here is a fertile country, teeming mines, clever and skilful workmen; let our experts see to it that their money system is a help, not a hindrance, to the distribution of this abundance."

* * *

There are sensitive souls today who, though they may not suffer poverty, are yet so tortured and driven by the mental suffering of others and the false values offered them by pulpit, press and radio that they feel madness coming upon them. What unbelievable happiness it is to them when they discover the truth that is inherent in Social Credit, when the pieces of the puzzle suddenly fall into place, and life becomes real and worth living again.

Many who are reading these words will understand from their own experience the wonderful liberation of personality that such a realisation involves; they will also know how difficult it is to put into words.

Even the fear of war becomes less oppressive; for we know that it is caused by the struggle for foreign markets, and that this struggle is made necessary by the insane plan of keeping purchasing power from the people; therefore anything that we can do to expose the tyranny of the money power, even though it is only the distribution of "Lower Rates" leaflets, is helping to stop war. It is a fight against time, but there is

hope which grows brighter from day to day; and in any case there is always the conviction amounting to absolute certainty that nothing can stop the coming of "Social Credit"—we may not all see it in its entirety, but we shall witness the clear signs.

And then those nightmarish fears will float away like clouds, taking with them the threat of war, and we shall have a land without fear.

* * *

"Economies" at Hope Hospital, Salford's Main Municipal Institution

Owing to the city's acute financial position the following instructions have been issued:

- (1) Doctors not to use certain of the dearer medicines.
- (2) Lint not to be used unless absolutely necessary.
- (3) Two hospital wards to be closed down—this means 122 fewer beds for patients.
- (4) Cheaper food to be bought for the nurses.

The hospital has in recent years been improved beyond measure until it was one of the most efficient in the country.

Now its efficiency is to be impaired by these senseless economies.

Here is the opportunity for the Lower Rates Association to come forward with their demand, coupled with, "No decrease in Social Services!"

The rates of Salford are already 17s. 6d. in the pound.

How much of these rates goes in loan charges, which just means money poured down the drain?

Will the citizens of Salford stand for such shameful economies, while usury in the form of exorbitant interest is extorted from the ratepayers by those who have monopolised the credit of the nation?

B. M. PALMER.

The late R. B. Cunningham Graham on:

PARTY POLITICS

"ALL that is required of a man in order to make him an efficient Member of Parliament, is that he has a good pair of legs, to enable him to trot in and out of the Division Lobby at the call of the Party Whip."

"The strife of parties means nothing but rotation of rascals in office."

INSULT TO INJURY

"ALTHOUGH death duties yielded £89,000,000 in 1937, I am afraid I cannot count upon a higher yield in 1938 than £88,000,000."

Sir John Simon in his Budget speech as reported in the *Daily Express* on the 27th April.

It is usual to fear the death of persons however rich, but finance is evidently not expected to use the language of humanity.

A.D.C.

"The Enlargement of Lyddite"

"SINCE we control nature, cannot we choke off a little the heat of the sun and adulterate the merit of rain? Why not try? That problem ought not to be beyond the combined wit of Wall and Threadneedle Streets, of Downing Street and Washington. If reducing the earth nearer to the stoniness of a barren, where prices would be high and helpful, is the way of political sagacity, then plainly the armament contractors are right in their devices; for the enlargement of lyddite on the communications of mankind, to quicken the slow and meagre effects of quotas, embargoes, and other judicious hindrances to commerce, would bring the barren about us, and high prices, much sooner than we could dare to hope for in the present rate of our drop towards the NEW JERUSALEM."

From "SOUTH TO CADIZ," by H. M. Tomlinson. Published by W. Heinemann, 1934.

SOCIAL CREDIT LITERATURE

THE FIG TREE, Edited by Major C. H. DOUGLAS (Quarterly 3s. 6d. or 10s. 6d. a year)

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The Tyranny of Debt-Finance

"... The question of debt and taxation lies at the root of the whole trouble. This Government has heaped opprobrium particularly on the Government of Alberta. It has gone out of its way to paint the activities of the Alberta Government in every known possible term. Why? Because the Premier of Alberta is the exponent of some peculiar ideas in economics, with which, by the way, I do not agree. But he is the Premier of Alberta. In this House there now sits a young man who only the other day was returned from the capital city of that province, indicating that the people of Alberta are feeling very keenly and very deeply. What is the root of all the trouble? The awful burden of debt.

"Nevertheless, there is not a word in this report of the root cause, almost the main cause, of dissatisfaction and of social and

political dislocation in Canada. When farmers of Alberta who, if I remember rightly, number about 500,000, realise that they have to pay eight, nine or ten per cent. interest on mortgages on farms; when they realise that they have to pay from ten per cent. to thirty per cent. interest on deferred payments on agricultural implements—and I can produce a list of two hundred from one district alone—and when they find, after borrowing the money and during ten and, in some instances, twenty years paying more than they borrowed—that at the end of the period they owe more than when they started, then they must ask, 'What hope is there for us? Where are we going to get assistance?'"

(Extract from speech by H. H. Stevens (Kootenay East) in Canadian House of Commons, Ottawa, Thursday, April 7, 1938.)

SOCIAL CREDIT

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Vol. 8. No. 14 Friday, May 13, 1938

Priority

IT is not the words of a drill sergeant on a barrack square, or those of the lecturer on strategy at the Naval or Military College—that win wars.

They play a part, a very important or even essential part, but words alone—be they used to explain theories or to give commands—in war are not enough, being elementary.

They cannot take the place of the full-bodied action which wins battles on the front, or even the action which takes place behind.

Nor can even any successful action during a war be regarded properly as ranking in importance with that which wins the last decisive battle.

Many in the Social Credit movement would save themselves much trouble if they always kept it clear in their minds that we are engaged in a war—a war for truth against lies, for credit against debt, for democracy against dictatorship, for freedom against slavery—and because there exists a will opposed to our objectives, a will strong in action against the truth, powerfully busy in undermining the freedom of individuals, our movement finds itself continually beset with conditions which cannot safely be ignored, if we really mean to prove successful in that vitally important last battle, the winning of which will decide the war for the freedom we all want.

MANY have tried to limit Social Credit to that aspect of it which deals with financial technicalities. This has its place, but its phase of priority has been eclipsed by the present prior necessity for "action"; and at the present time, and until the war is over, action must take priority over all word-spinning, in the sense that the purpose of all our words should be dynamic and not merely academic.

If this later phase of Social Credit is sincerely studied to the point of understanding and action by all our readers, a great surge of power would permeate the movement, an increment of strength which would be real in the sense that it would be a practical dividend immediately forthcoming as the result of our common faith that in association—expressed really in action—we become stronger. It is this uniting in action for a common purpose desired by each that, practically demonstrated in action, constitutes that wider meaning to Social Credit than that of just confining it to financial technique.

Major Douglas said at Westminster in 1936, "As I conceive it, Social Credit covers and comprehends a great deal more than the money problem."

SO that when people unite to resist higher rates, in the faith that they can get what they want, they are practising Social Credit, if their faith is strong enough to persist in spite of all opposition to the point of success. Then they will have won a battle in the Social Credit front line; for such a success is much nearer to the winning of the final battle than is, say, that of a lecturer who, by words and some figures of chalk on a blackboard, proves the truth of the A plus B diagnosis.

Without faith—credit—we can do nothing. United in active faith—social credit—we can move all the mountains of doubt and opposition that exist.

For we know the "faith" of the opposition is only fear falsely labelled as "faith," and faced with real faith expressed in united action, the power of fear inspired by lies crumbles to impotence.

BOGEY-BOGEY!

By G.W.L. DAY

DURING these last few months the Press and the ruling class have done their best to make the public's flesh creep. When you come to think of it, this is rather strange. It is considered un-English to panic, or even to get excited; yet what else have the above-mentioned been trying to get us to do?

Their bogey-bogey propaganda has been based on two historic foreign events. Yet the Nazification of Austria and Franco's spring offensive in Spain were both thoroughly well-anticipated happenings. Tacitly, our Government even encouraged them.

But when they took place there was a great outward show of horror, indignation and dread—genuine, perhaps, on the part of many, but certainly not on the part of the Government. We were told, however, that Hitler would next go for Czecho-Slovakia, and this would mean war, and that the conquest of Spain by the Fascist powers would place us in a perilous tactical position for hostilities.

The coming war, which hitherto had been spoken of as an unpleasant possibility, was now described as a practical certainty, and everyone began talking of gas precautions and national service.

All this is a little fishy, to say the least, but there are some further peculiar things about it.

To begin with, those who called, and still call, loudest for conscription are almost without exception those who favour regimentation and enforced discipline. Whom, though, do they think we are destined to fight? Surely not those States which they so greatly admire?

Again, why all this fuss about gas? Anyone will tell you that high explosive and incendiary bombs are the real danger in an air attack. This undue emphasis on gas is suspicious. It smacks of the Fitness Campaign, which seeks to cover up something else. Even the air warden I have spoken to feel there is something "phoney" about it.

Then, too, we are not contemplating imperial expansion, nor sending out a large expeditionary force to the Continent in the

event of war. (War nowadays is waged with small, mobile and very heavily armed bodies of highly-trained troops.) What, then, is the idea at the back of conscription?

Finally, Sir Auckland Geddes, who was one of the big administrative chiefs in the last war, says quite bluntly that from the military point of view conscription would do more harm than good.

Perhaps, then, the aim of all these doubled-faced manoeuvres is not a military one. All these advocates of regimentation and compulsion, such as *The Observer*, Lord Lothian, Sir Edward Grigg and Sir Arnold Wilson, are not suggesting conscription as an aid to military victory but as a step towards the establishment of the Slave State, or Semi-Slave State, which they so much admire on the Continent.

This journal has constantly warned its readers that in any country the principles of true democracy cannot remain stationary; either they must increase and strengthen or they must diminish. The forces which try to abolish the freedom of the people are only too apparent. Harassed by the extreme difficulty of post-war problems, every member of the money-power class is bound to regard the people as an obstructive force and cast envious eyes on the dictators, who are free to act as they wish.

The only forces which are fighting under the other flag are the people themselves. If they don't fight for their liberty, who will?

It is necessary, then, that they should realise the situation and not be taken in by the panic propaganda which is rained down on them by writers and speakers who pretend we are in imminent danger of enemy attack. And, further, it is necessary that the people should realise the necessity for effective action.

SLAVERY or FREEDOM?

IT is popularly supposed that slavery was abolished for all time in this civilisation during the last century.

Whilst it could be shown without much difficulty that chattel slavery still exists, there is a worse form of slavery rampant in this civilisation. It is a fact, skilfully hidden, that the great masses of the common people in all civilised countries to-day, whether autocratic or so-called democratic, are slaves; and the more abject slaves because they do not realise their position. Their enslavement has been and is so insidious in its operation and effect as to have been almost unobserved.

It is certainly not a popular conception that Britons in this land, often called the Land of Freedom, are literally slaves to a complex of man-devised and operated systems and institutions.

We are deluded into believing that by comparison with the peoples of other countries, we in Britain are as free as the air, but the only real freedom which is allowed to the mass is freedom to starve if without means or wages, and freedom to grouse.

How many of the readers of this paper are really free to give up their present means of livelihood and to migrate to another country or even to another part of this country?

How many are free to follow their own bent and to express themselves in the way they would like to do and in the way they are individually qualified to do by reason of ability, capacity, temperament and constitution?

How many are square pegs in round holes or round pegs in square holes, holding down an uncongenial job of work, which, whilst it stultifies and represses them, does at least enable them to maintain themselves and their dependents, and so perpetuate an existence to the end of 'making a living'?

How many of our jobs are of any real value to the community? How many of such jobs are merely created for no logical reason other than that a man, or a woman, without means, must somehow earn the money with which to obtain the material

necessities of life, because in a money civilisation, everything must be paid for in money and because the financial costs in production and distribution must be recovered in prices?

How many realise that the perpetuation of such 'wage slavery' is the real reason why probably three times as many workers are engaged in distribution as in production?

How many realise and appreciate at its true value the recent pronouncement of one of our most eminent scientists, that in spite of our present inadequate education and training, at least 90 per cent. of workers in industry are employed on tasks definitely below their intellectual and mental capacity?

Verily are we slaves to the financial, economic and industrial systems which have been devised by man, and which should serve man's needs.

There is something to be said for the older and more honest forms of slavery. Whilst we are all aware of the abuses common to the old slave civilisations, it is to be assumed that the slave owners did regard their slaves as a valuable asset; and did realise that it was only possible to extract from such slaves the utmost limit of production if they were housed and fed under such conditions as would maintain their physical health and strength.

The chattel slave, whilst deprived of his freedom of movement and of choice, was at least relieved of the necessity of worrying unduly about the physical means of existence, but he had to be guarded.

The taskmasters of to-day have relieved themselves of any responsibility for maintaining their slave legions, or even of guarding them. By instituting money as the only effective title to the means of existence, by initiating legislation such as the Truck Acts and the Tithe Acts, which make the use of money compulsory for the payment of wages, they enslave the great masses of humanity; and by their monopoly of the system of money, by absolute control of the creation, issue and withdrawal of the money tokens in use, they can—whilst their monopoly goes unchallenged—deny the 'licences to live' to

More Work Maniacs

SOCIAL Crediters know the answer to those demented individuals who would shoot the moon if it would make work—for the others. Someone in France might put M. Daladier right on the subject. "If," he says, "France does not buckle to and work, she will not be able to avoid dictatorship." What is dictatorship—a threat, or a punishment? And then again, in a spasm of pre-Douglas economics, he stated: "The necessary balance between expenditure and revenue can be obtained only by work." This is a good tale for the marines, or for those who are unaware that money costs nothing to create. Readers can, of course, substitute any other name and any other country in the above report which appeared recently in an evening paper, and read chiefly by tired citizens returning home in a railway compartment holding from 12 to 16.

CHRISTOPHER GAY

More Stamp

I HOPE New Zealand won't try to be too much of a pioneer in new forms of finance," said Stamp at Auckland (*Evening Star* report). "Let them be proved elsewhere first."

He continued that Douglas Social Credit "had reared its head in London" (taking on the serpent-like form of the £, we suppose), but "now that the scheme had not worked in Alberta, the supporters of Social Credit claimed it was not the proper Douglas plan."

If Stamp's words have been correctly reported, we are sorry for his sake, not for Alberta.

Bankers' Bunk

PRESIDENT ROOSEVELT has been telling the nations of the world to make "a joint effort in constructing a new and better world order."

Secretary of State Cordell Hull read his message over the wireless.

"There is a general and growing realisation that no nation or group of nations can enjoy prosperity when a large part of the world is in economic distress."

In other words, citizens of the U.S.A. cannot obtain the standard of living their own resources can give them because of economic distress in China or South Wales!

Bankers' bunk.

all except those they choose to consider 'credit-worthy.'

How does it come about that these millions of wage-slaves are induced to submit to such conditions?

The answer to this question is, because those who do observe the situation as it is are too much concerned with the methods to be adopted for its rectification, because the energy and enthusiasm and good will which might be expended in demanding necessary reforms, is dissipated in advocating and expounding methods of reform.

The only hope of emancipation lies in uniting to demand insistently and persistently that wage slavery and poverty be ended and that dividends, with the power to choose and buy, be distributed.

Behind this demand we must mobilise all the pressure the increment of association can deliver, and direct it—firmly and inescapably—upon our public representatives, local and national, until they deliver what we want to our complete satisfaction.

"NORMAN CONQUEST."

WHAT THE POPE SAID

HIS Holiness Pope Pius XI., in his *Encyclical Quadragesimo Anno*, "The Social Order: its Reconstruction and Perfection," stated:

"... it is patent that in our days not alone is wealth accumulated, but immense power and despotic economic domination is concentrated in the hands of a few, and that those few are frequently not the owners, but only the trustees and directors of invested funds, who administer them at their good pleasure.

"This power becomes particularly irresistible when exercised by those who, because they hold and control money, are able also to govern credit and determine its allotment, for that reason supplying, so to speak, the life-blood to the entire economic body, and grasping, as it were, in their hands the very soul of production, so that no one dare breathe against their will."

Space reserved

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

Secretary:

John Mitchell

THEY WANT TO MEET YOU

THE Directing Adviser and the Secretary of U.R.A.A. will be making the following visits during the first ten days of June:

- May 31. Tuesday —Birmingham.
- June 1. Wednesday—Bradford.
- " 2. Thursday —Newcastle.
- " 3. Friday —Stranraer.
- " 4. Saturday —Belfast.
- " 5. Sunday —Stockton-on-Tees.
- " 7. Tuesday —Manchester.
- " 8. Wednesday—Liverpool.
- " 9. Thursday —Hereford.
- " 10. Friday —Hereford.

A conference will be arranged on the dates mentioned in each of the above towns, and both the Directing Adviser and the Secretary will be available before and after each conference to discuss the Rates Campaign with all taking part or willing to engage in the Campaign.

Success for the Campaign is certain, and tremendous developments are afoot. Take this opportunity of getting to know the "inside story."

All those who wish to take part and who are living in towns not on the above list should select the conference most convenient for them to attend, and send a postcard addressed to the "Organiser" of that particular conference, c/o U.R.A.A., 163A, Strand, London, W.C.2. These cards will be sent on to the Organisers, who will forward particulars to the enquirer.

A THREAT to local autonomy is foreshadowed in a circular letter that has been sent by the Minister of Health to local authorities. The letter asks local authorities to undertake a survey of their probable capital expenditure during the next five years and to submit to the Minister and to the appropriate Government Departments a programme of the capital works which they would propose to carry out in that period.

This in itself would seem harmless, particularly as the circular emphasises that the five-year plans so formed would not be rigid, and may be modified, accelerated or retarded.

It is in the matter of priority that the implications should be noted.

Under such a system, it is pointed out, the programme of capital works can be arranged in an order of priority which though necessarily conditioned by considerations of their relative urgency, will have regard to present and anticipated conditions in respect of costs and the supply of labour.

The Times reports:

"The settlement of priority within the programme is a matter which each local authority will require carefully to consider in the light of their own local conditions, and they will bear in mind the need for discharging such statutory obligations as are placed upon them. There are, however, certain factors of more general application to be borne in mind."

Such as national defence, national and local.

"... The programme normally will be compounded of projects emanating from

the various committees of the authority. It is suggested, therefore, that the several committees should be invited to formulate their proposals and that arrangements should be made for the examination of them by some co-ordinating committee and their embodiment in a provisional programme to be approved by the authority.

"The existence of some central co-ordinating machinery will clearly be necessary, as it is often difficult to assess relative degrees of urgency, and the various committees of the authority may have divergent views on this point. Co-ordination—either by the finance committee or by a committee specially appointed for the purpose—will, therefore, be required to assist the local authority to determine whether a particular project should be included in the programme, and if so, what provisional position should be assigned to that project in the programme."

The privilege of indicating priority belongs, unequivocally, to the people themselves. To no committee—finance or otherwise—to no authority, local or central, but to the individual people of this country. To say otherwise, and still more to give that privilege away, is to deny democracy.

The people only can know the relative urgency of the works, for only they can know the relative urgency with which they require the results the schemes are devised to supply.

Any usurpation of this privilege of indicating, firstly, the results we want, and, secondly, the amount we want then should be opposed.

Reforms of the "planning" type directed to economies and restrictions in the social services are beside the point. It is of first importance to let the local authorities understand that, whatever pressure is applied from other directions, it is the electors and ratepayers of the borough who decide policy and priority of policy.

What is our policy?

What do we really want?

From May 16 to May 18, these matters are to be discussed at meetings of ratepayers' associations all over the country, meetings co-ordinated by the U.R.A.A. If your local ratepayers' association has not already arranged a meeting, there is still time. Write to the U.R.A.A. for details of the drive.

"IF RATE GOES UP WE SHALL BE SHOT"

WHEN Kirkham Urban Council considered the levying of its new rate of 12s. 2d., discussion took place on the advisability of levying a higher rate to safeguard the Council's balances in future.

A councillor suggested that the Council should consider whether the rate should not be increased to a higher figure.

"It is all over the town now that the rate is to be 12s. 2d. If it goes up we shall be shot," said Councillor J. Postlethwaite.

It was unanimously decided to levy a rate of 12s. 2d.

BANGOR RATES DOWN, BUT—

THE further victory for democracy gained by electors and ratepayers of Bangor (Northern Ireland) when the proposed rate of 10s. 2d. (already reduced from the Town Clerk's estimate of 10s. 9d.) was fixed at 10s., had an interesting sequel in a request from the Ministry for Home Affairs to raise the rates again!

It was observed from Press reports, the Ministry said in a letter, that the Council proposed to strike a rate of 10s. in spite of the fact that the estimate prepared by the responsible officer necessitated a rate of 10s. 9d. and that the Chairman of the Finance Committee proposed a rate of 10s. 2d.

The revised estimates received by the Ministry showed that, in spite of the reductions made, it was estimated that there would be a debit balance at the end of the year of £321. While the Ministry sympathised with the wish of the Council to keep the rate at as low a figure as possible, it could not allow the Council to strike a rate which would not produce sufficient money to meet the estimated expenditure.

The Borough was recently in financial difficulties which were settled last year only by the introduction of a special Act of Parliament.

The Ministry must, therefore, request the Council to take immediate action either to strike a higher rate or to reduce their estimates.

There was no doubt at all about what the ratepayers of Bangor wanted in the matter. A demand signed by about 3,000 electors and ratepayers was forwarded to the Council by the secretary of the Bangor Residential and Ratepayers' Association as plain evidence—93 sheets of it—that everyone wanted lower rates without any decrease in the essential services. In the covering letter it was pointed out that:

"Had we taken up the matter earlier this number of signatures could easily have been doubled.

"You will observe that this is a demand, and not a memorial, for a certain result. The point is that under a democratic form of government, such as we enjoy, our representatives, including your good self, upon the Council are there to secure to the people what they want.

"A large number of the electors have clearly expressed their desire for a certain result, and they believe that you will see that effect is given to their wishes. If you do so, they pledge you their loyal and wholehearted support to the limit.

"Without any desire to lecture you upon the functions of an elected member of the Council, I feel that I should point out to you that the members of the Council are not expected to know how a specified result may be brought about. That is surely a matter for the officials who are paid for doing such

things; and they should be held responsible for the finding of ways and means.

"Any interference with the officials by the members of the Council only has the effect of absolving the officials from responsibility.

"I would submit to you, therefore, that your sole function in this matter is to transmit to the officials the clearly-expressed instructions of those whom you represent, and thereby place all responsibility where it rightly belongs."

In accordance with the wishes of the people ways were found of reducing the rate.

Then the Ministry stepped in.

For some years the Borough of Bangor was in financial difficulties, but last year these were arranged by means of a special Act of Parliament. An annual sum is to be paid to the Belfast Bank towards the old overdraft; this year the sum is equivalent to a 2½d. rate. It is well known that banks create money costlessly by methods of book-keeping, and the price they charge for this service is the annual payment of interest. Ratepayers, unlike bankers, cannot create this money and the levy of it means extra work or further privations in their little luxuries. Since the banks could create credit profitably to themselves for a single payment of 10s. for every £100, it seems only reasonable that they should be called upon for sacrifices, too.

This action by the Central Government, however, has the effect of protecting the banks at the expense of the ratepayers. Whom does the Central Government represent? The people, that is to say, ratepayers and electors.

Whom does the Local Government represent? Ratepayers and electors, that is to say, the people. Who, then, can have given the Central Government (representing the people)

a mandate to oppose the Local Governments (also representing the people) in carrying out the expressed will of the people?

A speaker at a large meeting said recently: "The lives and happiness of our citizens are more important than a lot of figures in books." There must be strong pressure on our elected representatives that they should blink at this fact and use the power we give them to preserve the pretty symbolism of some figures in a book rather than the wishes of their electors.

This tendency of the Central Government to enforce its will on Local Governments is becoming increasingly evident throughout the country. No ratepayer wants higher rates; no elector wants higher rates; and yet our representatives are continually raising them.

Clacton Urban District Council approved a rate of 12s. 2d. in the £—an increase of sixpence. Of the increase, 3½d. was attributable to the increased demand of the County Council.

Mr. Kenneth Elliott, chairman of the Finance Committee, moving adoption of the estimates, said that the county rate of 9s. 5¾d. was in excess of any previous year. Loan charges would amount to £4,003.

"In fairness to the County Council," he added, "it must be stated that to a large extent their expenditure has increased because of the additional services thrown on them by the Central Government and in consequence of the rationalisation of Local Government services which had not brought the economy which was predicted. Probably no other county has had such burdens thrown upon it in respect of elementary education, and it seems to me that the time has arrived for some adjustment to be made through the Government education grant."

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— Read

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Every ratepayer wants to know how to escape from the ever growing burden of Rates and Assessments, and at the same time fears any decrease in urgently needed Social Services. Here is the answer to this conundrum, fearlessly stated for all to read. The price is 2d. a copy, 1s. 8d. a dozen, or 12s. 6d. a hundred.

From LOWER RATES
163A STRAND
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Mr. Elliott pointed out that during the present year it would be necessary to borrow £83,395 to finance schemes to be started shortly. The loan debt a year ago was £907,755; at March 31st, 1938, it was £972,422.

The Felixstowe Urban District Council fixed the rate at 6s. 7d., an increase of 3d. In the discussion which followed, on the expenditure of the County Council, Mr. Rootham said that they had some excellent representatives on the County Council, and he believed they were doing their utmost to keep the expenditure within bounds. Their hands, however, were continuously being forced by Government departments. If there was an expensive way of doing a thing and a less expensive way, it seemed to him that the Government departments forced the County Council departments to do it in the most elaborate way. They knew their own difficulties, and should try to appreciate the difficulties of the County Council and in no way add to their troubles. He believed, in all earnestness, they were doing their best to keep expenditure within bounds, but circumstances were too strong for them.

Alderman Archer said that the major portion of county expenditure was more or less forced upon them by various Government departments, and the Council had no option in the matter. The Government called the tune and the Council had to find the money.

There is little use in shuffling the various liabilities between ratepayer and taxpayer; it is the same pocket in the long run. An apple tree can be picked from the north side or from the south side, the apples are removed just the same.

Nor is it much use shuffling the responsibility from shoulder to shoulder, for ultimately it is we electors who are responsible for this increasing tyranny. We are responsible firstly for not expressing what we want—lower rates with no decrease in social services—and secondly for not showing decisively that we will not brook interference, however well-intentioned, from persons unknown acting through the Government we elected to fulfil our own wishes.

We can do this by organising ourselves in ratepayers' associations to put pressure on our representatives for the results that we all want. We can give them the strength of our support to resist this pressure that comes from other sources and to carry out our wish for lower rates with no decrease in social services, if necessary demanding sacrifices of banking and other institutions as well as individual ratepayers. We will give them a mandate to act on the principle that

"the lives and happiness of our citizens are more important than a lot of figures in a book."

E.E.

Short Story

written with human understanding and sympathy . . .

Life is cheated and happiness frustrated by a rule of fear imposed by 'sound' finance . . .

TEN years ago Walter Belman died of consumption, the scourge of the undernourished, in a fair countryside; a land of lush green, and happy beasts, and bird-haunted streams. He died in a storm of tears, whilst the plum tree outside his cottage window bore a froth of bloom as though the April winds had piled a drift of petals, and young amber bees at the window panes dribbled zigzag down the glass like golden rain blobs. Even the thin, dull lashes of the stripling ash in his hedge wore frills of emerald to their black buds, and life was renewing itself everywhere richly, in a rich land. It was a melancholy contrast.

His wife stood near his bed watching, like a nurse on duty. The Vicar had just called and gone. Walter had refused any words of consolation, and watched the wabbling bees instead of mumbling his amens. It was afterwards said that his curtness in that solemn hour was nigh a blasphemy, for he had whispered in his choked and gasping voice that he trusted God and had no need to crave of Him and make windy beseechings.

His five sons were hushed in the kitchen, awed by the plainly impending moment, and by the black omen of the Vicar, that rare visitor, whose face had been flushed as with anger, and was clouded with disapproval as he abruptly left the cottage without noticing the five boys huddled in silence on the three chairs and the floor.

As his footsteps crunched along the garden path, and the gate swung on its leathern thongs behind him, Walter Belman stirred in his bed, looked long at the pinked plum tree sadly, like one saying farewell to a bride, and then called:

"Mary!"

The woman moved closer to him, and took the thin hand which twitched on the motled coverlet.

*

"Bide quiet, Walter. He'm gone."

The man turned his eyes upon her, large in the wasted pallor of his face, and shy like an animal's with pain.

"Mary," he said, "You'm to be left wi' they boys. I have'na long to go." Then, after a pause, "Parson, 'e be ar right, but 'tis no use pratin' t' me o' heaven an' sichlike. 'Twill be well wi' me. 'Tis in life we'm got our burdens, an' 'tis thyself I think upon, lady."

"You'm wearin' yourself, talkin' so, Walter."

The man struggled up and, clasping her hand, laid it to his cheek.

"'Tis main hard upon widdy women, these days. I'm fear: for ye, wife. They'll count ye well breeched wi' a shillun or two, an' you wi' that gang o' boys. If 'twere but a pigeon's clutch I might rest easier in grave. But what'll ye do wi' so many? What'll ye do when I'm gone, Mary?"

"I sh'll fend, Walter. Wi' washin' an'

Atheistical Passing

'scrubbin' at big houses . . . but do ye bide quiet, Walter an' do no' fret."

It was then that Walter Belman looked into her brave face with cruel prevision of the long, weary future, and broke into a storm of unmanly tears, and fell back lifeless.

*

SO began the slow torture of a woman who, having no economic value, having produced nothing but a bunch of boys, is accorded no economic privilege. Walter Belman had understood in his way that a poor woman must live in unhallowed misogamy and mind a machine to make buttons or bags or bootlaces, or any cheap trash that picks up pence, to earn the right to live. If she is but a mother of sons she is linked in unbreakable economic bondage with the man who started her children, and death may snap the link of love, but it leaves her yoked to the indigence of the grave and its unhired dead. She has no independence at any time, and if she is left to nurture her brood alone, widowhood consists of menial slavery to eke out the only bequest a poor man can make, the dole derived from his burdensome contributions to State insurance. To a poor man, State insurance means that his children forego a sup of milk whilst he is alive, to enjoy a dry crust when he is dead. And it's necessary. It's absolutely necessary . . . to make the money go round!

Mary Belman had no dreadful foreboding of what was to come, but Walter, with the fevered vision of the dying foresaw it, and would not be comforted.

"A most atheistical passin', I 'ear, Mrs. Belman," said the undertaker, when he brought the box of knotted elm that was the cowman's last bed.

"I'll thank you kindly t' be about your business, Mr. Chambers," said the woman. "'E weré a God-fearin' body. 'Twere the ways o' men an' the measly pay-packets as riled him, not the ways o' God."

The undertaker sniffed.

*

IT is of no avail to tell of Mary Belman's ten-year struggle or how two of her sons survived the battle with poverty to be claimed as England's sons, and stretched out of their stunted childhood into sturdy soldiers. One of them . . . but that's another story.

The point is that human tragedy arises from accidental interferences with income, and has no relation to merit or any of the doubtful virtues of Nemesis. A last job, a falling market, the indiscriminate hand of death,

"THE TIME WILL COME—"

I WANT now to place on *Hansard* a statement made at the time that Thomas Carlyle was writing his book, a statement made by Sir Robert Peel, Prime Minister of Great Britain from 1841 to 1846. He remarked that increased demand for manufactures would only increase machine power, and *Punch* at that time, nearly one hundred years ago, showed great prophetic vision when it commented upon Sir Robert Peel's remarks as follows:

"Machinery in its progress has doubtless been the origin of a terrible calamity. It has made the strong man so much live lumber. But as we cannot go back and must go on it is for statesman and philosopher to prepare for the crisis that is as sure as the morning light. How, when machinery is multiplied as it will be, a thousandfold; how, when comparatively speaking there shall be no labour for men; will the multitude lie down and unrepeating die? We think not. We are not sure. There will rise—and already we hear the murmur—a cry, a shout for the adjustment of interests, a shout that, hard as it is, will strike upon the heart of Mammon and make the spoiler tremble. We put this question to Sir Robert Peel: If all labour done by man were suddenly performed by machine power, and that power in the possession of some thousand individuals, what would be the cry of the race? Would not the shout be "Share, share"? The steam engine, despite themselves, must and will carry statesmen back to first principles. As it is, machinery is a fiend to the poor; the time will come when it will be a beneficent angel."

(Extract from speech made by Mr. J. C. Landeryou (Calgary East) in Canadian House of Commons, Ottawa, Thursday, April 7, 1938.)

these are allowed to play bandit with human happiness. Mary Belman's bitter struggle was the outcome of her loss. But her loss, too, was rooted in a more hidden tragedy, and more grim.

Walter Belman was a cowman who loved his work among the gaunt, docile cattle, though it brought him a pittance but a few coppers above the dole. Any man who loves his work is a thinker.

Looking over the green stretches of his pastures, musing with his black head to the flanks of the herd as he worked in the milking barn, he would plan to raise Mary and her boys to greater comfort. He went without himself, and cultivated his cottage patch, and thought by denial and good service to win a place for himself and a chance for his boys. But it is not in such wise that independence is gained. In truth, such simple freedom as he wanted is already the heritage of every man in England.

The trouble is that it cannot be made real while men who are wealth makers are not wealth takers. It cannot be made real while wage-slavery and price-slavery depress the main body of human lives to the lowest supportable standard. It is utterly silly that prices and pay in a see-saw of mutual defeat should break lives and destroy character. Money in its two guises—prices and pay—doesn't match. A simple and absurd flaw in a useful system, and the outcome of bigoted

By

Charles Jones

neglect to adjust it is false famine, and insurrectionary hate, and curbing fear, and spiritual defeat.

*

IT is true that the scourge got Walter Belman, but he did not die of consumption. He died of the disease of civilisation, an underfed body and a tortured, thwarted mind.

Call it an atheistical death. Call it that because the society to which Walter Belman was humbly geared acted towards him as though there was no God of life constantly renewing the earth's wealth by the miracles of growth and change. There is no righteousness, no proper sense of God, the divine associate in man's struggle towards freedom and delight, in a society given over to the usurer who filches the very substance of life with paper tickets issued on cheating terms.

There's the truth of it. Look into the matter and you'll find that poverty is due to cheating. Walter Belman, a man who loved his work, was cheated of life, and went confidently to the dread places of death—in tears for the disinherited lives of those he left.

THOUGHTS AND AFTER-THOUGHTS

By W.A.B.M.

The Reason Why

IN a speech in the House of Commons during the recent session, Mr. H. MacMillan, Member of Parliament for one of the northern constituencies, made the following observation:

"What a strange thing it would be to a visitor from another planet who came and looked at this country and said: Yes, you have all these services. You have all these valuable things which are done for the people. You educate your children free, but you do not feed them. Why do you educate them?"

The answer to that question is not far to seek. Mrs. E. V. Parker, this year's President of the National Union of Teachers, gave the answer, among other things, in her presidential address, when she said:

"By the operation of the methods of mass-production our bacon-curing factories have secured a supply of pigs standardised as to size, weight, and quality. Other of our industries seem to want a supply of standardised children! 'Give us,' they say, 'children whose fingers are nimble and small: we need them for our machines. Give us children immunised against discontent with long hours of monotonous repetition work—children who are passive and obedient, accustomed not to reason why?'"

It is extremely important that children should be educated, because educated slaves are more efficient than the uneducated; whereas the feeding of children is, of course, a purely subsidiary matter, and lack of good food, and living conditions, will act as an incentive to complete obedience.

Results Not Methods

Mr. MacMillan has good intentions, and would like to see an "increase in the general standard of living, the distribution of wealth, power to consume, among the great mass of the people." He also has a fair idea of his position as a Member of Parliament.

"We are here," he says, "to serve the public, which is really rather bored with all our political conventions, but is interested in the presentation of any mechanism or method that may seem to give them what they want." No, no, Mr. MacMillan! On that last point you go wrong. The people are not interested in methods, and it is not their business to be. But they are interested in Results, the Results they want.

Those of Mr. MacMillan's constituents who know what they want should lose no time in seeing to it that he is notified of their desires, and given the opportunity to be their faithful servant by producing the Results they demand.

The Power of the Press

"Perhaps the influence of the Press may best be estimated by considering it as the principal agenda-making body for everyday

conversation of the ordinary man and woman, and, therefore, for that elusive element called public opinion."

(From a recent report on the British Press) At the conference with Editors in September, 1931, Mr. Ramsay MacDonald, announcing the abandonment of the Gold Standard by the United Kingdom, said:

"According to how you represent this news to the public to-morrow, so there will be a financial panic and food riots and that kind of thing, or else there will be calm, confidence and even a feeling that better times are at hand. To-morrow, gentlemen, the Government of the country is in your hands."

It may surprise some people to know that the number of newspapers published in Great Britain in 1937 was 1,577, and the number of magazines and periodicals was 3,119. These figures reveal the magnitude of the industry, and as A. J. Cummings said in the *News Chronicle*, the directness with which it impinges on the everyday life of the people. Who owns this power?

"To-day the total capital of the biggest groups of newspaper companies, including debentures, is around £35,500,000."—*Evening Standard*.

"Of the total finance employed, around £10,000,000 consists of debenture debt. Of this Allied Newspapers account for £3,500,000; Associated Newspapers £1,000,000; Odham's £4,200,000."—*Evening Standard*.

A debenture forms a first claim on assets, and is frequently held by Banks, or their nominees.

So Now We Know

So now we know why there was no panic when the United Kingdom went off the Gold Standard. The Banks did not require a panic that time! And now we know why publicity is not given to Alberta these days. It would not suit the banks!

We also know why Mussolini, from being a terrible menace and enemy of the British Empire, has suddenly, according to our newspapers, become an angel of every virtue. The schemes of the banks require it!

Don't be lulled to sleep—it is fatal!

What with the news of new international "friendships," co-operations, agreements, the newspaper world bears little resemblance to actuality. The old, old dodge is being worked! "We want some prosperity," say the banks. "Very good, gentlemen," say the newspapers. And heigh-presto!—there it is, spread all over the headlines. Some people are satisfied with so little, so long as they think somebody is doing well!

"We want some peace," say the banks. "Very good, gentlemen," say the newspapers. And hoop-la!—there it is, spread all over the headlines, exactly where the prosperity was a few days ago! Some people find it easy to relax, so long as nobody is cutting their throat, or forming powerful combines against them!

SOCIAL CREDIT CENTRE
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Refreshments. Inquiries to Mrs. B. M. Palmer.

Open meeting every Thursday at 8 p.m. May 19th: Salvo Reports and General Discussion.
All are welcome.

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

Announcements & Meetings

All London Residents and Visitors are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). Open meeting: Thursdays, at 8 p.m. May 19: "Salvo" reports and general discussion.

Bangor (Co. Down) Social Credit Group, 65b, Main Street, Bangor, open from 3 till 10 p.m. every day. Public Meetings: Every Wednesday at 7.45 p.m. Reading Room: Social Credit literature available. Whist Drives: Every Thursday at 7.45 p.m. Tickets 1s. Meetings in the afternoons. Refreshments. Bring your friends.

Belfast D.S.C. Group. Public discussion circles every Thursday evening, 7.45. Monthly group meetings first Tuesday of every month confined to members. Come plenty and come often. There is always work to be done for the cause, especially on distribution of "The Voice of Ulster."

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.

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.

Cardiff Lower Rates Demand Association. Public meeting at the Methodist Hall, Birchgrove, Cardiff, on Wednesday, May 18, at 7.30 p.m. Speaker: Mr. R. W. Hannagen.

Liverpool Social Credit Association. Hon. Secretary: Miss D. M. Roberts, "Greengates," Hillside, Drive, Woolton.

Newcastle-on-Tyne D.S.C. Group. Fortnightly meetings will be held at Lockhart's Café, Nun Street, commencing June 1, at 7.45 p.m. New members welcomed. Enquiries to above address.

North Kensington Social Credit Association. Will all those willing to help in a Local Objective Campaign, please communicate with Hon. Sec., E. Liddell Armitage, 43, Blenheim Crescent, N. Kensington, W.11?

Penarth Lower Rates Demand Association. Public meeting at the Plymouth Rooms, Stanwell Road, on Tuesday, May 17, at 7.30 p.m. Speaker: Mr. Pasco Langmaid.

Poole and Parkstone Group. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. SOCIAL CREDIT on Sale at W. H. Smith & Son, The Square, Bournemouth; Walker & Witterat, Post Office, Parade, Parkstone; and C. T. Snook & Son, Poole.

Portsmouth D.S.C. Group. Weekly meetings every Thursday at 8 p.m., 16, Ursula Grove, Elm Grove, Southsea.

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.

Sutton Coldfield S.C. Group. Next meeting Friday, May 13, at 8 p.m., in Central High Schools, Victoria Road. RATES. Visitors and enquiries welcomed.

Tyneside Social Credit Society invite co-operation to establish a local centre for Social Credit action in all its aspects. Apply, W. L. Page, 74-6, High West Street, Gateshead.

United Ratepayers' Advisory Association. District Agent for S. Wales and Monmouthshire, Mr. P. Langmaid, 199, Heathwood Road, Cardiff.

Wallasey Social Credit Association. Enquiries welcomed by Hon. Sec., 2, Empress Road, Wallasey.

Wolverhampton D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, May 24, at 8 p.m.

Whitchurch Lower Rates Demand Association. Public meeting at the Church Hall, Whitchurch, Glam., on Monday, May 16, at 7.30 p.m. Speaker: A. O. Cooper.

LECTURES and STUDIES
Courses available at lecture centres or by correspondence. CALENDAR AND PROSPECTUS, 3d., obtainable from Headquarters, or from the Information Supervisor of the nearest Group. All applications to join Correspondence Course to Miss Brill, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

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OVERSEAS SURVEY

Canada Forward

FROM time to time we are all faced with the claim that the action of the Canadian Supreme Court, in declaring the Alberta legislation to be beyond the constitutional powers of the Provincial Government, has finally sealed the fate of Social Credit in the Dominion.

We cannot blame the British public for this idea, but we do lay a grave charge at the door of the British press, in so far as it has consistently failed to report upon the various most urgent situations which have lately arisen throughout the Dominion, situations brought about by the large and powerful Social Credit Movement of Canada. This movement is rapidly marshalling the will of all Canadians, from Ottawa in the East to British Columbia and the prairie provinces of the West.

In Canada Social Credit news is front page news! But what do we learn from our own press of the work being done by thousands of Empire citizens who have pledged themselves to fight to the death for freedom and democracy in our greatest Dominion? Nothing, just nothing.

Why the veil of silence? Is the fate of millions in Canada no concern of the British public? It rests with us to instruct our press to give us news which we—THE PEOPLE—want rather than news which someone else considers is good for us.

Watch Alberta—Saskatchewan—Manitoba

Thus, far from being disheartened at the so-called disallowance of their legislation, Albertans unhesitatingly elected to the House of Commons at Ottawa the young "Results" candidate for East Edmonton, and this with a huge and telling majority. Wildly enthusiastic scenes throughout the province told of the ever-increasing support for Mr. Aberhart's Government.

Farmers and home-owners see in the legislation of the Social Credit Government the dawn of the day when, free from growing burdens of debt and taxation, they will live their own contented and prosperous lives in the land won for them by the blood and enterprise of their forefathers.

In SASKATCHEWAN, the coming provincial elections have aroused Social Crediters to new efforts. In June every riding in the province will be contested, according to a report in the *Montreal Star*

of April 21, concerning the decisions taken by the Saskatchewan Social Credit League. Will this result in another landslide such as occurred in Alberta in 1935?

According to the *Edmonton Journal* of April 14, "Social Credit forces, it was learned, will carry on a vigorous campaign in Saskatchewan and later on in MANITOBA, the present plan being to campaign mainly in the prairie provinces. Interest in Social Credit is reported to be making gains in Quebec, but the movement has not shown the same rate of progress in Ontario." A vast "brotherhood" of Social Credit is developing in the West, and we can foresee victory throughout the Dominion should the plans of Saskatchewan and Manitoba end in the complete adoption of the Douglas policy by these two provinces.

Speakers On The Move

Social Credit speakers are ever on the move in Canada—helping the backward areas, spreading the Douglas Policy.

It is reported from Edmonton that Mr. J. H. Unwin, Alberta's chief Government Whip, is to carry out a Dominion-wide tour to emphasise the true conception of democracy and the principle of pressure politics for RESULTS.

From the *Halifax Herald* we learn that Mr. John Blackmore, M.P. (Ottawa), has just concluded a round of speaking engagements in Nova Scotia. We understand that the Movement in this province is gaining support rapidly, and we can but add to its endeavours God-speed.

Social Credit Like Wildfire

This brief report is intended only to convey something of the new life and hope which the teachings of Major Douglas are rapidly bringing to the people of our foremost Dominion.

This paper alone breaks through the conspiracy of silence about Canada. But you, the reader, can play your part, too. Tell the world about Canada's new hope, beat the big drum and shout it from the house-tops. The child of the prairies is the youth of the Dominion, ready to battle for Canada's freedom and prosperity.

Make your newspapers publish the truth. Make them answer questions about Social Credit progress in Canada from the commercial East to the farming West.

M.C.B.

NEW ZEALAND

Stamp on Nash

SIR JOSIAH STAMP, Director of the Bank of England, arrived in Auckland in February and, according to the *Evening Star*, criticised the Nash measures.

"I do not say there never can be conditions under which one can reduce hours and increase wages with success," said he, "but instances of that kind are pretty rare." In other words, we are all doomed to work eight hours a day for ever (just as child-labour was doomed to continue for ever at 12 hours a day, in the opinion of Stamp's predecessors) or else we must cease to earn enough money to live on.

"I rely upon the principle," continued this pundit of wisdom, "that no sound economic measure is ever really palatable. . . . When, therefore, you get something really nice, such as the rising wages and lower hours programme you have in the Dominion, you become suspicious."

What a picture of a mind working! When you get a birthday present, when someone does something nice for you, if by your efforts you find you have unexpectedly gained some longed-for objective—then, suspect dirty work at the crossroads. Suppose God sends a fine spring and ripens all the crops? Become suspicious.

Economics is merely the science of right management in one sphere of life. If it is done well, says Sir Josiah in effect, you won't like the result.

Well, for pity's sake, let's do it badly and enjoy ourselves.

CANADA

Alberta News

THE Alberta Government has officially requested the Lieut.-Governor, J. C. Bowen, to leave Government House. It is reported that his chauffeur has been discharged, and his light, gas, water and tele-

phone services notified that the Province will no longer pay their bills. This follows a Bill passed last session abolishing Government House as an official residence.

It is understood that Bowen refuses to leave, but the Dominion Government has not been able to find any excuse for coming to his assistance. Mackenzie King should send him a Primus Stove and some candles.

Mr. Hepburn Fights for Provincial Rights

MR. HEPBURN, Premier of Ontario, has declared against any extension of Federal control over the Provinces of Canada. *The Times*, April 4, report of his statement before the Rowell Commission says that he declared himself suspicious of the Commission's appointment, as he and "another important Premier" had not been consulted.

Mr. Hepburn pronounced decisively for the complete maintenance of existing Provincial rights, and asserted that his Government did not intend to bargain away the functions with which they had been charged.

He also claimed that the Provinces should have the prior right to collect their income.

AUSTRALIA

They Are Still Fighting For Democracy

THE Returned Soldiers and Sailors Imperial League of Australia has one very live branch at Dee Why-Collaroy, as we reported recently. The letter sent by this branch to the State Executive and circulated to all branches of R.S. & S.I. in New South Wales, has now reached us. Below are some extracts.

"Any person with the average intelligence must and does realise that the Preference Act in its present form [that is, "preference" for work] is unsound and definitely uneconomic. We claim that to-day very few Returned Men are in a fit condition to compete in the modern avenues of commerce and industry. Assuming they are fit, their energies are not required for the production of wealth. . . . Not a week passes but that some method is used for the destruction of many of the commodities of life. If not destroyed, a plan is devised for a restricted production.

"We notice that meticulous care is shown to the memory of our 'Glorious Dead,' which we admire; but the time is long overdue when something more concrete was done for the unfortunate living. The employment market to-day is flooded with youth, who are in a state of distrust and bitterness, who should be inspired to rally round a nationhood that has been dearly won. We claim that they would be inspired should the measure we propose be adopted."

Congratulations, Dee-Why. But don't let it stop there. Make the R.S. & S.I. a fighting force, rousing every citizen in Australia to demand the freedom in security to which he is entitled

Politician With Jitters

THE *New Era* of March 4 reports an outburst by Mr. Thorby, Minister of Defence, on his arrival in Adelaide.

"I take this opportunity to warn the electors of S. Australia of the serious danger that lies ahead, should sufficient of these self-styled independents be elected to enable them to imperil the stability of government."

South Australians, as we reported in SOCIAL CREDIT some weeks ago, voted for Results—not, perhaps, very useful results, but certainly Results—and ignored the appeal of both persons and parties. Party politicians are naturally frightened out of their normal discretion, for they clearly see the end in sight when this happens. The old party-game and the new hero-worship game are both busted, and the high-financial game will surely follow them.

Item

A CHEQUE from Australia for £5 and £2 in notes were cashed in London for £3 18s. 3d. and £1 11s. 4d. respectively. Where does the difference go?

U.S.A.

Rule of Fear

ACCORDING to the *Edmonton Journal* of April 14, Richard Whitney, the financier, should have been reported to the business conduct committee of the New York Stock Exchange for being in financial difficulties. Mr. Blair S. Williams, member of the governing committee for over 30 years, is alleged to have pleaded that he would have reported him "but for Whitney's connections with the banking firm of J. P. Morgan & Co."

STOP PRESS

According to a London newspaper, Alberta has been granted permission to appeal to the Privy Council against the Supreme Court's judgment in respect of the Bill to license bankers. No direct information is yet available. M.H.

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The Bank of England's Income Tax

The Report of the Income Tax Codification Committee contains some interesting information on this subject; not on the amount which the Bank pays, but on the powers which the Bank possesses to act as its own Commissioner for the Income Tax.

The Report reads as follows:—

Departmental and other Commissioners.

Clause 354.

The right of the Governor and directors of the Bank of England to act as Commissioners in respect, not only of the interest on Government securities paid through them, but also of the trading profits of the Bank and the salaries of its officers, conferred by section 68 of the Income Tax Act, 1918, is preserved unaltered in subsection (1) of this clause.

(1) Both interest, etc., payable to the Bank out of the public revenue of the United Kingdom (referred to in section 68 (1)) and interest, etc., entrusted to the Bank for payment (referred to in section 68 (2) (a)) and also "all other interest, annuities and dividends" payable by the Bank (referred to in section 68 (2) (c)) would be covered by paragraph (a), as being income of class G in respect

of which the Bank is the person chargeable.

(2) The profits and gains of the Bank chargeable under Schedule D (referred to in section 68 (2) (b)) are covered by paragraph (b).

(3) The "salaries and pensions payable by" the Bank (referred to in section 68 (2) (c), which covers allowances to directors of the Bank), are covered by paragraphs (c) and (d).

(4) The other profits referred to in section 68 (2) (d) are covered by paragraph (d), which follows closely the language of section 68 (2) (d): that paragraph comprises such income as untaxed interest, etc., received on behalf of certain sinking funds.

Various bodies have the power of appointing their own Commissioners, such as the Houses of Parliament, the Courts, and the Duchy of Cornwall, etc., but

"Though the number of bodies who are thus authorised to appoint their own Commissioners is large, the power has in fact been exercised by a comparatively small number."

"It seemed to us that the multiplication of these peculiar bodies of Commissioners (whether under section 69 or section 70) is highly undesirable. Whilst, therefore, preserving the right of appointing such Commissioners where at present it is exercised, the Bill would prevent the creation of any new body of Commissioners."

The Bank of England is the only business concern which has the power of, so to speak, taxing itself; presumably either the Board of Inland Revenue or the Treasury or both have some say in the matter, but the peculiar powers the Bank possesses are, probably, very valuable to it, for it is proposed to continue these powers in the future.

It is not irrelevant to suggest that, before Parliament consents to the regranting of these powers to the Bank (and it is proposed to do so in the forthcoming Income Tax Bill), the Bank disclose to the electors of Parliament the nature and amount of its holding of government and municipal stocks, whether held direct or by nominees.

A.W.

THE WILL OF THE PEOPLE

A WRITER in *The Times*, referring to the return to power of Edouard Daladier, said:

"On April 10 he took office in circumstances which can only be described as appalling, with an engineering strike threatening to bring the entire rearmament programme to a standstill, class bitterness at its zenith, and political passions pitched perilously high. Yet in the space of a week the situation changed beyond recognition. The strikers were back at work, Parliament was safely packed away until the end of May after giving the Prime Minister the special powers he had demanded, M. Daladier and his Foreign Minister, M. Bonnet, had an invitation to London in their pockets, and a Government which had begun work with the good wishes rather than the confidence of their friends had gained more prestige in less time than had ever seemed possible."

Sounds like magic, does it not? Magic brewed by international financiers, who can always so arrange a lack of "foreign" confidence as to overthrow the most "popular party" government who dares to act in any way opposed to their will.

The responsibility for the state of affairs which enables unknown international financiers to treat elected governments as if they were mere pawns on a chessboard is not wholly and solely that of the financiers who quite definitely are "sporting" with the world.

The opportunist attitude of the "party" politician, with his "careerist" outlook and axe-grinding potentialities awaiting the highest market, is not to blame too much either.

In a democracy, it is amongst the electorate that the responsibility lies.

Politicians will continue to make pie-crust promises, to pose ridiculously as experts on everything under the sun, to act as servile pawns in the hands of unscrupulous financiers contrary to the best interests of the common people, just as long as the people themselves let them.

No politician can take the responsibility of the elector from him, nor can words like the "will of the people" be made to serve in place of the reality of conscious determination and clarity of purpose for which the words are only a label.

"It's the reality that matters, not the label," as Douglas said once.

Given that, then not only is there hope, but the certainty of success awaits; for against the clear, united, determined will of the people, the black magic of bankers' debt-figures can at best only serve as cause for a little hilarity.

The last laugh will be with the "free democrats," those who transformed their "desires" into "will" by introducing action instead of dreaming all day long of a better world in the far, far future. Action here and now is the key to freedom.

PROF. PSHAW ANSWERED

AFTER hearing the Salvo Speech, Professor Pshaw, who is likely to be present in most audiences in the guise of a bank manager or a student of economics, will probably get up and ask questions somewhat as follows:

Question. May I enquire what reason you have for supposing that the Banks can afford to make advances for a single payment of ½ per cent. instead of, as at present, about 5 per cent. annually, and still remain in business?

Answer. The purpose of this meeting is to take action which will result in lower rates with no decrease in social services in this district, and it is not my function to give advice at a public meeting on any technical details of finance. At the same time, the figure of ½ per cent. has been mentioned to show the way in which the banks could receive payment due to them for their services as book-keepers to the Local Government. Any organisation can remain in business so long as the payments received by it amply cover the cost of the services rendered, and it seems to me that a payment of ½ per cent. amply covers the cost in ink, paper, clerks' wages, etc., incurred in the operation of creating a credit by book entry.

Question. My dear sir, do you realise that if this fantastic step is taken it will destroy confidence and bring the whole intricate mechanism of finance crashing about our ears. Nobody's deposit will be safe; there will be a well-merited run on the banks, and thousands of innocent victims will be ruined? (Looks of apprehension among the rate-payers—seizing his opportunity he continues): You seem to forget, my dear sir, that a bank's powers of credit issue are strictly limited by the amount of cash in hand. A banker's first

duty is to safeguard his depositors' interests by obtaining a reasonable return for his loans and keeping a very careful eye on the cash ratio and the security for the repayment of his advances. If the banks are to make themselves liable for what would amount, practically, to free gifts on an enormous scale to Local Government Authorities, not only will their cash resources be so exhausted that they will be quite unable to meet the demands of their depositors, but also a state of squandermania would ensue in Local Government affairs which would soon lead to inflation, the complete collapse of the pound, and the ruin of the British Empire. (At this point the chairman intervenes—but the Professor is not to be stopped so easily!) I am in entire agreement (he continues) with the point of view that rates ought to be drastically reduced, but this can only be done by the most rigid economy in local affairs, and not by any ignorant monkeying with a financial system which is the admiration of the world!

Answer. So far as the gentleman's remarks constitute a question and not a statement of opinion, I understand him to enquire whether I realise that the present financial system, whereby the means of payment of the community for its growing wealth is created as a debt, repayable to the banks and bearing interest until it is repaid—that this system, which is the admiration of the world, cannot be changed without the most dire results to everybody. The answer is "No!" I do not believe that it is beyond the wit of man to change this convention without catastrophe. On the other hand, if it is permitted to continue it is perfectly obvious from the facts which I have put before you that the burden of loan charges,

which we are beginning to find intolerable, will be at least quadrupled for the next generation, and the time must come, and that within a few years, when Local Governments will have to default right and left upon their debts, and the whole credit system will break down, with precisely the results which the gentleman is afraid of. The practice of rigid economy in social services, at a time when our physical resources are constantly being increased by invention and scientific progress, is not only idiotic and unfair, particularly to the poorer members of the community, but also could not possibly do more than slightly decrease the rate of growth of debt. The only way out of an intolerable situation seems to me, therefore, to be by the use of debt-free money along the lines suggested by the U.R.A.A.

Question. I should like to ask the speaker whether he is a member of the Social Credit Movement, and whether the U.R.A.A. is, in fact, controlled by Major Douglas, with a view to making use of ratepayers' meetings to promote the fantastic economic fallacy known as Social Credit, which has been examined and rejected as absurd by every reputable economist in the world?

Answer. I cannot see that the question of my membership of the Social Credit Movement has any more relevance to the matter on hand, namely, how to reduce rates in this borough, than the question whether I am a Liberal, or a Roman Catholic, or of pure Aryan blood! However, I am, as a matter of fact, strongly in sympathy with the political philosophy known as Social Credit. Nor has there ever been made any attempt to hide the fact that the original members of the U.R.A.A., whose advice has already led to such extraordinary success, were Social Crediters. Some of them, too, are definitely Conservative in outlook; others have strong sympathies with Socialism, but the only fact which has any bearing on the situation is that they are all ratepayers who have formed an association to help people to get relief from the growing burden of rates, and that their advice, wherever acted upon, has succeeded. The point at issue is—do you want the rates reduced in this borough, with no decrease in social services? If so, the U.R.A.A. has been specially formed to help you to obtain that result. The facts regarding debt, the creation of credit, etc., which have been presented to you happen to be facts of which Social Crediters are well aware, but they are undeniably FACTS, not dependent upon Social Credit, or any other economic or political theory, heterodox or orthodox; and only action based upon the facts can possibly result in success.

C.G.D.

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- 1 I know that there are goods in plenty and therefore that poverty is quite unnecessary
- 2 I want before anything else poverty abolished
- 3 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
- 4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- 5 In a democracy like Great Britain Parliament exists to make the will of the people prevail

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- 6 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
- 7 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

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