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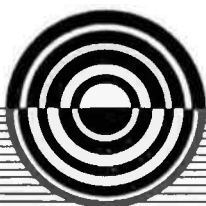
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A PAGE FOR NEW READERS**The Social Credit Movement**

SOcial Credit is a means of enabling the people of this country to purchase as much as they want of the goods and services which industry can produce.

There is no longer any problem of production. An industrial country like Great Britain can provide, directly or by exchange with other countries, sufficient goods and services to enable every member of the population to live in complete comfort and security.

The only difficulty which faces producers is to sell their goods at a price necessary to cover their costs. Production, which is the conversion of raw material into commodities, is limited only by man's ability to harness and apply energy by means of scientific mechanism. The advance in this ability has been so great that to-day it may be said that productive capacity is for all practical purposes unlimited.

The only economic problem of to-day is that of distribution—how we can purchase

and use what we are producing. In other words, the one and only economic difficulty before modern society lies in the shortage of money in the hands of the people.

No Reason for the Money Shortage

Money is only a ticket, which is practically costless; it is of no value in itself, and can be created by a stroke of the pen. There is no reason for a shortage of money except that the ignorance of the general public regarding the money system, and the complexity and mystery attaching to it, enables those financial interests who benefit by the shortage to maintain a system which keeps the total purchasing power of the nation permanently less than the prices of the goods that are for sale.

Social Credit provides a simple financial mechanism for bridging the gap between the total income of the nation and the total prices of its production. It would provide a personal money income for every member of the population in addition to, and irrespective of, any money they may earn or otherwise receive.

An Independent Income for All

This money income would be in the form of a National Dividend, the money for which would be created for that purpose, not raised by loans or taxation. This, which sounds difficult in view of the general belief in an inevitable limitation of money, is actually very simple and could be put into operation by order of the Government at any time by those who at present control the financial system and without any change of administration.

Price-raising and other inflationary results would be prevented by a retail-price subsidy which would enable the consumer to receive a discount on all the purchases he makes, without financial loss to the producer, who would in fact increase his turnover.

It is not necessary for people to understand the technical methods involved. All they have to bear in mind is that abundance exists as a fact, that money is only a ticket which is practically costless, and that therefore there is no reason, other than vested interests, why there should not be enough money to distribute abundance.

“Ask, and It Shall Be Given You”

IT is a fact, long obvious to a few, and now recognised by many, that the industrial nations suffer poverty and insecurity, in a world of enormous physical wealth, simply because the incomes of individuals are too small.

Modern power production could supply all the wants of everyone. Indeed, the producer to-day is being strangled simply because he cannot sell his goods—the very goods, mark you, that the people would buy if they had incomes large enough.

These are the outstanding facts of the present situation throughout the world, and the question is rising on all sides: What is to be done about it?

Now Major Douglas discovered and, sixteen years ago, explained to an unbelieving world that there was a flaw in the price system which accounted for this state of affairs. He observed that, under the present finance-accountancy system the prices of goods and services for sale grew faster than the incomes of the people who wanted to buy these goods and services. And because of that fact the people have to go short of the things they want, and the producers have to restrict or destroy or export these very things—simply because the money incomes issued to people in the process of production are too small.

If it is true that our incomes are so small that we cannot buy the things we

want, although the shopkeepers beseech us to buy them, surely the obvious cure is to **increase our incomes**—to increase them effectively, so that they can overtake prices.

It is obviously possible to have higher incomes, because money costs nothing to create.

Now comes the question: **What can we do about it?** And it is here that the Social Credit Movement comes in with the answer.

Major Douglas made the great discovery of why it was that incomes cannot, under the present faulty arrangements, be issued fast enough to enable people to pay the prices of all the things for sale. He has made **another great discovery** without which the first would be futile, but which, if it is acted upon, makes the remedy possible.

Like all great discoveries this one was so simple that people cannot believe it to be true. But that does not matter, for *it can be put to the test and its truth proved.*

It is simply that **whatever the people want they can have if they demand it**—always granted that it is *physically possible.*

Let them **make this demand and see what happens!**

Perhaps, after all, this was not really a new discovery, but the stressing of an old truth. What was the meaning of these

words, spoken two thousand years ago, “**Ask, and it shall be given you**”? Is it possible that we have never yet really understood their tremendous significance. **Suppose these words are true!** Let us put them to the test.

You Must Decide!

Democracy means rule by **THE WILL OF THE PEOPLE**. Yet people are deliberately divided into parties and set to vote against each other because the vested interests know full well that a democracy cannot unite on “plans” and “party” programmes.

But the people *can* decide and unite on the **RESULTS** they want. Democracy will not fail if **THE PEOPLE** will demand—not programmes, not parties, not plans, not labels, not persons, but—**RESULTS.**

Every individual is the greatest expert in the world on what results he wants.

No Member of Parliament can be an expert in all the technicalities of a modern State, but he can find out, or be told what are the results that his constituents want, and, as an elector, *you* have a specific responsibility which nobody can take from you.

COMMENTARY

PERHAPS YOU'VE READ THESE ITEMS IN YOUR NEWSPAPERS —
OUR COMMENT WILL GIVE THEM A NEW SIGNIFICANCE

Fleeced

WILLESDEN magistrate, to defaulting ratepayer: "What have you brought?"

Defaulter: "I haven't brought nothing."

Magistrate: "Why?"

Defaulter: "I haven't got nothing."

What Is Democracy?

According to the *Daily Mirror*, Democracy is "Votes without Cash." We are often told about the failure of Democracy and the bankruptcy of democratic institutions. Instead of appointing a Receiver, we might apply for our discharge from bankruptcy and examine the causes of democratic insolvency.

The Blessing of Constant Work

"You have a shocking record," said the Recorder at Ipswich to W. J. Stammers, sentencing him to twelve months' hard labour. The extraordinary thing was that Stammers was a good worker, and could get work, the Recorder added.

What an extraordinary civilisation we enjoy! Work-minded people will see nothing peculiar in giving a man hard labour or "more work," as a punishment, when millions are suffering from a lack of the precious commodity. Not only does the criminal get the blessing of constant work, but he even receives 'collective security.'

Ad Nauseam

"It is a shocking thing that after a lifetime of drudgery these women should be so glad and thankful at the idea of 10s. a week and regard it as a heaven-sent blessing," says Miss Prothero Jones, of the St. Joan Social and Political Alliance.

Again we call attention to the form in this paper for signature by those anxious to abolish poverty.

Tax on Freedom Is Eternal Duty

This item appeared in an estate account: 'Duty on freedom from duty on Real Estate.' Having won freedom from duty, we now pay duty on the freedom from duty and the next step is to win "Freedom from duty on freedom from duty."

The Price of Poverty

Left nine million dollars in 1916, a woman aged 75 years has just met a dreadful death. She took poison and had been shot three times by her husband, who then killed himself. The husband had

been a wealthy Texas cattle buyer. Her bank balance was one dollar, and it is no doubt that poverty was the cause of the tragedy.

Felix Keeps On Lending

To help in the reconstruction of Europe (which includes Spain!) "we" have lent £39,544,000 under League of Nations auspices. Of this only the £500,000 seven per cent. Estonian loan is receiving interest at the original rate. In spite of this, and the refusal of "Germany" to be responsible for the Austrian debt, "we" will still lend to all and sundry in future.

Letting Cat Out Of Bag

An industrial disaster has been averted, and the Bank of "England" has come to the financial rescue of the £15,000,000 South Wales tinplate company, Richard Thomas & Co. The company had recently been seeking £6,000,000 in the City, and the banks and financial houses had turned it down. With that concern for his country which endears him to all who know him, Mr. Montagu Norman took the view that the closing of the works would be a national disaster, and requested all the joint stock banks to put up their share of the necessary funds.

It is stated that in future Mr. Norman himself will have a large say in the affairs of Richard Thomas & Co. as the Bank of "England" is reported to have subscribed £500,000 for the new ordinary shares of the company, which will carry full voting control. *Existing shareholders are to "make sacrifices."*

The sting is in the tail. The borrower plays to the moneylender's tune. Here the lender gets a £15,000,000 asset for a "song."

Small Fry

"Even in these days of astronomic finance it is not often that a bevy of people are indicted on account of transactions that run into something like £1,000,000." Thus said the Solicitor-General opening a case at the Old Bailey, but the "bevy of people" should have held a bank charter, and then there would have been no indictment. The bank would merely "put up its share of the necessary funds."

Doesn't Believe Ever Was Such An Animal!

The Prime Minister denies the suggestion of slump, and when asked what is the Government's policy in the House of Commons for meeting the slump, in

view of the trade figures for May, he said he did not accept the suggestion. Meanwhile, it is reported the U.S. Ambassador is telling audiences in America how England is meeting the slump. Perhaps the slump denies the suggestion of a Government policy.

Land of Hope and Glory, Mother of the Free!

A boy of fifteen has been sentenced to twelve months' imprisonment at Belfast children's court for: "Collecting and recording information calculated to be useful to persons hostile to the preservation of peace and possessing a document calculated to help such persons." He might have been fined £25 if he had been a parent charged with inhuman cruelty to his child.

Your Responsibility

County Councils and local authorities associations have advised some local authorities not to take advantage of the Act which allows them to give pocket money to aged inmates of public institutions. This was revealed by a delegate to the conference of the National Association of Administrators of Local Government Establishments at Lowestoft recently.

This is the sort of petty meanness which results from action by people demanding economy of expenditure for the purpose of keeping down the rates. Each individual ratepayer is responsible if it happens in his district. We can have lower rates without any reduction of the numerous services.

Buying a Car?

ERNEST SUTTON

Can supply you with new or used cars for cash or credit.

**AUSTIN MORRIS FORD
SINGER FIAT OPEL**

The finest and largest stock of immaculate used Rover cars.
CALL or PHONE MAYFAIR 4748

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It was probably at Ernest Sutton's

ERNEST SUTTON LTD.

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Mrs. Palmer . . .

And No Decrease in Social Services !

HAVE you all done what I asked you last week, and sent for the Lower Rates Leaflet from the United Ratepayers' Advisory Association, at 163A Strand? I hope so, because none of us can afford to be in ignorance of what is going on just now all over the country with regard to the demand for Lower Rates. Those in the Movement are making history, and we are all going to benefit from what they are doing.

This history is in the making at full speed. Already, after only a month or two of campaigning, those in authority are fully aware that the people are determined that rates must rise no more. The people's will must be obeyed. So far, so good.

The next part is more difficult to put over. We must insist upon it that savings must not be made at the expense of what are known as "amenities"—maternity service, baths, public libraries, public assistance.

We know where the saving can be made. The Lower Rates Leaflet tells us on the authority of the *Encyclopædia Britannica* that "banks lend by creating credit; they create the means of payment out of nothing."

Learn these words by heart and repeat them to everyone you can—write them on the backs of your letters, if you like, in brilliant inks.

For we must all make up our minds that *this* is where the saving is going to be made in the money which is paid in interest and sinking fund on this credit made out of nothing!

It amounts to nearly fifty per cent. of all the money collected in rates throughout the country.

But the very last thing councillors will do is to admit these facts, or even consider them for a moment. They behave very much as the man who, on seeing a giraffe for the first time, said, "I don't believe it!"

In my opinion this is partly because it is a fresh line of thought and therefore painful—it means revising many of their old ideas. It is much easier to stick to the old ones, and say as the writer in the *Daily Mail* did, "Luxurious amenities costing thousands of pounds may be very desirable, but in these days they cannot be afforded. There simply is not the money."

People who say these things are usually fairly well-off and have their own amenities, libraries, baths and doctors. But we, who know perfectly well that there

can be plenty of money, are not standing for this sort of sacrifice, imposed on us by the agents of the banking system.

We must act quickly, however, for the campaign to induce us to submit is well under way.

From a front-page article in the "Eastbourne Gazette":—

"It is difficult to believe that the hard-pressed ratepayers of Eastbourne really wish to have their money frittered away upon the purchase of many thousands of volumes of fiction of purely ephemeral interest, the demand for which is more than adequately met by the lending libraries run by private enterprise. Incidentally, these libraries have to contribute through the rates towards subsidising their municipal competitor, which offers free, gratis and for nothing books which the lending libraries have to rely upon for a livelihood . . .

"The committee should confine its purchases to books which are not

SOCIAL CREDIT

RECEPTION ROOM MEETINGS

The present series of meetings held each Thursday at 8 p.m. are suspended for the summer recess. They will be resumed in September. Particulars to be announced later.

The Rendezvous will be open daily, as usual.

obtainable from the popular lending libraries."

It is something like a popular parlour game—we might call it "Hide the Banker." Everything must be done to shield the real culprit responsible for high rates. This brilliant proposal in the *Eastbourne Gazette* means that every time the jaded citizens wish to escape into the world of imagination they must pay 2d. a volume for it, and "incidentally" a good proportion of that 2d. will go towards paying rates! So they pay the library rate twice!

Later in the same article he says that the Library is competing unfairly with private enterprise. Apparently, the chief purpose of private enterprise is to pay rates—so there you are! What are we all living for?

Last week I had a letter from an overseas reader who told me how surprised he had been when on holiday in England to find that many large towns had no public library at all. If he reads this

article, as I think he will, he'll know the reason why we can't afford libraries because of the large sums of money paid away in loan charges.

From the "East Anglian Daily Times":—

The Ipswich Ratepayers' Association has sent a letter to all members of the Town Council complaining of the rising rates and concluding with these words:—"Remember the town's debt of nearly £3,500,000, and think seriously before you vote for a measure which is going to add to this enormous burden.

"Ipswich cannot afford, at this stage, to spend £20,000 on street lighting, and we trust you will oppose the scheme when it next comes up for discussion."

Has the Ratepayers' Association asked why a town no larger than Ipswich should be in debt to the tune of more than three-and-a-half million? To whom must all this interest be paid?

Wake up, ratepayers! Don't join in the game of "Hide the Banker," by putting up with obsolete street lighting with its consequent risk of serious accidents. You can have lower rates and new lamps for old!

If the Secretary of the Ipswich Ratepayers' Association has lost the literature sent to him by the United Ratepayers, will he please write again to 163A Strand?

● ● ●

It was with the greatest pleasure I read one of the most wideawake articles that has ever appeared in *John Bull*. I could not find the author's name, but he or she deserves special praise for writing this:—

"Across the country, ratepayers of all political parties have been uniting to demand a halt in the rise of local taxation—without any slashing of the social services. They know that can be done . . .

"In panic at the swelling indignation and pressure coming from the cities, town and parishes, the Cabinet has decided in most areas to suspend the new revaluation lists until 1941.

"Meanwhile, quite openly, it is encouraging reactionary councils to reply to the demands of their citizens by whittling down expenditure on services that are most vital to the well-being of the community."

Liverpool has one of the highest birth rates in the country. It should have the best maternity service available; but the city's rates are 17s. 6d. in the pound, and the municipality has decided to "economise" by taking:

1. £5,850 off the wages of hospital staffs;
2. £2,850 off patients' food;
3. £3,000 off milk for expectant mothers;
4. £3,700 off midwifery service;
5. £7,000 by closing four day nurseries;
6. £5,000 off tuberculosis treatment;
7. £300,000 off public assistance.

The misery and pain this decision is to bring to the poorest and defenceless, simply because they do not know how they can combat this tyranny! *John Bull* calculates that the weekly allowance of each needy family will be reduced by one sixth—that means less food, when you already have only just enough, less clothing, less dental and hospital treatment.

If the treatment has been needed in the past, what is going to happen *when it is reduced*, when tuberculosis increases, and the maternal death rate rises, as it certainly will do if the midwifery service is cut down?

Is it nothing to the people of Liverpool that all this misery should be in their midst?

The councillors are public servants, yet they understand their duties so little that they have entirely neglected to look into the *cause* of the rates being 17s. 6d. in the pound.

"Banks lend by creating credit; they create the means of payment out of nothing."

Why in Heaven's name should people go without food in order to pay interest on credit which has cost nothing to create?

This is the worship of the golden calf; it is the ugly picture of Mammon sitting enthroned in gross splendour, crushing life out of mother and child with his heavy and merciless grip.

The only thing I didn't like about *John Bull's* article was his suggestion about "spreading the burden" of rates. Good heavens! we don't want to spread the burden, we want to get rid of it altogether!

Take a leaf out of the women's book, *John Bull*, and say, as they said at the Albert Hall a couple of weeks ago:—

"We don't propose to say how it is to be done. We say it must be done!"

John Bull must relearn how to give orders. He used to know some years ago. It is quite easy. All you have to do is to make up your mind what you want, and keep on asking till you get it, not forgetting that you are the master, and can give those servants of yours the sack if they don't provide the results you want.

John Bull would do well to read the elector's demand and undertaking on the back page of this paper. Properly used it will prove to be a technique sufficient to provide everything within reason that the people of this country can desire.

Moreover, without action on these lines it is useless for *John Bull* to imagine he lives in a democracy.

B. M. PALMER.

NEW!

ALTERNATIVE TO DISASTER

The Case for Social Credit

By L. D. BYRNE

This new pamphlet by Mr. L. D. Byrne is now available at 4d. a copy (postage extra) from SOCIAL CREDIT, 163A, Strand, W.C.2

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<hr/>			
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163A, Strand, London, W.C.2

OBJECT LESSON

A THOUSAND down-and-outs of Paris were collected and fed with chicken, foie gras, costly fruits and other delicacies. The rain had stopped a festival banquet, and the food would not keep. The organisers arranged that those most in need should have it. The news spread quickly, and the tramps were among the first to hurry to the feast. They could hardly believe their eyes when they saw the food. Their surprise did not paralyse their appetites for long, and the banquet was entirely consumed in considerably less time than would have been taken in serving it as arranged in the exclusive precincts of the Bois de Boulogne.

Here is an object lesson for advertisers of all good things. All the good things available would be sold just as quickly as the good things in Paris were eaten, if only "those most in need" had the money to buy the things they would like to buy. If only the unmonied market were to be equipped with the money to buy the goods advertisers are so anxious to sell!

This shows how quickly the shops would be cleared of the goods they have for sale,

and in the words of the City Editor of the *Daily Herald*, "The really permanent way to cure unemployment would be to give the new money to consumers to spend on consumers' goods." The only way in which new money can be given to consumers is in some form of National Dividend. This might take the form of actual cash or other means of acquiring the goods now destroyed as surplus or the things which are restricted in output.

When a city editor talks of giving consumers new money he treads on the horns of "Sound" Finance. He probably failed to connect the Feast of Paris with his plan of giving people money, but the rainy day in the French capital provided an object lesson in showing that there is a huge quiescent market only waiting for the "tickets" to the costly fruits and other delicacies advertisers spend so much in trying to sell. It is only a matter of making those who create the money we are urged to save for a "rainy day," create the money to give to consumers to spend on consumers' goods.

LETTER

CO-OPERATION

Will all Social Credit Associations, Groups and Study Circles, official and unofficial, please drop me a postcard bearing the name and address of their respective Secretaries? We have visitors at the Stand from all parts, and whenever possible we put them in touch with local circles.

We have already a list of Social Credit organisations, but in order that none will be missed will all please communicate?

Will "lone wolves" in outlying parts of the country please communicate also?

H. C. MUNRO, *Supervisor*.

Stand D/242,

Palace of Industries West,

Empire Exhibition, Glasgow.

[We are very pleased to insert this appeal and would ask the Glasgow Social Credit Club to co-operate by informing their callers of the welcome that is always open to them at the Social Credit Reception Room at 163A Strand, London, W.C.2.]

The Village Unwashed

Drought is blamed for the present position, but one member of the Board said it was partly due to wastage. "Working people," he said, "should have one bath a fortnight instead of one a week while the emergency exists."—*Daily Mirror*.

Farmers' Policy

At a recent meeting of the Farmers' Union at Norwich, great dissatisfaction was expressed at the present state of farming in the country. The Government was encouraging farmers to grow more food, but failed to provide a market for the increased production.

This meant that the more farmers grew, the less they got. Farmers did not want sentimental sympathy in their troubles, but required something more concrete.

In the early days of history, the producer of wealth and the token—or money—originated at the same point.

The true remedy for the present deplorable state of affairs is to be found in the recommendations of *The Farmers' Policy*, recently published in full in these pages:

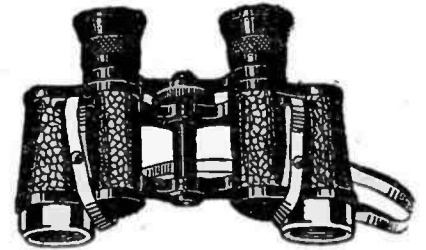
"A simple defect can be met by a simple remedy. Remove all restrictions and at the same time enable the community to buy an increasing volume of produce."

No Money for Food

A draft report by Dr. A. M. N. Pringle, Vice-president of the local Malnutrition Committee, has surprised Ipswich.

Dr. Pringle states that of 19 family budgets examined no fewer than 17 were below the B.M.A. standard

"Housewives are not to blame," Dr. Pringle states. "Budgets were deficient in amount and in balance owing to lack of money."



BARGAINS IN BINOCULARS

Special Offer of Prismatic Field Glasses to readers of "Social Credit."

These Binoculars have been carefully selected as the best obtainable at a popular price. They really are remarkable value for money especially in view of the general advance in prices of all optical goods. They are offered in the fullest confidence and will, willingly, be sent on three days' approval against deposit to value.

SPECIFICATION: 8x25 central focussing with one independently adjusting eyepiece. Complete in Velvet Lined Hide Case with Lanyard and Sling.

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HEREFORD

TYRANNY IN NEWFOUNDLAND

Thanks to "sound" finance and the policy of the Bank of England, Britain's oldest colony under the government of a bankers' commission for defaulting on payment of Debt Services, now has only about 50,000 on the dole. They are still going downhill, both mentally and physically on six cents a day, but they do not receive relief in money. They receive relief in kind, and it is issued monthly in such quantities that it lasts for three weeks and the victim has to beg or scrounge food for the rest of the month.

Forty thousand children are unable to attend school because they have no shoes or clothing. Six cents a day is equivalent to 3d. a day, and housewives can hardly be blamed for extravagance and riotous spending of money on such an income. It is reported that one man took his gun with him when he went for relief. He fired a shot across the bows of the bankers' agent and obtained food for himself and his family.

"The Right to Choose"

IN the House of Commons on June 24, Mr. Amery drew attention to the deadlock that has arisen in the administration of relief by the Unemployment Assistance Board. The duties of the Board are to provide for the minimum needs of the families of unemployed not entitled to insurance benefit and to see that such provision does not create an incentive to people to prefer assistance to work.

In practice, owing to the low wages prevailing, this has been found impossible in many cases. Over 30,000 cases—more than 6 per cent. of those dealt with by the Board—receive within 4s. of the amount that could be earned weekly by the recipients if in full employment. In such circumstances, recipients are as well off as though working, for the extra 4s. they would receive as wages is, on an average, absorbed by fares, wear of clothing, etc.

To meet this situation, Mr. Amery urged the institution of allowances for children to be financed jointly by employers, employees and the State, in other words, by taxation.

This brilliant Socialistic conception of re-dividing what is already an insufficiency won support from several members, including that mouthpiece of P.E.P., Mr. H. Macmillan. He added the even more brilliant suggestion that retail trade should be organised "to enable people to buy more with the money at their disposal." He referred with sorrow to the existing 750,000 retail shops and said that "as long as we demanded the *right to choose* a wide range of consumers' shops all retail distribution would be expensive."

As the *right to choose* is fundamental to real democracy, his desire to abolish it is significant. If such remarks as this are reported in Mr. Macmillan's constituency—Stockton-on-Tees—they should result in all those of his constituents who are shopkeepers, and all who are democrats,

Social Credit Secretariat

The following appointments have been made:

Mrs. B. M. Palmer:
Director, Women's Department.

W. Wilson:
Director of Revenue.

Miss Elizabeth Edwards:
Secretary.

demonstrating that they still have the right to choose who shall represent them at Westminster.

No mention was made in this debate of National Dividends—monetary votes which would give people the right to choose both what and when they will buy. This extension of the franchise will not be granted until people unite in the proper use of the vote they already have; then, and then only, shall we have real democracy. The first step to making effective the demand for the money vote is to be found on the form on the back page.

Walter Elliot Qualifies For War Minister

"Tuberculosis used to be, in Bunyan's words, 'Captain of the Legions of Death.' Now he is only a sergeant," says Mr. Walter Elliot, Minister of Health. Between 1857 and 1867, he said, tuberculosis was killing 65,000 people a year. Today the annual deaths are down to 28,000.

Meanwhile General Malnutrition continues to receive promotion and protection, and kills hundreds of thousands of people every year. The Minister of Health will abolish malnutrition when pressure for that result is applied by the people who have votes.

Police Chief Defines Crime

CRIME is an attack on the peace and well-being of every citizen. This definition of crime was given by Chief Constable John Maxwell of Manchester, at the Conference of Chief Constables, and he was appealing for the inculcation of the old spirit of service and detestation of crime against the general public. A sneak thief taking something out of a lady's handbag, or gentleman's pocket, or running off with somebody's property with the intention of depriving the rightful owner of the goods, is regarded with detestation by everybody, but people are being deprived of more than is seen by the Chief Constable.

A fraudulent system of keeping books and adding numbers together is forcing people to lose their homes, and depriving them of their rights and property. The peace and well-being of vast numbers of citizens is attacked every time there is an increase of rates, taxes and prices. We have not yet seen any special activity on the part of the police against the Chancellor of the Exchequer when he announces an increase in the income tax, and neither has any Chief Constable called on us to hate and detest him, nor any policeman asked for our assistance in arresting him, but he is at least an accomplice of those who control the financial system, because he yields to the pressure of financial interests, and will continue so to yield until we, the people, exert a pressure greater than the enemy can bring to bear. We are responsible for the actions and torts of our servants, and must take responsibility for all crime due to financial stringency. T.H.S.

Traditional Finance

A witness before the arbitration tribunal enquiring into Post Office wages stated that 8s. a week was added for the first two foreign languages an operator could speak, and only 2s. 6d. for a third. "The more you know the less the Post Office pays you," she remarked.

It is a tradition of Sound Finance that the more we produce and the wealthier we become, the less becomes our money and the greater grows our debt.

A Warning!

The Gestapo police have arrested hundreds of people in Danzig, and many of these have merely asked privately for information as to who was to pay for the luxurious decorations and the eight carloads of silk material and flags used in connection with the visit of Dr. Goebbels.

Before the same sort of thing can happen to us, we might take the opportunity of seeking to know who receives the interest on the national and municipal debts.

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Vol. 9. No. 4. Friday, July 8, 1938

Why Sacrifice?

ONE of the Sunday newspapers in its leading article last Sunday drew attention to the policy of making huge loans on the Continent in the face of the experience of widespread and repeated default.

We are going to lend £16,000,000 to the Turks. In 1923 we lent £14,000,000 to Austria; in 1931 we lent another £6,000,000 to the same country to stave off complete financial collapse. Two years later the Austrians cut down the interest by one-third. In 1924 we lent £7,500,000 to Greece, and another £3,750,000 four years later. Neither the capital nor the interest can be recovered.

While all these details were reported, there are one or two facts about the whole business which were not mentioned, as, for instance, that the financial institutions can create money at no cost to themselves, and lend it abroad, so long as we in this country back up that financial credit with the real goods, the real wealth on which it is expended, and it is these real things which are exported to the countries to whom the loans are made, and default on the loans means that we have made a gift of real wealth to somebody abroad at the behest of financiers who live at home, but who themselves lose nothing.

Then, to cap it all, they arrange the loans in such a way that the long-suffering British public, after having made the loans real by first producing and then sending the goods abroad, have to pay the financiers all over again the financial cost. In other words, we have to pay our "sound" financial institutions at home for their blundering stupidities of voiding our wealth abroad for foreigners to enjoy and consume, whilst we who produce these things are told to go without and continue to make sacrifices.

The moral of this is that when we are told we cannot have lower rates and more social services at the same time, we should know it is not true.

Unequal Opportunities

By G.W.L. DAY

ONE point in the Socialist creed which few people would criticise is "Equal Opportunities for All." Needless to say, we are nowhere near such a state of affairs; but the idea of equal opportunities is so widely acknowledged that even National Governments have to pretend that we are rapidly moving in this direction. The Socialists, of course, deny it, and the main battleground for argument is our educational system.

What are the facts? In spite of all attempts to camouflage it the fact is that there is one sort of education for the "haves" and another for the "have nots."

Largely owing to the "beneficial employment" exemption in the Education Act, the vast majority of working-class children have no chance of continuing their education after they are 15. The reason is twofold. Lack of money provided for free education, and the poverty of the families from which the children come.

But what has happened to the working-class child in earlier years? It has probably been one of a much too large class in charge of an overworked teacher. Today there are 2,000,000 boys and girls in classes of 40 or over, and there are 200,000 in classes of 50 and over. Even the Board of Education has protested against this state of affairs; but always it is a question of too little money.

Then again the child may have been forced to attend a "black list" school with bad school buildings. In 1922 there were 2,700 of these schools, and even today there are 1,000 of them left.

Many authorities have pointed out the overwhelming need for nursery schools for children who live in poor homes. A few days ago Mr. Kenneth Lindsay, the Parliamentary Secretary to the Board of Education, was boasting about the increase in them. Yet actually there are only 104 nursery schools—many of them provided by voluntary organisations—taking 7,825 children out of a total of 1,500,000 between the ages of two and five!

These nursery schools are especially valuable in dealing with a child's physical defects. Once Sir George Newman declared that no less than a quarter of the children entering the elementary schools at the age of five were suffering from physical defects which could have been prevented if they had been dealt with earlier.

Of all the causes of ill-health among schoolchildren, and one which completely nullifies the efforts of the teachers, is malnutrition. Here again the Board of Education cannot deny the evil, but it can and does try to minimise it—on paper.

In the Parliamentary debate, Mr. Lees-Smith said: "The Board of Education tell

us that by the clinical assessment method they got the result, for 1936, that 10.5 per cent. of children are slightly subnormal, and only 0.7 per cent. are bad. Compare that with the results achieved by the alternative methods. The B.M.A.'s conclusion is that 30 per cent. of the children came from families where they are bound to be suffering from malnutrition, and Sir John Orr's conclusion is that 50 per cent. came from those families. Look at the discrepancy. On the one side less than 1 in 100, on the other side from 30 to 50 per cent."

• • •

Apart from minimising the evil on paper, the Government claimed progress in fact. During last year, said Mr. Lindsay, 16 more local education authorities had begun to provide free meals or milk for under-nourished schoolchildren.

Take milk. Under the present scheme, any child may have one-third of a pint per day for 1/2d. There are about 5,000,000 eligible and about half of these have the milk. Of the remaining 2,500,000, perhaps half do not need the milk. The other million odd cannot afford the halfpenny!

Apart from this, the Ministry of Health's Advisory Committee declared last year that children need from one to two pints of milk per day, so one-third of a pint is not exactly a feast. And, moreover, with milk at 2s. 4d. a gallon, the price just fixed by the Milk Marketing Board, how many thousands of families find a sufficient milk ration completely beyond their means?

Without going still further back in natal time, to the under-nourished expectant and nursing mothers, it is painfully obvious that nobody can possibly have a fair opportunity under such physical and educational handicaps.

Speaking of the situation, the *New Statesman* remarks: "Presumably the policy and methods will be persisted in from motives of economy. It is obviously cheaper, on a short view, not to feed children. There are some, too, who appear to think that physical training will somehow compensate for lack of food."

Money economy—it all brings us back to the key problem of the age: the problem of whether we are to remain slaves to a set of arbitrary financial laws or whether we shall be free to decide what we want and to see that we get it.

Unsound Method

Methods are for experts, and popular election is an unsound method by which to appoint an expert.—Major Douglas in "The Alberta Experiment."

Facing a New Idea

IT would be as well to define a "new idea." An idea, new and isolated from preceding discoveries is, of course, impossible, so the term is not accurate, but a "new idea" used as a term to define a state where those discoveries are synthesised and made practical of application, where, in fact, certain results attain publicity; then such a courtesy-title is permissible.

The majority of people generally behave more timidly before a new idea than they do before the unpleasant prospect of physical pain. There is a difference in that they will admit, almost with relief, their fear of pain about to come, but they are not even aware of their fear, or its causes, of a new idea.

This fear appears as a rationalised objection, maybe on moral or commercial grounds. It may be exercised by mild expostulation or extreme physical violence. It is not understood by those who act under it as simply a primitive fear of change in their order of existence—although that change is of advantage—but it may be projected, by some, as a fear for the "country" or for the "poorer classes," by others, as simply an instrument of the devil, designed for the ruin of one and all.

Apart from the documentary needs of analysis, and our needs of protection from violence, it is not of great importance to us what forms of action this fear adopts in motivating different sections of the community; sufficient that it exists in man from the socially highest to the socially lowest. It can be called a survival of primitive reactions and, in brief, is the fear of losing what security is already possessed; what is possessed being represented by established facts and faiths, loss of possessions by "change"!

So that the man who ran, cursing and afraid, back to a derelict cottage from the first train was on a par, fundamentally, with the man who reclines in a leather-upholstered chair and quietly "disposes" of the principle of Social Credit. Fear made the former unable to see physical and, therefore, psychological improvement in his own life coming from the swifter, cheaper transport: fear makes the latter unable to see the greater benefits and potential benefits at man's disposal, at his disposal, through the application of Social Credit principles.

Our methods of dealing with a man, official or not, who raises platitudes and catch-phrases as a defence against a new idea, are sharpened when we watch with the knowledge that he himself is unaware because of this fear.

Fear is bound up with superstition, prompted by ignorance. The widening of knowledge, in those who are not afraid, means the limiting of fear. As, in one direction, fear is limited, so, in the other, is our receptiveness to new ideas, our understanding and valuation of change, enlarged and enriched. CEARDACH.

Mathematics for the Million

By F. G. Feather

"MR. AMERY called timely attention on Friday to the riddle that figures so prominently in the Unemployment Assistance Board's last report. There were thousands of cases in which a certain scale of relief would exceed a man's normal wages and yet be insufficient for his children's needs. The inference, of course, is that wage-rates are widely inadequate to support any but the smallest size of family. In a country whose birth-rate is falling heavily a situation like this cannot be ignored. Mr. Amery favours a system of family allowances where wage-earners' children exceed a certain number. Any policy would have to be examined, of course, upon its figures."—"Sunday Observer," June 26, 1938.

In the year 1707, Captain Lemuel Gulliver of Redriff, whilst trading in the vicinity of Tonquin, was set upon by pirates, captured, and cast adrift in a canoe at the mercy of wind and water. After many days of hardship and struggle he at length reached a barren island, from which he was rescued by the hospitable people of the flying isle of Laputa.

According to his account of his adventures, it appears that the people of Laputa were governed by a culture which did not spread to the rest of the world for some hundreds of years. The upper classes were oblivious to all that went on around them, their minds being perpetually absorbed in intense speculations. Their interests were limited to mathematics and music.

Captain Gulliver, in his memoirs, relates one of his more humorous adventures in the following graphic words:

"Those to whom the King had entrusted me, observing how ill I was clad, ordered a Taylor to come next Morning, and take my Measure for a Suit of Cloths. This Operator did his Office after a different manner from those of his Trade in Europe. He first took my Altitude by a Quadrant, and then with a Rule and Compass, described the Dimensions and Out-Lines of my whole Body, all which he entered upon Paper, and in Six Days brought my Cloths very ill made, and quite out of shape, by happening to mistake a Figure in the Calculation. But my Comfort was that I observed such Accidents very frequent and little regarded."

Much water has flowed beneath the bridges since the year 1707. Civilisations have arisen, and civilisations have perished, and the best of lost cultures has penetrated to the four corners of the earth.

Observe what we owe to the brilliance and learning of the Laputans. Our rulers, too, have acquired the art of oblivion to all that goes on around them. They, too, have acquired perpetual absorption in intense speculation. They, too, rate mathematics above all the arts, all the sciences, and all the activities of man.

Consider the question of nutrition. The common people are classified, graded, and herded. They are measured in feet, and weighed in stone; compared weight for height, class for class. Their food is measured in vitamins, and measured in calories; classed into proteins and classed into carbo-hydrates; and any policy which contemplated the granting of an adequate standard of living to the whole community commensurate with its powers of production would have to be examined, of course, upon its figures.

Could our rulers have attained this state of eminence apart from the legacy of Laputa?

The Results they achieve are highly distorted, and quite out of reason, by their happening to mistake a figure in the calculation. But is it to our comfort that such accidents are very frequent and little regarded?

We Are Responsible

"IF we refuse to take action, we imply that we are content in perpetuity to have a community well below the level of health and efficiency." Thus says the report of the Committee Against Malnutrition. It contends that food should be as easily available to everyone as the water supply. It points out that the price system would have to be manipulated by Government intervention. It makes several observations with regard to methods.

The less said about methods, the better. We, the people, are the Government Authority and we are responsible for the suffering of ourselves through malnutrition. As the report says, "if we refuse to

take action" we are satisfied with conditions. We may not like the conditions, and we may grumble, but because we take no action we imply that we are satisfied. What action can we take?

It is a most difficult question if we are to say which is the best method to provide what is wanted, but it is a very simple matter to say *what* we want delivered, and we employ over 600 Members of Parliament to see we get what we want. The simple thing is to take action by telling Members of Parliament what we want, and let Parliament tell the experts of the Civil Service and any other Service to get on with satisfying that want.

SPACE RESERVED

BY:

THE UNITED RATEPAYERS ADVISORY ASSOCIATION

SECRETARY:
JOHN MITCHELL

A Warning

ONE marked result of the last four months' campaigning for lower rates has been a rapidly growing consciousness everywhere in regard to the growth of local government debt and the loan charges upon it. This is widely reflected in the local press and, to a certain extent, in the national newspapers.

But ratepayers need warning against the many false leaders who are attempting to use the facts of debt accumulation to urge with greater emphasis than ever that expenditure on local amenities and municipal services be cut, and that restrictions be placed by the Government on local authorities to this end.

The Government's own attitude towards economy in expenditure was made clear in February of this year, when Lieut.-Col. Colville, the Financial Secretary to the Treasury, assured the House that "any call for economy is like music to the ears of a Treasury Minister."

The fact is that the Government would

like an excuse to step in and curtail the powers of local authorities, because they know that ratepayers have an increasing sense of control over their local councillors, and that as this sense of power grows it will be used to demand bigger and better results. If the powers of local authorities are curtailed, if certain of these powers are centralised, it will be easier to thwart such action. Economy campaigns provide the Government with the excuse they want.

What is important about the accumulation of debt is not so much that it is accumulating, because more and more of this money is necessary if local government services and amenities are to be financed and rates and assessments are to

be lowered, it is that the bulk of it was brought into existence by a practically costless book-keeping process, and that the banks who created it in this manner are receiving the colossal sum of over £100,000,000 of the ratepayers' hard-earned money annually in interest and sinking fund payments upon it, without justification.

This is the all-important fact which it is urgent that ratepayers and councillors alike should know. Until the fact is thoroughly appreciated that probably 85 per cent. of existing debt was created by banking institutions in the costless manner described in the Cunliffe Report and the Macmillan Report, and that this same source of money can be used instead of the ratepayer's pocket to finance social services, all pressure for results from ratepayers will be disintegrated and dissipated with the use of the large red herrings which our rulers, with the aid of our press, are so adept in using.

J.M.

"OPEN LETTER TO POOLE COUNCIL"

The Basic Fact

is to be found in the Macmillan Report on Finance and Industry on p. 34:

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

That is, *banks create credit*.

NOW READ ON FROM HERE.

GENTLEMEN,—You will remember that the people of Poole have demanded, in no uncertain voice, that there shall be no rise in rates in 1938, and they are still waiting to see what action you take to bring about this result. You have no doubt made a mental note that, if this is to be done, the rate next September must be no more than 5s. 5d. in the £. You must admit that there is nothing unreasonable or illogical in their further demand that, the income being the same as last year, the social services shall not be reduced. The people of Poole see no reason in the statement that services must be reduced unless the rate can be increased, and that is what they are being told.

Saving Loan Charges

But apart from that they have learnt certain facts which cannot be denied, and

which alter the situation entirely. They have learnt that the Poole Corporation have received a letter from the United Ratepayers' Advisory Association of London in which they are shown clearly how the major portion of the £91,000 paid yearly in loan charges can be entirely saved. They have learnt that this letter has been sent to the Association of Municipal Corporations in London, and they look to you to insist that this letter shall be discussed in open Council, for the saving of this sum of money is a matter of immense importance to them. If this money were saved social services could be vastly increased.

One of your number has recently referred to this matter in his talk to the Poole Chamber of Trade. He said he was sorry this "no rise in rates" movement had taken this line and not the reasonable one that to cut down rates they must cut down expenditure. Gentlemen, with all due respect to your position, the people of Poole are not interested in what you think of their demand. What they are interested in is that you should produce the results they want, for they know it can be done, and you have been shown the way—the way of money free of interest. He said this way would produce "inflation." Gentlemen, this is a bogie which is no longer used by anyone who understands the meaning of the word. Inflation is "more money and a rise in prices." But there is no need for prices to rise when more money is about, therefore there is no reason to fear inflation.

Load of Debt

These are facts, not theories. Gentlemen, it is no accident that the rates of nearly every town in England are increased this year. All the Finance Committees of these towns are doing what you are doing—trying to keep the rates down by wise spending—and they and you are failing just because of the load of unnecessary debt which you are forced to carry. He said he had welcomed the recent campaign as suggesting that the ratepayers were throwing off apathy in local affairs. If that is a sincere remark why does he attack and criticise the Ratepayers' Association when it does not fall into exact line with his own views? It is an attack on every ratepayer who has had the foresight and courage to belong to it.

With the rate now at 5s. 9d. the income of the town cannot be less than it was last half-year, with the rate at 5s. 8d. Yet under this convenient cloak of reduced income a department of the Corporation has recently discharged men of good record. Gentlemen, in the name of pity, stir yourselves! You, who know these things are going on, make yourselves felt! Stop the business of the Council until this waste of £91,000 a year is investigated! We know what we want, we have told you what we want, and we expect something more than words in reply.—Yours faithfully,

E. E. RIX (President),

Poole Rates and Assessments Demand Association, 4, Kingsland Road, Poole.

MAKING DEMOCRACY

FOR the first time in the history of Ports-mouth the three Councillors of the Fratton Ward, Councillor Robert Mack, Councillor James Lacey, J.P., and Councillor A. H. Sharman, called the ratepayers of their ward together to give an account of their stewardship, at St. Boniface Hall recently.

Councillor Mack and Councillor Sharman spoke of the amenities they had

fought for and had gained for the residents in their ward.

Councillor Lacey pointed out that although the rates stood at 11s. 6d., only 7s. of this amount was spent in social and necessary services for the people of Ports-mouth. The other 4s. 6d. went to the payment of loans and interest on those loans.

There was a fusillade of questions after the speakers had finished, and the chairman, in closing the meeting, said that it was the most interesting and intelligent meeting he had ever had the opportunity of attending.

These democratically-minded councillors are doing their best to represent their electors. It is now up to the electors to tell them what they want done.

Testimonial

"... I attended a lecture by Lt.-Col. Creagh Scott at the Parish Institute; there was a large, enthusiastic audience. I was amazed by the figures given by the lecturer, and thought they were overstated until I went to our local library to inspect the accounts of our City Treasurer. I spent three afternoons getting out on foolscap the details of each Council department in separate columns, Income, Expenditure and Loan Charges. I am amazed at the result of my investigation, the mountain of loan charges is staggering, and prove Col. Scott to be correct.

"I would earnestly advise all readers of 'Lower Rates' to go to their local library and inspect the Treasurer's accounts to get out the details of Income, Expenditure and Loan Charges for their district. They will get convincing proof to confirm all the statements made in your 'Lower Rates' and 'Lower the Assessments,' and show up what I describe as the CANCER OF LOCAL FINANCE.

"I am distributing the May-June issue wherever I find suitable people, and there are plenty..."

**For Lower Rates
with No Decrease
in Social Services — Read**

LOWER RATES

The journal that tells you how to escape from the ever-growing burden of Rates and Assessments without decreasing your Social Services. The new issue contains more vital facts, as well as news about the spread of the movement throughout the country.

Price of the JUNE-JULY issue:
2d. a copy, 1s. 8d. a dozen, or
12s. 6d. a hundred.

**From LOWER RATES
163A STRAND
LONDON, W.C.2**

Ratepayer No. 1

"lives at Southgate, N. He pays promptly, has refused to sign a petition for lower rates and has written to the Mayor a tribute to the Council's work. The Mayor refuses to say who he is."—"Daily Herald," June 29.

Ah, but is he really real?

Newcastle Goes Into Action

The Campaign Manager of the Newcastle L.R.D.A., Mr. C. R. Preston, acting with the District Agent of the U.R.A.A., Mr. W. A. Barratt, is following out the advice contained in the "Lower Rates Campaign" circular issued by U.R.A.A. last month with great energy.

They have improved upon and produced a very fine Automatic Canvasser. Over a hundred of them are ready to move from house to house down the streets of Newcastle this month. This Canvasser adver-

tises the journal "Lower Rates," as well as public meetings.

Their report concludes, "We are likely to be out of debt within the next fortnight, and signatures are also coming in well."

U.R.A.A. advice is worth following. Try it!

All Campaign Managers are invited to send in specimens of their Automatic Canvassers. These will be on view to all campaigners who call at the offices of the U.R.A.A., 163A, Strand, London, W.C.2.

J.M.

TRY THIS OUT

IT is suggested that the following words should be printed in red letters on the automatic canvassers:

DO YOU KNOW THIS?

Every year £100,000,000 of ratepayers' money is paid away in loan charges on local government debt (figures from Ministry of Health Report).

Probably only about 15 per cent. of this debt is owed to private investors.

But the REMAINING 85 per cent. of the local government debt is produced practically costlessly by the banks.

It is created by a book-keeping process.

This is described in two reports on currency, finance and industry—the Cunliffe Report (1918) and the Macmillan Report (1931) which were prepared at the request of the government by our country's lead-

ing bankers, financiers and economists. Lord Cunliffe, then Governor of the Bank of England, presided over the Committee preparing the first report.

So we are paying the greater part of £100,000,000 annually for the use of money CREATED by this simple book-keeping process.

It is a relatively simple operation.

If it were used in our interests, more and better municipal services could be provided with no cost to us.

Therefore, in the full knowledge that this is possible, demand lower rates with no decrease in social services.

Remember that we are a democracy, and when the majority of people concerned want a given result, local and central governments exist to get it for us.

OVERSEAS SURVEY

By Miles Hyatt

FRANCE

The French Scene

(From our own Correspondent)

LABOUR market statistics for the Seine Departement on June 18 show that in the metal industries (in spite of rearmament) there are some 23,000 demands for employment and only 36 offers . . . Transport (with holiday season started) has some 11,000 demands and no offers, unskilled labour some 51,000 demands and two offers, and domestic service some 11,500 demands and 92 offers. In the last section, the position has been completely reversed over the past few years. It is only a relatively short time ago that servants and charwomen were the choosers.

New Burst Of Decrees

The Deputies have been bundled off on their holidays-with-pay until October. Perhaps it is just as well, for the atmosphere became suddenly charged, only a few hours before the "closure decree." Like an aerial bomber in difficulties, the Government got rid of some explosive material before coming to earth, and numerous decrees marked what may be the end of the "free hand." A notable example is the increase of the tax on petrol, to buy up the excess of wheat for its conversion into spirit. The Bank of France acquires new powers, but there is no old-age pension—there is "no money." Civil servants are getting restive, for the cost of living has long overtaken their meagre salaries. Bank clerks in Paris have also a word to say on the same subject.

With regard to the 40-hour week, it is noteworthy that in spite of the intense "barrage" put over by the right wing, the principle still emerges intact. The recent modifications only tend to render the application of the law a little more flexible. After all, the banks can yell for all they are worth, but they cannot dispose of hard facts shown by the statistics quoted above.

The Royal Visit

Had not this visit been postponed, excitement would have been running high at the moment. Extraordinary reports have been circulating, both verbally and in print, regarding the fantastic precautions taken to exclude any "incident" not on the official programme.

By the 15th, all house- and shopholders on the route in Paris had to make declarations of the people staying with them. Residents themselves would require permits to enter their own homes. Caretakers were being doubled with detectives. As the *Canard Enchaîné* put it, the royal pair were not paying a visit to the people of Paris, but to the French police.

All level crossings, bridges, etc., on the line from Boulogne were to be closed one hour before the passage of the train. All level crossing attendants were to be doubled by *gendarmes*, and at Boulogne the crowd would have needed field glasses to get a glimpse of anything. Had it been Hitler, it is presumed the place would have been evacuated.

All this is not because French people do not like the English or the English King. It is because they know that the influence of the London banks over their Government is evil and will bring them no good.

NEW ZEALAND

Pledges by the Spate

Under the title "Compensation for Mothers: Motherhood Endowment Scheme," a new movement for women has just been launched in Wellington. Its object is to secure the creation of new money to pay £2 a week to each prospective mother for six months before and after childbirth and for other services—the last being: "Assurance of work with adequate wages for the child when education is completed."

The authors of this well-meant attempt will, I hope, forgive me for saying that it is likely to do more harm than good. Their first leaflet starts by saying, in effect, "Farmers are united . . . Why not mothers?" To which one can only say, why not farmers, mothers and all other citizens in a *united* demand which will benefit *all* alike?

Democracy in New Zealand is ineffective to-day and will remain so while people are constantly sectionalising themselves and making isolated and often competitive demands. This particular effort fails on three counts. It separates mothers from the rest of the community, as if they alone were entitled to the inheritance of all (I know this was not the *intention* of the promoters, but we must deal with the effects). Then it does not distinguish between ends and means, mixing up a demand for a result in terms of greater purchasing power, that is, the ability to obtain more goods and services, and a demand for a method of getting higher wages for the child when grown up, that is, by giving him some work to do (even if what he does could be done better by someone else or by mechanical energy, or ought not to be done at all because not required or definitely harmful to himself and others). Lastly, the leaflet gives, under the heading "What is Wealth?" some figures about production and the "share per head" which are, in fact, complete nonsense, since they do not take into account what has been used up during the process of production.

Women are asked to vote only for that candidate who pledges to grant all mothers a "Compensating Price Guarantee." Farmers are asked . . . Unemployed are asked . . . Shopkeepers are asked . . . It is a tough job being a candidate in New Zealand!

Unity in Demanding

And while we are on this subject, what should this Demand be? Well, farmers want a compensated price, so that they can sell their goods cheaper by means of a subsidy. Taxpayers want less taxation so that they can buy more, but here the workers promptly step in and say that they want better unemployment allowances and higher wages, even if it means more taxation.

Now, supposing taxpayers, farmers and workers were to sit down and exchange support for one another's demands. "You join my demand for lower taxation," says Mr. Taxpayer, "and I'll demand higher allowances for Mr. Worker and a subsidy for Mr. Farmer." So the three present a united demand for lower taxation, cheaper farm produce with compensation for the farmer, and more money for the worker. Complicated, isn't it? But it just *might* come off. On the other hand, suppose they all three of them suddenly recognised that what each was *really* demanding was higher purchasing power without detriment to prices, would it not be simpler to concentrate at once upon this aspect of it?

Is it not reasonable to suppose that the objectives of all three, and of every other New Zealand group, could actually be achieved by one demand only—that for a basic, unconditional and regular payment of extra money to all at the cost of no one—in fact, what has been called the National Dividend? Farmers would be able to sell their produce, workers to enjoy life with more comfort, whether employed or not, and taxpayers would have something to meet existing taxation—which, of course, must not be allowed to rise, as the dividend must not increase taxation or hours of labour, or put restrictions of any kind on liberty or purchasing power, otherwise the whole point of it is lost, for any one of these measures might be called "raising the price" of production.

This, I am convinced, is the first step to take, and the only one likely to bring real unity. Sectional demands must be secondary. But the reception of this conviction is unlikely to be good in New Zealand, where division and consequent loss of energy and effectiveness has reached fantastic proportions. On the other hand, time and experience may show some of the wiser leaders that they are at present wasting their powder and shot.

Debt-Free Money

Below we publish a letter from H. S. Newbery, of Wellington, taken from *Farming First* for January 25:

"About two years ago the farming community on Norfolk Island got together to open up a butter factory, but they could not raise sufficient capital to buy machinery. After the matter was pushed as a public necessity, and energetically represented to the Government, a Commonwealth Bank official came over. As the result of his visit, there was granted to the "N.I. Co-operative Dairy Factory Co. Ltd."—not to the Government, or to any department of the Government, but to private industry—an interest-free and unrepayable overdraft of £750 at the Commonwealth Bank

"The effect of this free gift—for that is what it is—was to enable to be established a sound industry, which was otherwise not financially possible. Employment was given to men in building a factory, and timber and machinery were enabled to be sold which previously there had been no money to buy. Instead of the community sending away about £1,500 every year for butter, it is now being made locally, and that amount of money kept on the island. Farmers have been given a new lease of life—their homes and farms reflect it—and their cows and pastures are being properly cared for.

"Now this is the interesting point to be noted: People are realising that since this debtless money benefited everybody at nobody's loss, there is no earthly reason why another £750—or, for that matter, £1,750—should not be made available for the purpose of producing something else requiring capital—say, bacon, or bridges, or electric light. And since butter, and therefore other things, can be produced without taxation and without debt, then there is no earthly reason why such credit cannot be issued to enable people to buy what is produced.

"It is impossible to deny that the cheques the N.I. Dairy Factory's manager draws are the soundest kind of money. They have the public credit of Australia behind them. (Many farmers here will now be aware that cheques drawn on an overdraft do not adversely affect anybody's deposits, but bring into existence entirely new money which enables people with overdrafts elsewhere to pay them off—and this is what our debtless £750 has done. Even supposing the overdraft did come out of profits—and, of course, it does not, any more than out of deposits—who has lost anything but figures on paper? The £750 was in figures, which helped everybody, especially the dairy section, and nobody suffered. Not one penny has the industry cost anybody in taxation, and no debt remains to which anybody is bonded. Private enterprise was established without any outside interference, and it can direct its own policy.

"What has been established on Norfolk Island provides a precedent of vital interest to producers in New Zealand. It is a precedent awaiting extension to all industries. In New Zealand Parliament

has the power, and in the Reserve Bank the machinery, to issue out of the public credit all the financial requirements of the people without taxation and without debt. It is not yet using that power."

Nor will it, until the people demand of their Government the Results they require—money to effect the distribution of what is produced.

But that demand will have to be framed not for producers only. Every class of the community must join in it, if it is to be effective, and the task before the New Zealand democrats is to find what the majority of the people want and will unite in demanding.

AUSTRALIA

Democratic South Australia

South Australia has been in the news once or twice lately because of its determined rejection of party politics. We prophesy that it will very soon be notable for more than one step in the direction of true democracy.

The South Australian Government two years ago put an extra 25 per cent. surcharge on the water rate, the reason given being the serious drought which prevailed at that time. The drought passed, but not the surcharge. Until March of this year ratepayers were still being mulcted of this extra 25 per cent.

Then Members of Parliament busied themselves to take the surcharge off again. As soon as a move was made in this direction, the Administrative Department stepped in and made a general increase in assessments, equivalent to, or even greater than, the surcharge which was being removed.

These gentry are pleased to see rates rise on any excuse. But they will fight the most reasonable attempts to lower them. South Australian citizens are wondering why. They feel so strongly about it that they have formed a Lower Rates Association under the chairmanship of the Rev. C. D. Brock, which is presenting a united demand to their representatives for no increase in rates or assessments.

Good luck to South Australia—easily the most democratic State in the Commonwealth. Whether it be in electing candidates to Parliament who pledge themselves to work for the Results their constituents want, or in forming a united resistance to the tyranny of rates and taxes, action is being taken here on truly democratic lines and the citizens are showing themselves capable of that personal responsibility for the results achieved by their governing bodies, without which democracy is a heartless sham.

Unfree Speech

Invited by the Australian Broadcasting Commission to give a talk on "Free

Speech," Judge Foster, of the County Court Bench, intended to say, among other things:

"Our liberties in Australia are held on a precarious tenure, and exist superficially only because the law is not enforced.

"It only awaits a crisis of any sort to encourage the Executive to enforce the law, and under the wide terms of the Commonwealth Crimes Act to shut down upon that liberty of speech that has all along been regarded as the birthright of us all.

"It is interesting to note in passing that the development of executive action is one of the gravest menaces of democracy.

"It was seen at its worst during the Great War, when the legislative powers of Parliament were largely usurped by the Cabinet.

"The War Precautions Act had conferred powers on the Government-in-Council to make regulations upon almost any subject.

"This power was freely availed of and laws in the shape of regulations were turned out overnight at secret meetings by Cabinet—sometimes two members only.

"Under these regulations all the fundamental liberties were curtailed or destroyed: Trial by jury, sanctity of home, *habeas corpus*, Magna Carta, free speech.

"The story of some of these regulations would make astounding reading to this generation—but I am to talk about free speech."

His talk on "Free Speech" was, however, so severely censored that he refused to give it unless he could give it intact. So it was banned. Later it was printed in the *New Era* in full. They tell me there is a joke in all this somewhere, if you have a keen sense of humour.

TASMANIA

Rates Campaign in Hobart

"I, _____ of _____, Candidate in the Municipal Elections for Aldermen and Lord Mayor of Hobart, will consider myself, if elected, the servant of the rate-payers, willing to carry out the wishes of a majority of the ratepayers as indicated to me from time to time. And in particular I pledge myself to vote for no increase in the Rates without first giving the ratepayers a chance to discuss this vital question in public, and so make their wishes known."

This declaration, under the title "Pledge of Loyalty to the Ratepayers," was signed by the Lord Mayor and ten others out of a possible fifteen. Two of the remaining four have given assurances of democratic

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procedure which the ratepayers have not yet accepted.

Certain candidates wished to omit the second sentence and sign instead that: "I am willing to promise that if any scheme involving large capital expenditure, with probable increase in rates, is proposed, I will vote for a poll of the citizens being taken before the work is entered on." Hobart citizens will be able to see through this. It skilfully puts the blame for high rates on the provision of social amenities. Citizens are to be inveigled into voting yes or no, not as to whether rates shall be increased or not, but whether they shall have the social services to which they are entitled (with high rates) or not have them (with rates unchanged).

Citizens want more social services with lower rates. The last pledge is a false pledge, skilfully drawn up to mislead the people, by those who wish above all things to divert our attention from the physical facts of the situation.

CANADA

You'd Hardly Believe It

"Fascism was here. She supported her contention by reading that the Social Credit standard-bearer in the Torch River constituency had been nominated as a Social Credit-Fascist." Mrs. Dorothy Pope reported in the *Prince Albert Daily Herald*, May 19.

"Mr. Aberhart and the Social Credit Party are actively associated with the Communist Party." T. C. Davis, Saskatchewan Liberal, reported in the same paper.

Canadian Conservative Leader

The *Times* of July 5 has a long account of the prospects of different candidates for the leadership of the Canadian Conservative Party. It will be remembered that Mr. Bennett recently retired and has refused to undertake it again in spite of all pressure.

Among candidates, the most favourable seems to be Senator Meighan, who will be remembered by readers of SOCIAL CREDIT as having urged Mackenzie King to "disallow" the recent Alberta Acts, even if such disallowance was contrary to constitutional law. The choice of a man like this, who is prepared to advocate a procedure which cuts on the basis of democracy, is one we should expect Canadian political parties to approve.

It is said that Mr. Sydney Smith, of Toronto University, was also courted by the Conservative Party, but they discovered just in time (from their point of view) that Mr. Smith held "unorthodox views on the Western debt situation." It is therefore unlikely that Mr. Smith will be chosen.

CANADA: NEW ELECTION LAW

Douglas Right Again

SOME time ago, in stressing the vital necessity of the Local Objectives Campaign in this country to educate electors to an appreciation of the meaning of true democracy, Major Douglas pointed out that unless this end was achieved speedily the forces ranged against freedom and security would undoubtedly take steps to alter conditions in such a way as to render any move towards democratic government either outside the laws governing election procedure or impossible by virtue of an open dictatorship.

In Canada the rapid growth of the realisation that the Douglas policy of pressure politics for results is the only policy which can free the people from poverty and the tyranny of finance, has brought the Mackenzie King administration face to face with the fact that the time is fast approaching when it will have to meet the ever-increasing pressure of the people's demand for the abolition of poverty with freedom in security for all or be swept aside by a new political force pledged to give effect to these demands—unless, of course, the rules of the game can be altered in time to make this end illegal.

Since the King Government has no desire to be swept away, and, apparently, no intention of giving Canadians access to the plenty which they can produce—in short, since it wishes to perpetuate the tyrannous rule of "sound" finance—it has come to consider the question of changing the rules of the political game.

"Democratic" Dictatorship

According to Canadian press reports, a special Committee of the Ottawa House of Commons on June 16 considered and approved two subjects never before touched in the electoral laws of the Dominion. The first would make it an offence for any parliamentary candidate to sign a questionnaire or pledge binding himself to any specific course of action. And the second would make it illegal for any candidate to pledge himself to promote the expenditure of public money on behalf of any person, group of persons or organisation.

Both these extraordinary proposals were introduced by the Hon. C. G. Power, Minister of Pensions and National Health, and it is past all logical reasoning why measures which, besides being utterly undemocratic in their provisions, would probably have the effect of making any alteration in the Dominion's pension laws impossible and greatly hamper national health improvements, should be suggested by a Minister having to deal with these two national services.

These measures would, of course, have the effect of placing the Member of Par-

liament beyond the control of his constituents, and there is little doubt that this is their primary, if not only, intention.

Members of Parliament are the paid servants of the people—their only true function is to see that the will of their electors is carried into effect. And it follows as night follows day that they must accept the instructions of their masters—the people. Therefore, the people have a right to insist that any candidate coming before them for election should pledge himself to carry out the policy laid down by his constituents. This principle is fundamental to democratic government and it is the key to the policy of pressure politics for results which seeks to bring this form of government to life.

Letting the Cat out "Propper"!

In the following extract from *The Montreal Star's* report of the meeting of the special committee will be recognised the true aims of this suggested legislation:

"Questionnaires submitted by various organisations to candidates at election times were a nuisance, said Mr. Power. Sometimes they were a danger. If a candidate signed enough of them he could become simply a delegate, perhaps for the expression of the views of minorities. This was a negation of parliamentary responsibility.

"Mr. Power said it might be going pretty far to make the submission of pledges an offence, but it was worth considering.

"Mr. Power also said the bonus paid war veterans in the United States was an example of pressure politics worked through signed pledges.

"All the common sense in the United States couldn't prevent them spending \$4,000,000,000," he said.

"A. E. MacLean (Lib., Prince) said it was easy now to refuse to sign pledges and questionnaires.

"It won't help a candidate's backbone any to make it an offence," he said.

"It will give him an excuse for not signing," said Mr. Power.

"Mr. Power then proposed a clause to forbid a candidate, or anyone on his behalf, to make promises of the expenditures of public money on behalf of any individual, group or organisation. Such a section would not forbid promises of the expenditures on public works, but bonuses or money payments to individuals, or pensions, are a different matter."

Why did not Mr. Power just say National Dividends? He could have hardly made his attack more blatant. Clauses will now be drafted to cover the Committee's wishes, but it is interesting to note that doubts are being expressed in many quarters that this type of legislation could ever

be enacted. In other words, the Canadian elector has already grasped enough of the meaning of true democratic procedure as to enable him to fight successfully against this encroachment upon his birthright.

But let Canadians take heed. This is the most open attempt ever launched in the Dominion to make democracy a meaningless pretence and to impose a straightforward and unconcealed dictatorship upon them.

If they allow this legislation to be foisted upon them, the electors will have only one course open to them; that is, to refrain from voting altogether until the clauses are rescinded. This may appear over-drastring action, but it is certainly the only possible course of action remaining if these measures are passed into law. If not instigated by financial interests this legislation will have their entire support and blessing, and the issue, as usual, will be the people versus the bankers.

Douglas was right when he predicted such tactics, and Douglas was right when he said at Buxton in June, 1934: "No conventions or laws can stand up for any length of time against the will of the people, and anybody who is acquainted with the theory of international law will know what I mean when I refer to the 'right of eminent domain,' which is simply that if any law or convention is operating in defiance of the will of the people it will inevitably be modified."

Canadian democrats will win, but they must fight to win. M.C.B.

Mumbo-Jumbo

When the tax evasion clauses of the Finance Bill were debated in the House, Sir William Davison complained that nobody could understand the language.

"Everyone must have been struck," he said, "by the number of times during the discussion, Members, from the Attorney-General downwards, had to confess themselves as unable to understand the clauses."

Sir John Withers, a practised lawyer, described some of the explanations as "pure gibberish."

CANADA SPECIAL

WE want to extend the circulation of SOCIAL CREDIT in Canada.

It is of immense importance that the official message of the Secretariat should be carried right to the battle front.

It is highly desirable, too, that circulation should be increased at the present time, particularly among readers of the front-line type.

Current revenue is already more than ear-marked. Hence this short, sharp appeal towards a short, sharp campaign specially directed to the Canadian Social Crediter.

Regard this as a hat being passed round.

A hat—under your very nose.

Please don't fumble. Please don't look the other way.

A penny stamp from every reader would give us all we need to launch the scheme.

A sixpenny postal order from everybody to whom Alberta means something, would be better still.

A shilling from everybody who has friends or relations in Canada would amount to a tidy sum.

A cheque from all who can afford the luxury of a current account is perhaps too much to ask. Still, one or two cheques here and there would help to bump up the total.

Suggestion to group secretaries and supervisors of revenue: Why not pass round a real hat for the Canada Special at your next meeting?

Now—all together. One—two—three . . .

Fill in Form A (Section 2) and write across it "Canada Special."

W. WILSON,
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 Section I. Registered Supporter of the Social Credit Secretariat, Ltd. Under the Self-Assessment Revenue Scheme, 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 direct subscribers to SOCIAL CREDIT newspaper are entitled to receive Supplements and special communications which may be issued from time to time.

FORM A Though not a registered Section II. Subscriber under Revenue Assessment Plan, I wish to make a donation to the funds and herewith enclose the sum of £ : : :

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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

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To Mr.

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Announcements & Meetings

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

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). The Thursday meetings are suspended, and will be resumed in September.

BELFAST D.S.C. Group. The public meetings on Thursday evenings will be discontinued until September 22. Monthly group meetings will be held as usual on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast D.S.C. Group, 72, Ann Street, Belfast. S.C. holiday-makers are warmly invited to look us up.

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.

LIVERPOOL Social Credit Association. Meetings open to the public held on Fridays fortnightly, commencing July 8 (not July 1), at 8 p.m. Hon. Secretary: Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton.

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?

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.

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, July 19, at 8 p.m.

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The Thursday meetings are suspended and will be resumed in September.

Miscellaneous Notices

Rate 1s. a line. Support our advertisers.


WILL all MANCHESTER & DISTRICT supporters of U.R.A.A. please attend the first MONTHLY CENTRAL MEETING at the Exeter Café, 135, Deansgate, on Wednesday, July 20th, at 7.30 p.m. Miss G. M. Watts (Acting Hon. Sec.), 3A, Highbury Road, Alexandra Park, 16.

DERBY and District. Social Crediters interested in the "Lower Rates Campaign," get in touch with C. H. Bosworth, Unity Hall, Thursday evenings, Room 7, Ground Floor, 7.30 to 10.30 p.m.

VOLUNTEERS wanted for selling SOCIAL CREDIT on Thursday evenings. Meet at 163A, Strand, in Reception Room, 6.30 p.m.

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.


THE FIG TREE
A Quarterly Edited by Major C. H. Douglas

Containing articles by
Major C. H. Douglas
Miles Hyatt
Elizabeth Edwards
W. Lebel
Norman F. Webb
T. V. Holmes
A. R. Reade
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- 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
- 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

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

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