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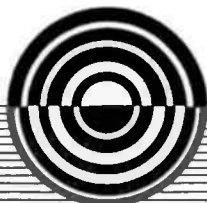
FRIDAY, SEPTEMBER 30, 1938

3d WEEKLY

SOCIAL CREDITERS

AND

WAR



Social Creditors and War

By W. A. WILLOX

SOcial Creditors know that the root cause of war flourishes only in an impossible financial system that piles up debt, drives man to fight man for jobs to provide incomes, and finally forces nation to fight nation for the same sordid end. Knowing that thus war is caused, Social Creditors will ever strive to remove it.

If war comes, the activities of Social Creditors may be made more difficult, but they will never cease until the final aim is achieved: *individual (and therefore collective) freedom in security for all.*

Simple, commonsense explanations of the facts of reality will fall on more receptive ears when the miseries of war are experienced, and the longing to end them leads people to wish to do something about it.

Social Creditors know that when people associate in the confident faith of a simple, reasonable and good aim, that aim can be achieved. Such united association for a single objective is irresistible.

It is not an easy task without the aid of the press, to persuade people generally

that they have supreme power in association. The most effective way is by practical demonstration: by deeds, rather than by words; by action rather than by talk alone.

Some words, some simple explanations, are necessary as a first step to united action; but *the achievement of an aim, the winning of an objective*, is the effective stimulus to further action. Thus, always acting on the natural principle of *first things first*, the small leading to the great, Social Creditors can continue the practice of their faith in war and peace.

It is for the individual Social Creditor to seize his opportunity; and to judge for himself, in the light of what guidance there may be, how, when and where he

may take his part in leading the world to peace and plenty, security and freedom for one and all.

This paper will strive to give guidance, to provide simple explanations of real facts, so that our readers may be able to pass on any issue to those who are seeking help to disentangle the true from the false. We want to help in the establishment of truth in all things; for thus, and thus only, can lies be defeated. Lies perish in the warm sun of truth.

If our readers want what guidance we can give, they must help in whatever ways they are able. The ordinary press is at the moment closed to them: it is therefore vitally important to maintain what channels of publicity are already open. Financial support is essential; support in increasing the circulation is essential.

The Debt Octopus

Mr. Peter E. Brassey, Hon. Treasurer, National Union of Ratepayers' Associations, 6 Queen Anne's Gate, S.W.1, has written the following letter, published in *The Times* of September 27:

Recent correspondence in your paper has drawn attention to the most alarming facts which legislators and administrators have tried to ignore or deny in the last five years.

Our national debt is as large as it was in 1919, when we were told that we could pay off the War debt in 35 years or so. We have paid something like £5,000,000,000 in interest without improving our position.

The last War left us with annual debt charges roughly equivalent to the product of income-tax at 5s. in the pound. It appears now that this monstrous burden is to last for ever, and there are possibilities of another war. Further, since 1919, the net debt of local authorities has risen from £500,000,000 to nearly £1,500,000,000, and the debt charges on the rate fund services, at a time of low interest rates, are now equivalent to nearly half the rates raised.

The rates raised have reached the unprecedented height of £176,000,000 a year, which is more than double the amount paid in any year during the War. At the same time income-tax is on the full war basis, though we are not yet in the position of having to pay for war.

Who is in control and who is responsible? The answer to the first question is apparently no one. The answer to the second question may be put in two ways, for they mean the same thing. Everyone

is responsible and no one is responsible. We are, in fact, a multitude with many representatives and no effective leaders.

Now for the practical point. Are those people who have complained to you, and the many others who have agreed with their complaints, going to rely on any section of the vast spending machine to turn against its whole nature and function, and make economies? If so, they have learned nothing from a generation's experience.

There is one thing that Parliament cannot do. That is to change the sense of values of the people for the better. But if this cannot be done, the system will go on till it bursts.

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When the people exercise their supreme authority over Governments for the results they want, both local and national—which they can do constitutionally by their votes—then the greatest "section of the vast spending machine" will be made to cease draining away the people's incomes. Mr. Brassey clearly shows which section is the greatest. It is that which pays interest and loan charges on "debt," and also tries, quite fruitlessly, to repay "debt," to those who create money out of nothing!

"Banks . . . create the means of payment [money] out of nothing" (*Encyclopaedia Britannica*). Banks alone have this stupendous privilege and power. Why, then, treat money, *created costlessly*, as debt, and accept "charges" which cost nothing?

Room for economy here!

The Next War Killing People Already

J. J. MacDonald, a fitter with the London Passenger Transport Board, who in the last war had frightful experiences in Q-boats, took his life last week. At the inquest it was said that he had committed suicide because he feared another European war.

Well, it's certainly coming, and poor MacDonald is not the only man who has taken his own life rather than face the horror of another war.

Get busy putting over Social Credit individually and *en masse* before it is too late. Never mind if your work doesn't show immediate results; it will bring forth strength at the greatest crisis of all.

God's Own City

New York City in 1929 had a public debt of \$1,824,000,000, which was far more than the American National Debt in 1914. Expenditure on public works fell like a stone from \$174,000,000 in 1929 to \$63,000,000 in 1933. But still the city's debt kept rising. In 1933 it was \$2,208,000,000, and still it is going up and up. Capacity to raise more money by taxation and rates is at its limit. Soon New Yorkers will be realising that they can't borrow themselves out of debt.

Now, Where Did THIS Come From?

The accounts of the Bank of France show that the amount borrowed by the French Government as a special advance in the third week of September was about £17,000,000.

COMMENTARY

Feed the People

THE drift from land to town is strikingly illustrated by the decrease of 20,700 in the number of labourers employed. Including women workers and casual farm employees the total decline is 42,200.

The real tragedy of the situation, however, lies in the fact that the townspeople cannot afford to buy all that the country is producing, in spite of the drift from the land.

If every citizen received the National Dividend over and above wages, farming would need no subsidies from the taxpayer's pocket, and the farmers' markets would be guaranteed.

"Milking" the Consumer

"The Government's long-term milk policy has still to be submitted to Parliament. It is understood that reorganisation of distribution for the benefit of both producer and consumer is the method chosen."—*Daily Telegraph*.

If this is in fact the method chosen it will be Social Credit. If it is not the method chosen then it is bound to benefit one section only at the expense of another, which will mean a loss to everyone in the end. The farmers will gain nothing by "milking" the public.

A Servant to his Masters

Mr. R. J. Allerton, estates surveyor at Norwich, says that the city is trying to solve the problem of larger families, who are frequently the poorest, being unable to furnish the bedrooms contained in new dwellings.

The Council is preparing a scheme for the supply of furniture on hire-purchase terms to those tenants who are too poor to take advantage of the terms offered by private traders.

"Arising out of this question of the inability of tenants to provide their own furniture," said Mr. Allerton, "it is very surprising to find the way in which some people spend their already small incomes."

"It has very frequently been found that tenants who have fallen into arrears with their rent have always found money to invest in the weekly football pools or betting on horse-racing."

With the National Dividend a family could buy its own furniture without getting into debt or having any nose-parker council telling it how to spend its money.

The Giant Put-'em-Out-of-Work

London's vast new reservoir at Staines, Middlesex, which will hold 4,400,000,000 gallons and will cost £1,250,000, is beginning to take shape.

Mr. F. W. Ireland, the resident engineer, describing the two new high-speed excavating machines which were brought from America for work on the scheme said:

"They plough the soil on to a moving belt. From the moving belt the soil drops into wagons pulled by caterpillar tractors. There are two two-ton wagons to a unit and they are filled in 90 seconds. They in turn take the soil away and dump it on the bank. By this system everything is on the move the whole time."

No work-making here! Yet the country is richer in terms of a huge new reservoir. But if you don't watch out you will be poorer in terms of money. Sign the form on the back page and fight for your Social Credit.

Peace with Poverty

E. G. Annis, late Medical Officer of Health, Greenwich, in a letter to the *Daily Telegraph*, says:—

"The Government has announced several plans for air raid precautions and for emergency food supplies. In none of these have I seen any mention of cod liver oil supplies. It is to be hoped that this matter is not being overlooked."

"Those whose business it was to help the starving people after the last war did so with the help of milk and cod liver oil. It may not be generally known that many of the Germans and Austrians now living owe their existence to-day to these two homely 'commodities.'"

Milk and cod liver oil are out of the reach of many families, even in "the piping times of peace." We just mention this fact in case it has been overlooked by our rulers in Threadneedle Street.

The Richer We Get the Poorer We Become

"During the year 1936-7 we bought just on £408,000,000 worth of goods from all overseas British countries—Dominions, Colonies and mandated territories. They bought only £245,000,000 worth from us; an adverse balance of £163,000,000 in a year does not hold out the rosier prospects of a higher standard of living for the workers of this country."—From a letter to the *Daily Telegraph* by Mr. J. W. Banfield, M.P.

If any of our readers still believe in the present financial system, this should make them wake up. Great Britain has received from the Empire 163 million pounds' worth of goods more than she has sent out. Yet the only result is a lower standard of living here. Everything is topsyturvy under "sound finance."

The Main Hope for Civilisation

"The main hope of improved returns to the farmer lies in further increases in the consumption of liquid milk throughout the country."—*Daily Press*. And the main hope of this lies in more money in the housewife's pocket without any increase in the cost of living—in other words, Social Credit.

Flight of the Ton

One day between Mr. Chamberlain's visits to Hitler on the Continent, fifteen tons of gold were flown by aeroplane from Croydon to Basle in Switzerland.

A Distressed Area

Real poverty lies behind the natural beauties of the Highlands and the pleasant ways of the people.

Of the population of Stornaway 65.4 per cent. are unemployed. The percentage for the whole of Ross and Cromarty is 56.4. The population is leaving the land. All the Highland counties showed sharp decline at the 1931 census. The Services appeal to many who cannot get work at home, but in 1936 two out of every three Scots who offered themselves for enlistment were rejected by the Army as physically unfit. Industries are languishing, and no wonder when it costs more to send a ton of produce from Thurso to London than from Australia to London, and when the purchasing power of the people is so acute.

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Short Story . . .

By Marjorie Mitchell

DAY TRIP

ALTHOUGH it was mid-September the noon temperature had reached 79 in the shade, so Mrs. Jones, who was a little stouter than she should be, put off going to see Mrs. Thomas until the cool of the evening. She knew eight o'clock was an awkward time for her friend, "what with those three young limbs of hers being dragged off to bed, and her husband coming down for his supper before he started for the night shift, and the old father wanting his chest rubbed—oh, she had a lot on her plate, indeed she had!" Mrs. Jones really didn't know how she managed to go on from one year to another—that she didn't!

"It isn't living, it's just existing—that's what it is!" she remarked to her husband frequently. "I don't know how she carries on."

"It's the Chapel," Mrs. Jones' grown-up daughter stated somewhat cryptically.

"The Chapel!" Mrs. Jones exploded. "Why, she's never had as much as a penny piece from that place. And look what she's done for it—all her little bits of time and odd coppers. A damn shame, I call it!"

"Well, it's somewhere for her to go. She meets people. If it weren't for the Chapel she'd never escape at all. It's an interest for her, like your Guild, mother."

"I suppose so," Mrs. Jones admitted reluctantly. "Well, I'm glad she's having this outing to-morrow. It'll be a little change for her without the kids. She's got the Chapel to thank for that in one way."

"Where are they going?"

"To Rhyl, on that day excursion—six bob, including tea—not bad, is it? She's been putting aside them funny threepenny pieces. She wanted to take the bab with her, but I put my foot down. 'Look 'ere, Mrs. Thomas,' I said, 'if you take that blarney little Georgie with you I'll not lift a finger to help you. You can get someone else to look after your house that day.' She didn't take it too well, what I said about her Georgie, but I wasn't going to beat about the bush. 'What's the good, Mrs. Thomas,' I says, 'of you having a day off on your own if you've got that brat mothering you to death every blessed minute? You leave the kids to me. I'll see as they get their dinners, and if there's any nonsense they'll know my name's Myra Jones.'"

It was a little after eight when Mrs. Jones went round to Mrs. Thomas' "back." She had to go that way because the front door was always bolted. In one way, at least, Mrs. Thomas was lucky, because her house was the end one and she had the back to herself—more or less. Children's balls came over rather too frequently and her nice bit of mint and parsley held an

irresistible attraction to neighbours who hadn't time to grow their own. The little garden looked quite pretty, Mrs. Jones thought. It was wonderful what a pride Mrs. Thomas' old father took in it. Why, those asters were as big as plates! And what a show of Michaelmas daisies! There were two or three neat-looking chickens at the bottom making contented little cluckings as they settled on their perches for the night. She could see their red combs through the wire.

"Hello! Come right in, Mrs. Jones. I've been expecting you all day. You must excuse the muddle in the kitchen, but you know what it is with children."

There was no doubt about it, Mrs. Thomas had a lovely face, though she did look so dreadfully tired under the eyes. Mrs. Jones couldn't make it out at all. After all that poor woman had gone through, here she was, forty at least, and a complexion as fresh as a daisy. "Rain water straight from the tub and none of them mucky creams and powders," she resolved to tell her daughter.

She stepped into a largish place which could best be described as a "room of all works." Three generations were carrying on their various activities in different parts of the room and frequently quarrelling with each other about the ventilation and the state of the fire. To Mrs. Jones, whose husband was not a miner, the place seemed terribly over-heated. She herself hadn't begun fires yet.

"Can you stop a minute while I get the kids off?" Mrs. Thomas said, but did not wait for an answer. "Harry," she turned a little menacingly to her husband, "see to your supper yourself this once, will you? You know I've got to get straight for to-morrow."

"Here! Let me do that, Mr. Thomas, while you finish dressing," Mrs. Jones offered to Harry, who was standing by the oven.

"Right you are, Missus, I'll go and get a bit of a rub down in the kitchen—"

"Crack an egg on to a bit of grated cheese, then, will you, Mrs. Jones, and add some salt? These chaps eat a lot of salt—it's the pit, you know. Billy, if you spill any more of that water I shall call your dad. Now then, Gladys, you needn't think you're going to sneak off to bed like that. She WILL go to bed in her vest, Mrs. Jones, and I say it's not healthy—"

"Granny always did," Gladys pouted as she slipped off her nightdress again.

"Now then, none o' that, Miss," threatened her grandfather from his corner seat. "No back-chat."

"Hark! Listen! Ssh—" Mrs. Thomas commanded frantically, "is that the bab?"

"Let him cry if it is. He's big enough now to go to sleep without bothering you,"

Mrs. Jones remarked unsympathetically, as she grated a piece of old cheese.

But Mrs. Thomas had disappeared upstairs, leaving Billy and Gladys to make whoopee with the water in the tin bath-tub.

The old man sighed. "It will do our Gwennie good to get out a bit to-morrow, Mrs. Jones. It's all work here."

"I don't know how she sticks it. Now you two nippers, get off to bed on your own. You're too big now to expect your mam to go up with you. Off you go!"

Billy and Gladys gave Mrs. Jones a suspicious look and then decided to obey.

"That's right, Missus," Harry said as he came in from the kitchen, rubbing his face. "You tell 'em off."

"She's had to spoil the kids a bit," the old man apologised, "had to do anything to shut them up when they were babies and Harry was on nights . . ."

It was long after nine before Mrs. Thomas was able to have a quiet chat with Mrs. Jones in the front room.

"Really, I don't know whether it's worth all the bother," Mrs. Thomas said heavily, as she sat back on the sofa.

"You don't need to bother at all. Leave everything to me."

"The truth is, Mrs. Jones, I don't feel I ought to be spending that six shillings—just now. It'll be ten by the time it's finished. I can't spend nothing. Some of the women are taking as much as seven-and-six—"

"But Lord love us, Mrs. Thomas, you haven't had a day off since I don't know when."

Mrs. Thomas laughed. "It's nine years since I had a week's holiday. I haven't had a night away since then. Do you know, Mrs. Jones, I haven't had even sixpence to spend to go to the pictures?"

She lowered her voice and glanced furtively at the door. "Is that Harry going out? I don't want him to know. He thinks I've saved up my threepenny bits for this, but I've had to spend them on young Gladys. She's gone on to the Senior School now. Turned eleven, you see. Well, she's got to have an overall and cap for cooking and pumps for gym. and all manner of things—"

"They ought to provide them, I say," Mrs. Jones interposed. "Call that free education."

"My dad wouldn't hear of me not going on this trip. Made himself regular bad when he thought I wasn't going. So he gave me his three weeks' club-money. I don't like taking it, Mrs. Jones. You see, he gives me his old age pension for his keep and saves his two shillings a week club-money. He likes to think he's got a pound or two between himself and the

workhouse, as he says. He keeps sixpence back for his pear-drops and bit of snuff."

"But, Mrs. Thomas, don't think I'm being a bit of a Nosey Parker, will you?" Mrs. Jones said eagerly (it was indeed rare for Mrs. Thomas to be so communicative about her personal affairs), "your Harry brings you in regular money, don't he? And the two old folk have their pensions. What I mean is—I can't make out—well, it's no business of mine, Mrs. Thomas . . ."

"Well, I'll tell you. I'm sick and tired of folks wondering why I never go anywhere," Mrs. Thomas replied, her usually quiet eyes looking dangerous. "When Harry has taken out his pocket money the most I ever get is £2 6s. When he's on short time it's less. My dad gives me the pension, so you'd think I could manage easily, wouldn't you? When mum was alive she gave me nine shillings for her keep, but she never left her bed for the last year. It's all very well for folk to say you're on the panel. Doctor comes round and says, 'Get her barley, Mrs. Thomas, get her lemons, beef tea, vaseline, rubber sheets'—oh, you know. And bed-clothes wear out pretty quick when they've been slept in day as well as night. Then there's the light on half the night in the bedroom. Don't you think I begrudged it her, but it comes to a lot. My dad's getting on now, too. Well, believe it or not, even when I get £2 16s. a week I don't have as much as three-ha'pence over for a stamp, let alone sixpence for the swimming pool, and I do so love the water. Look here, I'll get my book and then you can see for yourself."

She reached over to the table and opened a drawer from which she took a penny notebook.

Mrs. Jones opened it and was astounded at the neatness of the other woman's accounts. As she scanned the items of Mrs. Thomas' weekly expenditure—rent, baker, butcher, grocer, greengrocer, gas, milk, death benefits, boot and clothing clubs, children's milk and biscuits, and other school items, she realised long before she had got to the end of the list that it was indeed difficult to make two ends meet for three grown-ups and three children on a maximum of £2 16s. per week.

"Well, I think Harry ought to give you some of his pocket money now and again,"

Mrs. Thomas laughed tolerantly. "Harry says if he didn't have his cigarettes and drink he'd never be able to stand the strain of going to work at all, and then where'd we be?"

Mrs. Jones made no articulate comment on this, but as she rose to go she said, "Well, I hope your ship will come home some day, Mrs. Thomas, and bring you in a fortune. You deserve it."

"A fortune! I don't want that. Why, an extra TEN SHILLINGS A WEEK WOULD BE ALL THE DIFFERENCE BETWEEN HEAVEN AND HELL TO ME."

Mrs. Jones stared at her quivering mouth. Never before had she seen her

friend so worked up. The thought of the little treat to-morrow must be having a queer effect. Perhaps showing her what she was missing.

"It's those few extra shillings which I can never find . . ."

"Now, look here, Mrs. Thomas, you go off to bed now and don't you dare worry about the kids or anything else to-morrow," Mrs. Jones said with brisk kindness. "I must be going. My old man will think I'm lost. Good-night, my dear. Sleep tight. I'll be round at nine in the morning."

But when she went round to the back next day she was astonished to find Mrs. Thomas in her overall instead of dressed for the trip.

"I was bad in the night, Mrs. Jones—sick and all that," she said, looking curiously guilty. "The train would start it all over again, so I've been over to the Chapel to tell them I can't come. It's lucky—Mrs. Brown wanted to go with them at the last minute, so she's got my ticket. I'm ever so disappointed."

But she didn't look disappointed. She looked relieved. Glancing at the dresser, Mrs. Jones noticed two half-crowns and a shilling.

IN THE BABYLON CALLED LONDON

A VERY rich city, perhaps the richest city in the world. . . . Mrs. Laura Roberts, who is more than 80, lives in it. The view from her window is bricks and mortar. She lives in Middle Street, Cloth Fair, E.C.1, and she draws 10s. a week Old Age Pension. When she has paid her rent she has a few shillings left for food.

Rheumatism is beginning to cripple her limbs and she cannot get about as she used to and her bare little room is cheerless without a spot of coal in the grate. So Mrs. Roberts is very glad when she gets a coupon with "Please deliver (one sack only) 56lb. of House Coal" sent to her. She thinks that life is worth living.

Before the talkies came along, A. E. Drover, who lives at Allabaster Buildings, Finsbury, E.C.2, used to be employed as a pianist. He also tuned pianos. He lives in a single room, too, and from his total income of 10s. pension, he pays 7s. 2d. for rent and has 2s. 10d. to supply all his earthly needs. Mr. Drover is 79. His face is lined with poverty, illness, despair. Even the pink ticket with "Please supply (One) 2lb. loaf of the Best Bread" does not change his expression. Life means little to Mr. Drover.

Nor does it mean much to Charles Fownes, of Bethnal Green. He served through the war, fell out of work at 60 and has never been able to get another job.

Prayer and Action

"How true is the old fable of the waggoner who, when his waggon stuck in the mud, knelt down and prayed to Jove to get it out! He might have prayed till the crack of doom and the waggon still be there. God's world is not the kind of world in which the mere repetition of words will get waggons out of ruts, poverty out of slums or bring economic security with peace to all men. He who would pray with effect must do something to help achieve the object for which he is praying . . ."

"Whether war comes on us as a result of this dreadful mess in Europe or whether it is bought off by throwing another slice of the world's surface to the dictators, let us realise that there is a way out of this lunacy wherein the peoples of one nation are taught that their enemies are the peoples of other nations, whereas, in fact, they have a common enemy—a system which allows a comparatively small group of people to control the earth, with its natural resources, so that they may revel on the proceeds of labour whilst those who work, or would work, fare scantily or go without."—From an article by R. R. Stokes, M.P., September, 1938.

The Unemployment Assistance Board gives him £1 a week. He has an invalid wife and he pays 12s. a week rent. "No hope of any change for the better is ever likely to take place," says Mr. Fownes, as he takes a green coupon with "Please supply One Pint (Only) Bottle of Milk."

These are people on the records of the London Philanthropic Society, which has been helping the poor of the City of London for nearly one hundred years. It makes contracts with coal merchants, bakers and milk companies, and supplies £1,500 worth of coupons a year. The King is patron and the Lord Mayor of London a vice-patron.

Sitting in the Guildhall, that memorial to the majesty of trade, Mr. Horner says: "There are hundreds of people who have to spend 7s. or 8s. on their rooms and they get only the Old Age Pension. They have their pride; they won't go into an institution. So they live on a pittance and we try to help them with coal, milk and bread.

"I feel the cold in the winter," says Mr. Horner. "If I were old and poor I think I would rather have a fire in the grate than bread on the table. And that is what we find with the old people. They live on nothing—a slice of bread, a bit of margarine, a cup of tea. But they can put up with it as long as there is a bright coal in the fire."—*Evening Standard*.

They Too Are Victims

By M. Jacklin

IF in the days to come the economic warfare to which, as Social Crediters, we have been seeking to put an end, eventuates in armed warfare, let us remember they, too, are victims, these men whom we shall be told are our enemies. Should this great tragedy come again on the world, once more, as in the last war, every source of information will be polluted, every vicious rumour that will serve to blacken the character of our fellows on the other side will be exploited, and every evil report will have its measure of official exaggeration. In these circumstances let us, as Social Crediters who know the cause of war, ever bear in mind that these men, these enemies, are fellow-victims of the evil that we have fought in days gone by and still fight.

The temptation to think evil of these other victims will be powerful indeed. They, like us, will kill and maim, but whereas we shall see the results of their handiwork, our own will be hidden from us. They, like us, will be told they fight for justice, for the preservation of their country, their homes, their women and children, but, *unlike* us, they will not know the evil trap in which they have been taken. It is because, as Social Crediters, we know, that our responsibility is so tremendous.

Only by keeping our minds clear of hate, can we hope, should we survive (and some of us will) to work for a real and lasting peace, when the time for reconstruction comes. Then, if the Social Credit Crusade is to become a world force, we must be without hatred in our hearts, for hatred destroys association, and Social Credit is the belief that, *in association*, people can get what they want.

Much of the material basis of Social Credit, the real wealth of the world, will be destroyed if war comes. But there is a spiritual side to that credit which cannot be lost or taken from us unless we volun-

tarily give it up. Let us shut our ears to all the lies that will be let loose, let us meet their thunder by holding fast to the truth we know.

In a world mad with hate and fear, let us stand united in courage and good-faith, confident that out of whatever wrack may come, good will ultimately prevail and that the day of economic security in freedom for each and all will yet dawn in conditions of peace and joy.

M. JACKLIN.

Why Demonstrate?

How odd it seems that so many people will go to the inconvenience of demonstrating in Whitehall about a subject of which they know nothing except what the newspapers have told them!

They have to rely on that very doubtful source of information because they are not able to ascertain the facts for themselves—they are too far away.

Nevertheless there are facts close at hand, readily to be observed by people in England, that would be much better worth demonstrating about; but the people merely shrug their shoulders if they happen to notice them: the facts of poverty, injustice, imprisonment of various kinds—loss of freedom—and the unhappiness that comes to so many, unnecessarily.

These things, so easy to discover at first hand, would be worth demonstrating about. They are wrongs that could be put right without difficulty; but they will not be touched until some sort of pressure is brought to bear on those who are responsible.

A better way than demonstrating, of course, would be the constitutional way open to the people of this country: the Parliamentary vote exercised unitedly to remove the cause of the trouble.

NOW IS THE TIME!

PREPARE to quit yourselves like men, for the hour of your ordeal is at hand. So said Lord Roberts in 1914 to a great gathering of volunteers in Manchester some months before the beginning of the war which was to end war.

And now we are back at the same point in the cycle. By the time you read this, England may be at war. If by some chance war has not come, it needs no emphasis that it has been put off only for a time. The momentum of events automatically created by economics of scarcity in the midst of actual plenty, and the promulgation of work for work's sake, has probably now become too great for us to escape a world conflagration.

But as that great Social Crediter, L. D. Byrne, said last year, although we cannot prevent it, the harder we work and the longer time we have the greater will be the control we will have over its magnitude when it does come.

If we are at war, it is surely the duty of every Social Crediter to do all in his power to ensure the preservation of the maximum number of Social Crediters, for if peace does come to a Europe which is not entirely depopulated, the immediate introduction of sound forms of economic and political democracy will be vital. There is no bravery in stopping on in a city or area which is being, or is likely to be, bombed, gassed, and shelled. It is not bravery to go elsewhere to kill. It should not be, and is not, even necessary to do these things; it is simply criminal foolishness. We need the preservation of all that is best and finest in our race.

But if we are not at war when this comes into your hands, thank God for the further chance He has given you. Get out into the market place, fill your town halls and your village institutes, go among the crowds, and rouse up your fellows to the mischief which is afoot behind all these dictators and Cabinet-rulers. Root out the evil which is forcing the whole world to war when all its citizens are clamouring for peace.

Use any and every means at your command to make known the truth—the living Truth that can free us—and to bring your friends and fellow citizens out into action against the evil powers behind. As never before, the minds of Britain's 45,000,000 people are receptive to the truth, for they have been brought to the very brink—if they are not actually over it. Make them see that *their* servants should—and can be made to—obey them, and instantly.

The State v. The Individual

The new official cheque of the State of New York bears the slogan: "The State that has everything." This has been greeted by cries of emphatic assent by the overburdened taxpayers. It's about time the taxpayer had something.

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Social Credit Resolved

By G. F. Powell

A CATALYST is that which by its presence accelerates the speed of a reaction and yet itself remains unchanged at the end of the action. For example, whale oil is turned into the hard, white fat, which is largely used in soap, by the mere presence of nickel. The latter does not apparently combine in any way with whale oil, and nobody knows why it has any effect on it at all. Yet success in the process depends upon its introduction. Chemists are familiar with many such manifestations.

And Social Credit is just such a catalyst, except that it is an abstract catalyst. For by its mere presence it accelerates the speed of reactions whilst itself remaining unchanged at the end of such actions.

Take as an illustration the case of a savage who, with his mate and progeny, inhabit a cave. If the man leaves the cave he risks the loss of it, and his family, to any chance marauder. The food available is consequently limited to the animals which he can kill whilst they are passing the mouth of the cave, which he dare not leave. Also, his mate's domestic duties are subject to constant interruption through alarms and attacks. Both the

savage and his mate may have realised for some time that all these disabilities would vanish if only a large stone near by could be rolled in front of the cave's mouth to narrow its entrance so that the women could easily defend it against enemies.

Each, individually and alone, may have previously struggled to move the stone, but it has proved too heavy. Suddenly, "out of thin air," a catalyst is supplied to them—it is that form of abstract catalyst known as Social Credit. It takes the form of a realisation that by acting in association, simultaneously, the savage and his mate can get what they want, viz., the stone moved to where it will close the mouth of their cave. Their reaction to their previously unsolved problem is accelerated by this abstract catalyst, and their united strength moves the stone. The defence of the cave is thereby rendered easy.

The savage can now hunt far afield and get more food, whilst his mate works safely, weaving and cooking, with less interruption. The family wealth and security is thereby multiplied many times by that catalyst, Social Credit, which has combined with nothing concerned with

the action described but has accelerated it whilst itself remaining quite unchanged.

This form of catalyst has been furnished to the human race for countless generations. It would appear that when a sufficient number have been proffered to, and utilised by humanity, the resultant product is a masterpiece of some sort or another, each manifesting that quality of elegant sufficiency, easily discernible as common to all of them, and which some are now acclaiming as the hallmark of "The Canon" (the law governing all related things). For, although a masterpiece may appear to be solely the product of definite persons, it seems certain that but for countless profferings and utilisations of the sort of catalysts above described, which influence the reactions of humanity over a long succession of generations, no such masterpiece would ever be forthcoming.

"The Canon" is perhaps the "only begetter" of these masterpieces, and Social Credit is the catalyst by which it induces all of us to react in the direction of an age of freedom for vocation towards which "The Canon" is apparently leading, or channelling, us.

AN ENGINEER ON WORLD ECONOMICS

Some little time ago, Dr. D. Schindler, chairman of the widely-known Swiss electrical engineering firm of Oerlikon, said in the course of a speech to his company's shareholders:

"Governments endeavour to keep up prices or increase them by means of higher tariffs, import prohibitions, exchange monopolies, and subsidies. When all other means fail or prove impracticable, they even have recourse to currency depreciation. The economic conditions that this policy has created are characterised by the fact that the consuming countries of Europe with the largest population have had to introduce meatless and fatless days, while the agricultural countries have a surplus of foodstuff, which they have to dump at cut prices or actually destroy.

"Dumping applies at the present day not only to the export of goods. In many countries the foreigner travels on the railways at rates 30 or 50 or even 60 per cent. lower than the inhabitant of the country. Shipping conveys him and his goods at rates involving a loss. The petrol for his car is supplied to him free of tax, and if only one could be a foreigner everywhere it would be a joy to live.

"Owing to the fact that countries with their protective policy wish to keep out at any price the foreigner when he is a seller, they have to grant him special privileges

when he is a buyer. Even this strange paradox is not sufficient to open the eyes of people throughout the world. The power of habit is greater than the power of common sense."

HOW NICE!

A deficit of £3,184,000 in the Australian Federal Budget will be met this year by increased taxation. A 15 per cent. increase in company and individual income tax will bring in £1,400,000, and a beggarly increase of 11 per cent. in the land tax will give £135,000.

In his preliminary Budget speech, Public Servant Casey, Federal Treasurer, remarked on the comparatively strong economic and financial position of Australia!

German revenue from taxation in August amounted to 1,305 million Reichsmarks, against 1,080 million in August, 1937. It is estimated that Jews owning an aggregate of 104 million marks fled from Germany during the month of August.

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Woman Puts Public Servants in their Place

Mrs. C. Parkins, of Trowbridge, Wiltshire, last week staged a two-hour sit-down strike in a hole workmen had dug outside her home.

An official called on her early in the morning to ask if she and her husband objected to a telegraph pole being put up outside their home. Mr. and Mrs. Parkins said "Yes."

While they were having breakfast they saw workmen digging up the pavement.

As soon as her husband had gone to work, Mrs. Parkins took a garden spade and shovelled back the earth as fast as the workmen could dig it out.

When the workmen went off to fetch the postmaster, Mrs. Parkins jumped into the hole and began a sit-down strike. Sympathetic neighbours brought her tea and refreshments.

Mrs. Parkins insisted that nothing further should be done until her objections had been referred to the statutory authority, and she has got her way.

Quite right, too. If 10 per cent. of the people in this country had the pluck and determination of Mrs. Parkins there would be no fear of war, no fear of rise in rates or rise in taxes, telephones could be laid underground and anything we liked to unite in demanding would be forthcoming, providing it was physically possible.

If you know of another 'ole, go and jump in it.

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For Political and Economic
Democracy

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LIFE AND ABUNDANCE

BETWEEN 1924 and 1935, the output per worker in mines and factories increased by 25 per cent.; in engineering by 52 per cent.; and in many other industries by 27 per cent. and upwards.

Even in agriculture the last few years show an increase of production per man of 27 per cent.

What do these figures mean?

Is the standard of living—of personal security—increasing as the rate of output of wealth per man is?

It is not.

We are being cheated—defrauded of well-being, abundance of all those things required to make life free and secure for all in here on our doorstep.

Increasing output per man (with the help of machines) means more wealth and less work is NOW available.

If we demand work, we are cheating ourselves, if we listen to planners who imply that more and more jobs must be found, we are conspiring against facts, trying to cheat the facts.

It is distribution of the output to consumers that is required, and further, that distribution must increase as output per man increases and as labour decreases.

To demand WORK in face of the facts of the performance of labour-saving machinery is insane and dangerous.

To demand the "wages of the machine" (National Dividends) so that consumers may choose and consume the increasing output of the machines, is sane, practical and safe, because it fits the facts; because it fits the facts of production in relation to its proper objective—i.e., consumption—correctly.

To demand WORK (meaning employment) is to demand a form of slavery, whatever and however its degree may vary with the conditions of different "jobs."

For a human labourer to insist on attempting to compete with a machine as his only dignified claim on the means of life is to throw away his birthright, and to condemn himself to destitution plus degradation.

Every man and woman who wants to live secure from continual threat of debt, free from financial, industrial and political dictatorship; and who is willing that all others shall enjoy freely the same liberties, too, is a Social Creditor at heart,

FACE THE TRUTH!

By Dorothy Beamish

CONVERSATION at the hairdresser's turned on the alleged discovery by an American of a new method of cutting hair so that it assumes a permanent wave. I confessed that to me it seemed an impossibility to achieve this result by cutting alone. With some heat the hairdresser assured me that it *was* an impossibility, adding angrily, "and if it *could* be done, it would ruin the hairdressing trade."

Shortly afterwards I visited a friend who told me she had just been to have the new "hair-cut wave." On relating my conversation with the hairdresser, she told me that she had had a similar experience and that the man to whom she usually went was "quite white and shaking" when the subject was mentioned, and vigorously denied its possibility.

"All the hairdressers are saying it is impossible against their better judgment," said my friend. "It is *proved* to be possible but most of them *won't* believe it."

She seemed inclined to condemn the hairdressers as unreasonable persons and incorrigible doubting Thomases, and was obviously very pleased with the slight but natural-looking wave her own locks exhibited, and which she triumphantly assured me would last a life-time.

The subject of war was next on the tapis, and she expressed the opinion that the economic system and war had nothing to do with each other and "if we had Social Credit to-morrow it wouldn't prevent war."

If a number of persons are making a living—only just making a living with difficulty—and somebody invents something that is going to make it next to impossible for them to make a living any longer, they cannot possibly feel goodwill towards that person, no matter how naturally benevolent they may be.

Consider what happens to the man who fails in business. It is extremely difficult and in many cases practically impossible for anyone who has spent many years of his life in one occupation, suddenly to change over to another and be successful in it. And he will find that all other occupations are crowded too. His entry into any one of them will only make things harder for those already in them.

If he puts his money into another venture, he will in all probability gradually lose it. If he lives on his capital for a time, wondering how best to invest it in some gainful occupation, it will rapidly dwindle. He cannot help worrying and this affects his health and his wife's health too. In a short time they both probably need medical attention and a good holiday, but cannot have either because that would only intensify the cause of their ill-health, i.e., worry as to how they are going to live.

They find their friends are not quite so pleased to see them as they used to be. Having their own worries, the latter feel the constant urge to seek for cheerfulness

and a happy atmosphere outside business. Deep down they feel that "something ought to be done for the Smiths"—but what? They are perhaps apprehensive that the Smiths are going to ask for a loan which, under the circumstances, will in the end be a gift, which they cannot afford.

And so it goes on to some sort of end; a gradual deterioration of health and morale and a more or less rapid descent in the social scale, perhaps right down to the dole queue—unless they choose a quicker death.

Now let us suppose that, instead of hairdressers, it is a number of people who get their living by manufacturing goods for export. Presently the Germans, Japanese or others, either by discovering some improved process which cheapens manufacture, by their lower living standard or for some other reason, are able to sell the same goods cheaper. Gradually or perhaps very swiftly our friends find that they are selling less and less; their business is going downhill; they are menaced with having to go out of business altogether. And it is not through the competition of their own compatriots—whom, after all, they cannot fight with guns and bayonets—but through the "unfair" competitions of foreigners. Fear and hatred are bred.

If this state of affairs is widespread, it will mean unrest, friction and seething discontent against the existing Government which is expected to "do something." There may be riots and disorder, and there will certainly be constant pressure against the Government.

The Government cannot, of course, prevent foreigners from having ideas, from living frugally, or from making for themselves goods which they were wont to import.

The only thing it can do if the pressure becomes intolerable and it is menaced by an ever-growing regiment of frustrated and angry people, is to divert the rising tide of fury and let it expend itself in fighting the "foreigners" and—perhaps—recapturing some of the lost "markets."

It has been truly said that business as it is at present conducted is war, and that bombs, tanks and machine guns are only the logical outcome and inevitable extension of it.

Economic righteousness alone will ensure peace—and there is NO substitute for it.

A Statement of Vital Importance

Addressed to each Social Creditor in every Section of the Movement by

The Social Credit Secretariat, Limited

IN WHICH A POLICY OF UNITY FOR RESULTS IS DECLARED

Read! Choose! Act!

NOW

THE withdrawal of Major Douglas from the Social Credit Secretariat Limited has brought about a situation in which a clear statement from the Company is desirable in the interests of fair dealing, both for its Directors and for all those who have supported it in the past.

It is not the intention of the Board to reply to the baseless innuendoes attacking its members out of the dark as being party to world plots, or to explain actions initiated and carried out by others, beyond announcing the important fact that the withdrawal of Major Douglas and the functional directors appointed by him has not relieved the Company of its legal responsibilities and financial obligations to its creditors.

As reported last week in SOCIAL CREDIT, the Conference held at the Cora Hotel, London, on September 17 and 18, appointed Mr. A. L. Gibson as an envoy to Major Douglas to place before him certain facts regarding the position of the Social Credit Secretariat Limited.

Mr. A. L. Gibson saw Major Douglas and afterwards assured certain members of the Council of the Social Credit Secretariat Limited that he had represented fully and accurately the facts of the situation in which the Company had been placed. He stated that the upshot of his mission amounted to a declaration that the steps taken were irrevocable.

While it still remains true that no explanation of the actions of that body now operating separately under the name Social Credit Secretariat has been offered to the Company, the situation brought about by such actions has to be faced, and the Company therefore frankly submits to all interested the following statement:

As described in last week's SOCIAL CREDIT, the financial situation of the Social Credit Secretariat Limited was disclosed to a chartered accountant and to four members of the Social Credit Movement at the Cora Hotel Conference. These members were: Mr. A. T. Shippey (Colchester), Mr. G. W. Heath (Welling), Mr. J. J. Johnson (Aberdeen) and Mr. A. Welford (Suffolk), and all four were known to be devoted supporters of Major Douglas and were in fact chosen for that very reason; after hearing the facts, they advised the Conference as follows:

"SO FAR AS WE HAVE BEEN ABLE TO EXAMINE THE POSI-

TION WE ARE OF OPINION THAT IT IS IN THE INTERESTS OF THE SOCIAL CREDIT MOVEMENT THAT THE SOCIAL CREDIT SECRETARIAT LIMITED SHOULD CONTINUE IN EXISTENCE AND RECEIVE YOUR SUPPORT."

We have no hesitation in saying, without any qualification whatsoever, that if the Company is not promptly supported, it is certain to our minds that every Social Credit Crusader, both at home and abroad, will, later on, find that he has missed an opportunity to give the cause such an impetus as may never arise again.

Policy

We feel certain that the Social Credit Crusade throughout the world, and especially in Great Britain, is ready, able and willing, in at least one matter, to unite for a result—a result for which numerous bodies of Social Creditors are already working. To get that result we suggest that the Social Credit Secretariat Limited shall serve all these bodies in a practical way, and that crusaders shall support it with their money "votes" for so long as they approve its service, and withdraw when they disapprove. But, when their disapproval is sufficiently general, the Social Credit Secretariat Limited will automatically go out of existence—and quite right, too.

What must be avoided in future is the muddle-headedness of a policy that has produced the present situation. The Social Credit Secretariat Limited must work according to the direction of either the political vote, or the money vote; and because the political vote can be rendered impossible to implement by withholding the money vote, the latter direction is the one that must be followed in future if a repetition of the present position is to be avoided.

Working under such control, the Social Credit Secretariat Limited cannot possibly attempt to dictate or govern the Social Credit Crusade or any part of it, and we therefore declare that it, and everyone concerned in it, is opposed to setting up yet another authority.

The Social Credit Secretariat Limited does not propose to arrogate to itself any authority to judge between the merits of the different methods chosen and adopted by various bodies working for the common result; nor will the Company presume to

seek and exercise penalties or sanctions to operate within itself or the Movement.

All sections of the Movement should be free to develop whatever line of action they consider likely to be effective towards the ultimate objective, provided such activities do not oppose, or in practice interfere with, other groups working for the same objective.

The Social Credit Secretariat Limited proposes to offer to all sincere workers in the Social Credit Crusade an opportunity to utilise their power of association. Let everyone be clear—very clear—as to the results wanted:

- (a) From the Crusade.
- (b) From the Social Credit Secretariat Limited.

From the crusade is wanted that unity in association which must precede the achievement of the ultimate policy of *freedom in Security for Each and All*.

From the Social Credit Secretariat Limited is required a form of service that will function to assist not only all workers in the Crusade, but also the attainment of the ultimate object itself, which is the purpose of our common unity, and which is the greatest common measure of desire amongst all crusaders. *Let us unite on it.*

The Future

What has to now be decided is whether the Social Credit Secretariat Limited can truly perform any useful function in the future. It is the unanimous opinion of its Council that it can undoubtedly furnish the very service for lack of which the Crusade has been more seriously handicapped than by any other lack, i.e., a dispassionate publicity and operating organisation *at the disposal of all*. Every Social Credit Crusader who believes that he has something to tell his fellow-workers which it is worth their while to hear, ought to be able to say it to all, but there never has been such an opportunity. No one can profess to be certain in what way the world's Social Credit can be most efficiently realised, but it will certainly be most quickly discovered and exemplified by everyone of those interested having access to *all* useful information on the subject.

Let that be the result for which all agree to unite—to utilise their credit in association. Let there be an organisation in the

Continued on page 10

The Economic Factor in Czecho-slovakian Crisis

The Czechs have often been accused of stubbornness. It is asserted that had Dr. Benes given proper concessions to his minorities years ago the present crisis might never have arisen. But it is interesting to note that in 1933, after fourteen years of Czech administration, Henlein made the following statement: "By identifying ourselves with the Czecho-slovak State we assent to the fundamental idea of democracy, and assess the Czech people, whose destiny is inextricably bound up with our own, as a cultural nation, equal in quality to any nation in Central Europe."

The economic factor was an important element in the alienation of the Sudetens from the Czech State. The glass, textile, and musical instrument factories in the Sudeten areas were severely affected by the depression. As many of these products were luxury articles thousands of Germans were thrown out of work. The National Socialists blamed the lack of employment on an inefficient Czech Government, and led many of the people to believe that the Czechs were deliberately responsible for their misery.

—Virginia Cowles in the "Sunday Times," September 25.

Sun Behind the Clouds

Once more SOCIAL CREDIT is going to press while the whole of Europe shrinks appalled beneath the lowering cloud of war. For nearly twenty years, Social Crediters have drawn attention to this cloud ever since early Social Credit advocates pointed to it on the horizon, while yet it was "no larger than a man's hand." That warning, echoed by an ever-increasing number of voices, went unheeded, but at last, when the storm seems about to burst, all see the danger. Can they be made to see the cause of it?

This is one of the tasks for Social Crediters now and in the days to come, to lose no opportunity of pointing out to all the primary cause of war, the economic struggle, which can be seen in operation in any village with two general stores. This task should be lightened by the fact that we alone, in the past twenty years, have pointed to war as the logical outcome of this struggle on the international scale—the fight for export markets.

But our task does not end here, for having shown people this primary cause, we have then to show them how they can make their will for its removal prevail. This can best be done by action. Talk of democracy is useless unless accompanied by demonstrations that it works. How best such demonstrations can be given is for each one of us, in the light of our local knowledge, to decide; eventually they must lead to a nation united for the results the people composing it want, if it is to be effective.

Keep Up with the World

New *de luxe* diesel-engined trains of stainless steel, with sleeping and dining-cars, run every day between Chicago and Denver, in the U.S.A. The distance is 1,050 miles, and these trains cover it in 16 hours, and after an eight-hour rest they start back to make the return journey at the same over-all speed of 65½ miles per hour. Each train covers about 375,000 miles in a year and takes the place of three trains and five or six steam locomotives; it weighs 600 tons instead of over 1,000 tons of a steam train and locomotive for the same service.

Glass wool, baled so that it unrolls like a carpet, is being used to cover delicate plants in cold weather. It is made of glass fibres finer than human hair. It admits air and light, but keeps out rodents and pests. Each summer it can be rolled up and stored away ready for the next winter.

Hard, durable, and fast colours of many shades, some of them being corrosion-proof, can be applied to metals by chemical and electro-chemical processes. Aluminium, for example, can be made any colour of the rainbow; zinc can be coloured ebony, brown, blue, purple, and

yellow; and copper or brass can be tinted black, brown, blue and green.

High speed photography now enables exposures of only one-hundred-thousandth of a second to be made—that is, four thousand times faster than a normal box camera. Moreover, the high-speed apparatus can be arranged so that anything from a few hundred to 6,000 exposures *per second* can be made accurately. Photographs of a golfer showed that his club-head was travelling at 113 m.p.h. just before hitting the ball, and 83 m.p.h. just after; the golf ball he hit attained a top speed of 121 m.p.h. and was turning at 5,200 revolutions a minute as it flew through the air.

Oil-engined flying boats can now fly well over 3,000 miles without having to stop for fuel. Actually the record is held by the German plane which on March 29 and 30 of this year flew from Dartmouth (in Devon) to Caravellas, in Brazil, a distance of 5,100 miles in 41 hours 40 minutes.

Manufacturing and machining processes can now be made so accurate that irregularities of only one-hundred-thousandth of an inch in the surface of ball-bearings may cause them to be rejected.

Maize for Export while Natives Eat Ants

The "Trade Report" of the Standard Bank of South Africa states that this year's maize crop is 18,156,000 bags. Owing to a fall in prices, the Government is increasing the subsidy on maize exports from 2s. 3d. to 3s. 3d. a bag; and the levy on maize sold in the Union from 1s. to 1s. 6d. a bag.

Here is yet another instance of home consumers being penalised to enable goods to be sold at lower prices overseas. Two similar cases were reported last week—wheat from U.S.A. and butter from Canada. This form of trade war, known as "dumping," whereby the foreigner is sold goods under cost, leads eventually to giving the foreigner goods for nothing—shells, bullets and bombs!

Incidentally, we also reported last week that 2,000 native children and their parents are starving in Namaqualand in South Africa's League of Nations mandated territory, South-West Africa. These poor people are eating ants as food, meanwhile, the Government responsible for their welfare subsidises the export of what is normally their staple diet—maize.

"Sound" finance in operation!

Continued from page 9

Crusade which, not professing infallible leadership, offers service to all, while not condemning or advocating organisations or methods.

It was something very like that for which the original Secretariat was founded. Crusaders of all ways of thinking were to be able to go to it as if it were a clearing house of information, and they were to receive service in the form of a helpful answer. The Company will exist to perform such functions, as far as its supporters enable it to implement them. Most particularly it should give every week a truly readable résumé of all the Social Credit news and views from all over the world to every crusader in it.

We invite every reader at once to consider seriously the above statement and the policy outlined in it.

A prompt decision must be made, and we hope for immediate indications of support so that the concrete proposals we have in mind may be announced without delay.

BRIAN REED
G. F. POWELL
J. E. TUKE
W. A. WILLOX
L. WYLDE

Members of Council, Social Credit
Secretariat Limited

IN CALIFORNIA

Boosting "Ham and Eggs" Addled Plan

THE Pacific Coast State of California has a money reform plan. "A State Retirement Life Payments Act: \$30.00 a Week for Life." Judging from the rate the electorate are joining the groups and clubs which sponsor this plan, it seems inevitable that it will become law through the means of an Initiative Constitutional Amendment. This method is permissible under California Law and efforts to declare it unconstitutional in the State Supreme Court have been set aside. There remains only the possibility of the Supreme Court of the United States ruling adversely, to stop this monetary mirage from taking effect on January 1, 1939.

News items of California's plan began to make their appearance, here in the East, about three weeks ago. They were, at first, orthodox attacks aimed to discredit the whole idea, but let us not be fooled. News items now appear in volume and their tone, while sniggering at the "California Crackpot Currency," agree that it should be tried out.

I have had the good fortune to see the plan in all its technical detail and am impressed that it is an attempt at monetary reform which will not give people in association the results of their association, i.e., their social credit. Indeed, when the news-press chooses to create the result demanded by their masters, California can be brought to chaos. These factors leave small doubt that the plan will become law and that it has the secret sanction of those now in control of most of the social credit in California—the credit monopolist.

The plan is one of those seemingly simple measures through which the "art" of government is made more efficient from the standpoint of those now in control. If its genesis were not behind the closed doors of our enemy, it certainly has been tailored to their wishes. It puts voters in the position of experts, permitting them to decide on a means instead of an end, though, of course, deluding them that they will receive a useful end—money. When this scheme is tried and fails, it will fulfil the enemy's purpose. It will teach the voting public to keep their clumsy hands out of the money question.

Under the law, the State of California will issue warrants and give them to all unemployed persons (who also employ no other person), fifty years of age or older, thirty dollars on each and every Thursday. In the headlines this plan is called the Thursday Plan. The mass appeal literature is entitled "Ham and Eggs." The significance of Thursday is not explained. Should we not assume it may be Maundy Thursday, wherein humility will be taught to dabblers in technical quagmires? "Ham and Eggs," of course, makes strong appeal to the many who are now without such luxuries.

The ideas underlying the warrants are attributable to the writings and the trusting readers of Silvio Gesell. The warrants are "money" which depreciates at the rate of \$104 per year for every \$100 issued. It is estimated that about \$1,560,000,000. would be issued annually. The "cancellation problem" is solved (sic) by affixing stamps on the reverse side of the warrants, payable two cents on each dollar every Thursday. This will cost the two and a half million employed Californians about \$625 per year each. Some tax! And this will be strapped on to tired human backs in addition to the current heavy tax burden. Assuming that these warrants will be accepted at par by merchants generally, and this is much to assume, the plan will cause a rise in prices soon after going into effect. It seems inevitable that the final accounting will find the people more deeply than ever in financial servitude, not to other persons, but to our financial masters and their institutions.

The Amendment specifies that the stamps purchased for the redemption of the warrants must be bought with United States money. When the Administrator of the fund has collected United States money, he may, in his discretion, pay that out too, as well as the warrants. This may temporarily pad the sadly delinquent incomes of those unfortunates who are eligible for pension, but it shows that the scheme is a cleverly disguised method of redistributing an already insufficient income. Peter will be robbed to pay Paul until both are "broke."

The law describes the purposes for which the State warrants shall be "good." It is a formidable list, but the law says nothing about forcing banks to accept them in payment of debt. It would be extremely

naïve to hope that bankers will accept them. Gresham's law concerning two kinds of money (the warrants are even considerably larger in size than Federal money) will doubtless begin to operate early in the life of this monetary cretin, and warrants will describe the same course as post-war German marks.

Watch California! The land which boasts of much sunshine and little rain will be drenched in tears of disappointment. And worse than this, news items now report that the Thursday Plan is spreading to a half dozen other States, and it is expected that some of these will vote on this chimera next November.

The mildness of the attacks in the orthodox press are a certain indication of the eventual failure of the Thursday Plan. This press is doing a definite job for its owners. These owners are most anxious to see to it that as many of the general public as possible shall be taught not to dabble with that high explosive—money. The teaching of this lesson is not going to help social crediters anywhere in the world.

Too bad, but perhaps we have to expect this as one of the last desperate stands of the enemy. It does seem that in the nature of things, Social Credit, the most potential reform, cannot come into being in a hurry. This Californian will-o'-the-wisp makes me turn again with full respect to what seems to me the only possible political step, a "slow" dynamic: "Demand that the hole in the road be filled." Teach the individual that he is sovereign and the State his servant. It will take time, but every person who learns of his sovereignty and employs it, is equal to two credit monopolists—in association.

—New York Correspondent.

WOMEN SOCIAL CREDITERS!

Use

"LOTUS S.C." CREAM

The fine-quality face cream which gives a fine, natural matt finish, alone, or under powder. Made from the choicest ingredients modern research offers. Is efficacious, beneficial and delicately perfumed.

Handbag shape (or dressing-table jar if liked) 1/6 post free
Double-size dressing-table jars - - at 2/9 " "

Also, by request, "Lotus S.C. Cleansing Cream," same sizes and prices.

Each jar purchased automatically ensures a definite contribution to Social Credit Funds. Why not help, with personal satisfaction? Particulars supplied with pots ordered from

Gash, St. Cleder, Tintagel, Cornwall

Groups can profit! Interesting scheme. Details to Secretaries and others.

DEMOCRACY DENIED

"The Alberta Legislature was within its powers—a sovereign Legislature"

—Lord McMillan, London, July 6, 1938

THE story below is one that should warm the heart and cheer the spirit of every true man that reads it, however isolated he may be, or wherever he is in the world. If you ever hear a man say, "Social Credit has been tried in Alberta, and it has failed," give him this evidence and it will kill his illusion stone dead.

If you hear a man (because he has his eyes on Turkey, Russia, Germany, or Italy) rave against dictatorships elsewhere, whilst complacently preening himself that he lives in a democracy, give him this article, and it will produce a shock that will do him and the cause of freedom good.

Out in Alberta, history is being made, and this is a true record of a battle which, though local in its waging, is nevertheless being fought over an issue that is world-wide in its importance and effects. It is a great victory to have exposed the ruthless wolf of International Finance wearing the sheep's clothing of "Democracy" in the high seats of the Parliaments at Ottawa and London.

The people of Alberta and their representatives have lit a candle in the British Empire which will now never be put out, and the light of which will grow and grow until the stealthy, vicious dictatorship of finance—which now dominates our Parliaments and ruthlessly oppresses our people—is swept away as darkness flees the light of day.

THREE years of fight to give the people Freedom and Security still raging.

THREE years of Legislation to abolish Poverty and Distress ruled out by Courts and the Ottawa Government.

THREE years telling Ottawa that Financial Dictatorship will not be tolerated, but Ottawa says the Banks must be protected.

THREE years demanding the Will of the People is Supreme, but Ottawa says—Our Will shall over-rule the Will of the People. Freedom to Rule vs. Financial Dictatorship.

ACTS speak louder than words. Read for yourself and Judge.

SOVEREIGNTY ACKNOWLEDGED— DEMOCRACY DENIED

During the past three years there has been a most deliberate and unjustifiable attempt to block every measure designed to relieve the suffering and want which exists throughout the Province of Alberta. Everything that could be done to deceive the people has been done. Propaganda has been used over the air, on public platforms and in the newspapers, of a kind which can only be described as an iniquity, and a disgrace to those responsible for it.

The People elected the Government to achieve a certain objective, but every possible obstacle has been placed in its path; its legislation has been held up by the Dominion Government or by reference to the Courts. Every device has been used to thwart the **Will of the People** of Alberta.

Almost every country in the world is in a state of war or preparing for one. Solution of the Unemployment Problem and a state of so-called prosperity is being brought about by a programme of armament building, but by no other Government in any country except Alberta, is the real cause of suffering humanity being fought.

THE AWAKING OF A PEOPLE

We, the People of Alberta, are at war with International Finance. It is a war

that is worthwhile because the winning of it means freedom and security for ourselves and our children for all time. It is a war in which human life need not and will not be sacrificed. We have so far answered those who seek to discredit us with three years of honest, progressive Government and persistent effort. We have answered the destructive criticism of old party politicians with the mellowed tones of sound reasoning; we have answered the mailed fist of money dictatorship with the padded glove of peaceful fellowship; but war may have many phases, and if our battle must finally be won by still more aggressive methods, better we do it now, so that our children may enjoy the heritage it will be our privilege to hand on, in peace and security.

The fact is that the root cause of all our ills to-day, as it always has been, is lack of money leading to war, unemployment, poverty, with all their attendant evils of murder, suicides, desperation and madness.

The logical spot then at which to apply the cure is at the cause of our trouble.

Even old party leaders are now telling us they, too, believe we are right in our demands. If they enter the fight with their hands clean, we welcome them. Social Credit is not a party issue and we must never permit it to become a football for political parties to play with. We are

prepared to welcome people of every political creed into our ranks, but they must take up the fight on our objective and according to our rules.

We, who believe implicitly in the philosophy of this great movement and the justice of our cause, believe that not only our Province, but the Dominion and other countries of the world will gradually come to realise that only by removing the cause of the poverty so widespread all over the Dominion of Canada, can we ever hope to bring order out of the chaos which exists to-day.

It is, therefore, not surprising to find men who have in the past been leaders in the world of orthodox financing, having realised that its downfall is imminent, taking their places in the ranks of those who have challenged its power, and are determined to sever for all time the strangling effect its hold has on the very life of most of the individuals forming the population of every country in the world.

ACTS

CREDIT OF ALBERTA REGULATION ACT

WHY PASSED

1. **Because** there was widespread poverty and distress throughout Alberta.
2. **Because** Alberta, one of the richest provinces in the Dominion, could produce abundance for her people.
3. **Because** the only reason why Albertans were living in poverty was lack of purchasing power.
4. **Because** such purchasing power should be made available to the people by using their own credit, as would enable them to obtain, at all times, what they wanted.
5. **Because** this could be done by a scientific balancing between money and goods produced.
6. **Because** control of Credit being, in the words of Hon. McKenzie King, "A public matter, not of interest to bankers alone, but of direct concern to every citizen," credit policy should be vested in an authority responsible to the representatives of the people.
7. **Because** banks, being manufacturers of credit and functioning as public utility concerns, supplying a service of primary and vital importance to the lives of the citizens of Alberta should be licensed and subjected to supervision only in regard to policy—i.e., the results they provide, and unless the people of Alberta can use the resources of their own Province as they desire, and determine the results which

shall accrue to them, they have no property and civil right in the full sense. (Banking administration being under Federal jurisdiction was in no manner affected by the Act.)

WHAT HAPPENED?

The Act was Disallowed by Federal Government, August 17, 1937.

WHAT IT WOULD HAVE DONE

1. Would have secured the results demanded by the People—a lower cost to live and monthly dividends.
2. Would have provided markets for Alberta manufacturers and traders.
3. Would have led to tremendous industrial development in manufacturing Alberta goods by processing Alberta produce.
4. Would have resulted in rapidly absorbing every unemployed person into useful employment and relieved the aged and infirm of the necessity of working for a living.
5. Would have led to increased business activity in which industrialists, wholesalers, retailers and banks would all have benefited.
6. Would have enabled taxation to be reduced drastically.
7. Would have made it possible to deal with the debt problems.

BANK TAXATION ACT

WHY PASSED

1. Because under the present system, the Government has one source of revenue only—Taxation.
2. Because the People of Alberta are already taxed beyond their ability to pay.
3. Because the banks are the only concerns who can pay taxes without it costing them anything.
4. Because banks are the only institutions claiming the legal right to monetise the credit of The People to such an extent that they create and issue monetary credits many times in excess of the legal tender money they hold.
5. Because banks can thereby create money out of nothing.
6. Because the present method of taxation of individuals is confiscatory, and unnecessary.

WHAT HAPPENED?

Assent withheld by Lieutenant-Governor.

Declared unconstitutional by Supreme Court of Canada.

Appeal by Province from Supreme Court decision to Privy Council dismissed.

WHAT IT WOULD HAVE DONE

1. Would place over Two Million Dollars new money in circulation.
2. Would have permitted an equal amount, otherwise paid in taxes, to remain in the ordinary channels of industry, thus aiding employment and acting as a tremendous impetus to business generally, or

3. Would have enabled the Government to embark on a six-million dollar highway and market roads programme under the three way Dominion-Provincial-Municipal plan, or,

4. Would have provided a hospital and medical service in districts where those are not available, or,

5. Would have set up a fund for Crop Insurance, or,

6. Would have given decreased School Taxes.

7. Would have provided increased purchasing power for the People of Alberta.

8. Would have helped to reduce the financial indebtedness of the People of Alberta.

REDUCTION AND SETTLEMENT OF DEBT ACT

WHY PASSED

1. Because under the present financial system debt cannot be paid without creating new and larger debts. The People of Alberta possess only about 20c for every \$1.00 of debt—this they owe to the banks and they can get no money except as a debt to the bankers.

2. Because private debts, largely due to accumulated interest, had increased to such an extent that they were out of all proportion to value received.

3. Because many outstanding debts had been incurred during the war and immediate post-war years when values were high.

4. Because the original debt had already, in many cases, been paid in interest charges while principal remained unchanged or showed little reduction.

5. Because people could no longer continue to pay interest of 8 per cent. to 10 per cent.

6. Because financial corporations refused to co-operate in any comprehensive debt reduction or to accept reduced interest charges.

7. Because they refused to recognise that the inability of people to meet their obligations, was due to lack of adequate returns on what they produced.

8. Because no people or country can prosper and progress so long as they labour under a burden of debt and continue to be harassed by those who deal in money as a commodity.

WHAT HAPPENED?

The Act was declared *ultra vires* of the Province by the Courts.

WHAT IT WOULD HAVE DONE

1. Would have established a basis of settlement for all outstanding debts.

2. Would have reduced all debt incurred previous to July, 1932, by applying all interest paid from that date to the passing of the Act on reduction of principal.

3. Would have settled definitely the question involved in debts which had become uncollectable.

4. Would have led to a restoration of confidence and encouraged those who, through no fault of their own, were living

in poverty and struggling against odds which they could not possibly overcome.

ACT TO ENSURE PUBLICATION OF ACCURATE NEWS AND INFORMATION

WHY PASSED

1. Because the control of news and the control of credit are both exercised by the financial interests.

2. Because "The freedom of the press" has become license to distort news, misrepresent facts and withhold essential information from the public.

3. Because this anti-social aspect of the press, under inspired direction, is being used to thwart the people of Alberta in their struggle against finance.

WHAT HAPPENED?

Assent withheld by Lieutenant-Governor.

The Act was declared unconstitutional by Supreme Court of Canada.

In the appeal of the Province of Alberta from decision of Supreme Court of Canada, the Privy Council refused to hear Alberta's argument by their counsel.

WHAT IT WOULD HAVE DONE

1. Would have ensured that all newspapers in Alberta would publish all the facts in their news reports of Governmental matters so far as this was possible, and if, from any cause, false statements appeared, equal space would be given for authoritative correction.

2. Would have ensured that the same information which every publisher demands from correspondents to his columns, i.e., the names of contributors of articles, would be available to The People when demanded by their representatives.

Note:—This briefly, is all the Press Act meant. It was widely misrepresented by the press as a "muzzling Act." Actually it was the reverse. It did not prohibit the press from publishing anything it wanted. It merely provided that the public be told all the facts, not merely what a particular newspaper thought fit.

HOME OWNERS SECURITY ACT

WHY PASSED

1. Because under stress of world conditions and a falsified financial system, over which individuals had no control, many were forced to mortgage their homes.

2. Because conditions had changed since these loans were received so that commodity and labour prices bore little relation to the continued high price of money.

3. Because there was grave danger of many Alberta Citizens losing their homes.

4. Because in most cases, these homes represented the total life's savings of many people.

5. Because it is just as much the duty of any Government to protect the homes of individual members of Society against the confiscatory practices of unscrupulous money-lenders as it is to defend its people

against the invasion of a foreign aggressor.

6. Because there can be no Sanctity of Contract which does not recognise that human life has, at least, as much value as considerations of "money."

WHAT HAPPENED?

The Act was disallowed by Mackenzie-King Government, June 15, 1938.

WHAT IT WOULD HAVE DONE

1. Would have prohibited foreclosures or sale under mortgage proceedings of any farm home.

2. Would have prohibited foreclosure or sale under mortgage proceedings of any home in a town, city or village, unless the plaintiff first deposited \$2,000 with the Court which would be paid to the owner if dispossessed to enabled him to purchase another home.

3. Would have induced debtor and creditor alike to seek equitable basis of settlement through the medium of the Debt Adjustment Board.

4. Would have enabled home-owners to enter into new contracts commensurate with their present ability to pay.

SECURITIES TAX ACT, 1938

WHY PASSED

1. Because the Government required additional revenue for one year to replace the loss of revenue from the Bank Taxation Act before the Privy Council.

2. Because the additional revenue was essential to provide the people with the benefits they needed.

3. Because it was equitable that mortgage companies and similar institutions should make good some of the taxation they have escaped for years.

4. Because the Government is pledged to the people to remove the burden of taxation from individuals and, until we gain control of our credit resources, this can be done only by transferring it to institutions which are better able to bear it.

WHAT HAPPENED?

The Act was disallowed by Mackenzie-King Government, June 15, 1938.

WHAT IT WOULD HAVE DONE

1. Would have realised \$1,500,000 — sufficient revenue to balance the Provincial Budget.

2. Would have helped the Government considerably to give tax relief, to provide additional relief projects, increase School Grants, and undertake many other benefits planned for the people.

CREDIT OF ALBERTA REGULATION ACT (1937) AMENDMENT

WHY PASSED

1. Because Credit of Alberta Regulation Act had been disallowed by the Dominion Government.

WHAT HAPPENED?

Assent withheld by Lieutenant-Governor.

The Act was declared unconstitutional by Supreme Court of Canada.

In the appeal of the Province of Alberta from decision of Supreme Court of Canada, the Privy Council refused to hear Alberta's argument by their counsel.

WHAT IT WOULD HAVE DONE

1. Would have brought all the benefits of the Credit of Alberta Regulation Act which it supplanted.

HOPPING BY MACHINE

FOR many years "hopping" has been the only means by which many Londoners have secured a country holiday. A news item in the press last week points to the probability that ere long manual labour in the hop fields will be displaced by the all-conquering machine. A farmer at Cranbrook, Kent, was requested by the rural council to improve his accommodation for hop-pickers; he replied that in the future his hops would probably be picked by machinery.

Hops, which give the bitter tang to beer, create, in the picking, a thirst for it, and in return for the picking the grower provides purchasing power—money—to buy it. In other words, the work of production enables consumption of a part of what is produced to take place. Maybe what is consumed is beer brewed from last year's hops, but no matter, by picking hops people create a demand for beer and secure the means of satisfying it.

With the introduction of the hop-picking machine the pickers will be "done out of a job," and loss of the job will mean loss of the wages previously paid for it. Perhaps their thirst will be smaller in consequence, in any case their ability to satisfy the thirst will be reduced. The machine will have reduced the market for beer, for it has no need of that beverage.

In most industries the work of production does not create a direct demand for the final product as in hop production, but in all industries demand depends on the wages distributed with which the goods produced are bought. The machine draws no wages and consumes no final products, i.e., goods for consumption, the only purpose of industry. If industry were completely mechanised there would be no market, for there would be no wages issued to buy the goods produced.

The fact that machines draw no wages and consume no final products, is one of the chief causes of poverty in plenty. It is also at the back of the fight for export markets—the main cause of war—in which to sell goods that cannot be sold at home because the machines deprive us of wages.

It is silly to talk of scrapping the machines; let us rather demand the wages of the machines—National Dividends.

They'd Give the Shirt off Your Back

"Lately another problem has become acute. Britons have talked of satisfying Germany's hunger for colonies by assigning Angola to the Nazis. 'The British,' as one British paper proclaimed, 'are prepared to endure almost unlimited sacrifices of Portuguese territory in their anxiety to secure a more equitable and peaceful share of the world's goods.'"—From the Foreign News Department of "Time," U.S.A.

TALK ON SOCIAL CREDIT

A talk on Social Credit, under the title of "Sufficiency, Security and Freedom," was given by Mr. J. E. Tuke (London) at a meeting of the Woking Rotary Club, held at the Albion Hotel, Woking, on Monday evening.

Mr. Tuke described the situation in the world to-day, both nationally and internationally, as appalling. What was proposed to be done about it? he asked. We could not think that the problems were beyond the wit of man to solve. He suggested the word "enough" as a substitute for "sufficiency."

Mr. Tuke added that he thought the happiest man in the world today was the one who had a secured income of something between £500 and £750 a year. The things of life which were really required were material, cultural and spiritual. He added that the world had become a land of plenty in which one did not know what to do. We were restricted, wasted and destroyed because we were governed by

abstraction. The money system was the terrible abstraction under which the world was suffering. He declared that the true purpose of industry was to secure for the community the fullest supply of their requirements with as little effort as possible. With the money power controlling and enslaving the whole world, was it surprising that the national and international class struggle had become so acute? asked Mr. Tuke. It was not lack of raw materials which might lead to an outbreak of war, it was the struggle for foreign markets.

On the question of administration and policy, Mr. Tuke said Members of Parliament should represent the electors not as delegates, but as representatives in demanding three things — sufficiency, security and freedom. The purpose of life, in his view, was to build up a society of nations in which an appreciation of the ability to create truth, beauty and goodness could grow out of the three things he had mentioned.—Woking News and Mail.

Facts, Figures and Sayings

Most of the troubles of the human race seem to have their origin in money. "Everything would be all right if I had a bit more money," we tell ourselves.—*Winifred Lewis, in "Britannia and Eve."*

According to the 1930 census, 66½ per cent. of the population of Czechoslovakia were Czechs, 22½ per cent. German, 5 per cent. Hungarian, 4 per cent. Russian, and two-thirds of one per cent. were Poles. The total population is about 15¼ millions.

Life without action is synonymous with death.—*Pope Pius XI.*

Public debt in Canada amounts to \$638 per head, of which the Federal debt accounts for \$389.

How is the gold become dim! how is the most fine gold changeth.—*Lamentations 4:1.*

The financial experts of the League of Nations take a gloomy view of the world situation in their report to the financial committee. Their opinion is that another serious crisis (economic) is imminent. Unemployment, they say, is increasing in most countries.

In 1903 Dr. Rutherford Harris, the well-known South African financier, was contesting Dulwich at a bye-election in the Conservative interest. Being used to the franker methods of young and vigorous communities, he announced publicly that he had sent £10,000 to the Conservative

Party funds. — "*The Party System,*" by *Belloc and Chesterton.*

More income taxes were paid in the U.S.A. in 1936 than in any year since 1919.

Japanese farmers with an average holding of 2½ acres and an average income of only £20 a year per family, have an average indebtedness of £47.

Literally every development of electric power [in North America], save only the Ontario hydro plant, is allied to, if not controlled by, a single American group.—*President Roosevelt.*

We may be able to do still more during the next two years than in the first three years of office.—*Premier Aberhart.*

By far the largest cotton crop in the history of the country was harvested by U.S.A. growers during the year ending July 31 last.

Plans for the subsidised export of 100 million bushels of wheat have been completed by the U.S.A. Department of Agriculture. It has been estimated that nearly one-third of American families have not enough to eat judged by modern standards.

Forty-three of the [Canadian] senators hold 199 directorships or offices in 151 companies whose known assets, without duplication, add up to \$8,500,000,000. This figure represents over 50 per cent. of Canadian industry and finance, including all railroads.—*Fortune.*

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 £ : :

Name

Address

"THE BANKER"

By DAVID JACKSON

(With apologies to Omar Khayyam)

"All money is intrinsically worthless."
"A bank is essentially a manufactory of credit."

A spot of ink, some paper and a pen,
A desk, an office, and then—wow!
Invention's fruits are thus forestalled,
Potential plenty is restricted now!

And that inverted system—sound finance
While underneath, crawling, cooped, we
live or die,
Lift not thy hands to it for help
For it rolls complacently over thou and I.

The world of hope men set their hearts
upon
Turns ashes, cannot prosper, and anon
We sow wheat, coffee, maize, cotton,
Unsaleable; is destroyed, and gone.

Come, toil to fill industry's cup,
Which overflowing, we dare not sup
Through lack of cash, the bankers' game,
Poverty perpetuated—everlasting shame.

Ah! banker, could thou and I with sense
conspire
To grasp this sorry scheme of things
entire,
Make cash the tool, not master, then—
Remould our lives to our heart's desire.

WHOSE IS THE OVERDRAFT?

By Michael Flurscheim*

The whole arrangements of the banking system remind me very much of a story I once heard in America.

The Mississippi had overflowed its banks. Hundreds of fine logs were rapidly drifting past a crowd of negroes who had gathered on the shore. They looked shiftlessly at the timber, when a white man, a stranger in those parts, addressed them.

"Boys," he said, "I'll give every one of you one-half of the logs as salvage that he lands."

With a will the men went into the water, and soon quite a number of valuable logs were piled on the shore. They took half of them for their labour, and the stranger took possession of his share and sold it to a neighbouring sawmill.

* In his book, *The Clue to the Economic Labyrinth*, published over 30 years ago.

"Fools, those negroes," the reader will say. "Nothing prevented them from securing the timber for themselves, without giving a share to the stranger, who had not moved a finger, and who had not the least claim on the timber."

Certainly, but, my dear friend, are you not acting in the same manner whenever you pay a bank for the right of an overdraft? The bank, in this case, only allows you to make use of your neighbour's labour or its products, whom you finally repay by the products of your own labour. The bank only does the service of a clearing-house for you. It provides the tokens required for this mutual exchange, and for this service the banks of New Zealand, after paying all expenses, pocket at least £400,000 a year. It is this price you pay for the permission to secure the logs.

Announcements & Meetings

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

Advertisers are requested to write for space rates, to Advertising Manager, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

SOCIAL Credit Party (The Green Shirts). HARGRAVE will speak on "The Powers and the Glory," dealing with the European and International Conflict, and the impact of Social Credit on the Left-Right Deadlock. Memorial Hall, Farringdon Street, London, E.C.4, October 5, at 8 p.m. Doors open 7.30. Admission free. Collection will be taken.

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

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

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

CARDIFF Social Credit Association. Hon. Sec., R. W. Hannagen, The Grove, Groveland Road, Birchgrove, Cardiff.

CARDIFF Lower Rates Demand Association. Meeting at Bromsgrove Road School, Grange-town, on Wednesday, October 5, at 7.30 p.m. Meeting at Maindy School on Thursday, October 6, at 7.30 p.m. Meeting at Marlborough Road School, on Friday, October 7, at 7.30 p.m.

DERBY S.C. Association. Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7.45 p.m. Next Meeting, October 4. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

LIVERPOOL Social Credit Association. Fortnightly meetings have been suspended until September 23. Further enquiries to Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton.

LYTHAM ST. ANNE'S. All Social Crediters holidaying in this district can get SOCIAL CREDIT weekly from the following: Lambert's, The Crescent Post Office, The Bridge, St. Anne's; or W. H. Smith & Son, The Station, St. Anne's.

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. Please note that the Headquarters have been removed to 8, CRANBURY PLACE, SOUTHAMPTON. Tuesday meetings are postponed temporarily. Members please call to see the new and more advantageously-situated premises.

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.

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, September 27, at 8 p.m.

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SOCIAL CREDIT
163A Strand, London, W.C.2

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We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

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

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.

- 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