

# **SOCIAL CREDIT**

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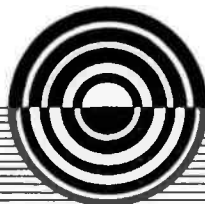
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# To The Burdened Taxpayer

By Philip McDevitt

SINCE we all pay taxes, and most of us local rates also, it is pertinent to ask why the burden of rates and taxes should have grown so enormously within the last century. Our national debts are now about £7,800,000,000, of which it is computed that 20 per cent. represents real investments of savings and 80 per cent. credits created by the banking system on the strength of the national credit.\* The interest payable on this sum alone accounts for a huge burden on the taxpayer and it will be observed that the millstone grows year by year.

In the century when the Bank of England was founded (the seventeenth) world debt increased by 47 per cent., another century and the increase had grown by 466 per cent., and by the end of the next century (the nineteenth) the world debt, public and private, had increased by 12,000 per cent.

A world in pawn to its own banking system is not a cheerful outlook for the taxpayer. It stands to reason, however, that a financial system which is not self-liquidating must inevitably result, in the long run, in the credit-creating authority holding a definite lien over every public authority in the land as well as over all the products of industry. Hosea Biglow tells us:—

"I du believe that we shud give wot's his'n unto Caesar,

For 'tis by him we breathe an' live, from him our bread an' cheese are.

For I hev loved my country since my eye teeth filled their sockets,

An' Uncle Sam I reverence, pertiklerly his pockets."

A 12,000 per cent. increase in world debt explains very largely an enormous increase in Imperial taxation.

Here is a statement of the indebtedness of local authorities (a) in England and Wales, and (b) in Scotland, together with

\* That banks create credits and control the issuing and cancellation of credits may be verified by reference to H. D. Macleod's "Theory and Practice of Banking"; to Mr. R. G. Hawtrey's "Currency and Credit"; to the "Encyclopedia Britannica" (on Banking); or to the Macmillan Report (1931).

## NOTICE

The Report of the Economic Road to Peace Conference is unavoidably held over. We hope to publish next week.

a statement of money spent in Poor-relief over a stated period of years. The years taken are war and post-war years (vide *Local Government Service*):—

ENGLAND AND WALES, 1914

Local authorities debts total £296,174,171

Annual interest on same £10,900,537

By the year 1928 this sum had grown to

Local authorities debts £762,807,835

Annual interest on same £36,989,052

SCOTLAND, 1914

Local authorities debts £66,896,444

Annual interest £2,243,221

SCOTLAND, 1926

Local authorities debts £111,251,518

Interest charges £4,970,880

The costs of Poor Law relief in England and Wales in the year 1914-1929 were £514,076,984, of which local rates provided £431,198,837.

In Scotland the sum spent from 1914-1928 on Poor relief amounted to £46,532,143, of which local rates provided £40,698,701.

These figures are, of themselves, sufficiently alarming to warrant a close scrutiny of the sources from whence the debts took their origin, but as the present system holds out no hope of any betterment, (on the contrary) the only policy in these respects seems to be a complete revision of a monetary system which is obviously not self-liquidating from year to year, but makes for the final bankruptcy of national as well as of local authority accountability.

Now what has Social Credit to offer by way of remedy? The first point on which the burdened taxpayer must satisfy himself is this: Is it true that the banking system creates out of nothing the huge volume of national and local debts exhibited in the foregoing tables? If it is true, then surely that which can be done by private interests on their own behalf can be done by the nation on its own behalf? If a group of private individuals armed with a Bank Charter Act granted by Parliament can create credits which the Government receives as a debt, surely the governing power of the Empire can create its own credits which will not rank as debts in perpetuity? The Social Credit of the whole nation is the basis of these created, crushing burdens, and that belongs truly to all the people, not solely to banking institutions.

The Social Credit system would resume for His Majesty's Treasury that prerogative which is now in private hands, and would mobilise the nation's credit for the use and benefit of the people of our nation. The effect of accounting public credits into costs is paralysing industry, making the individual as well as the national accountability insolvent and promoting the growth

of huge burdens of debt which fall on the current incomes of unjustly burdened taxpayers. To this there is no end but world bankruptcy. When national budgets can be balanced only by unbalancing the domestic budgets of the King's subjects, the situation is pretty hopeless for the taxpayer. The problem for our rulers is now: How from an individual and universal insolvency to evolve a national solvency?

It seems clear that no body of bankrupt taxpayers can ever constitute the source of an aggregate solvency. The Social Credit system is designed to be self-liquidating. The National Credit Account will be the offset to the National Debt Account. In each accounting period production and consumption will be automatically and mathematically equated. Goods and services, which constitute the *real wealth* of the nation, will always be equal to the quantity of purchasing power in the pockets of consumers, and the accounting system—both national and local—will balance in every succeeding period without this huge incubus piling up from year to year and crushing the initiative—the very life—out of the nation and our people.

The only hope for the taxpayer is the establishment of the common property rights in the nation's credit, and an honest Treasury accounting of it. This would disclose that—far from the individual having to pay tribute in the form of taxes—a dividend would be shown as available instead for distribution to one and all.

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# COMMENTARY

## Queer Business

"IT is a matter of astonishment," says a writer in the Canadian *Kingston Whig-Standard*, "that a use for surplus grain has been at hand for years, and no chemists are needed to do miracles with it. This way of disposing of grain is so old that Canadians were apparently too modern to think of it. It is merely to feed it to cattle."

An older and even better way would be to let human beings have enough money to buy it, so that many of them need not starve. After all, cows can't really afford corn, can they? It's a queer business, this starvation in the midst of the earth's teeming bounty.

## World Congress on Recreation

The International Advisory Committee of the World Congress on Recreation and Leisure Time is to hold a three-day conference in London next month.

The object of the World Congress is to spread information and exchange views on matters concerning provision for leisure time.

For the sake of giving these well-meaning folk a real basis for their activities, let us hasten the issue of pensions at 50. Till then, there is little use in discussing how to spend leisure. To enjoy leisure you must have some money to spend. That comes first.

## Taxation Unnecessary

Writing of the Argentine budget deficit, the City Editor of *The Times* says that "there will, it seems, be a fairly wide gap between revenue and expenditure. Nevertheless, he adds that "the finances of the Republic are now strong enough to withstand any ordinary reverse of fortune."

Thus it may be gathered, on the authority of this priest of high finance, that there is no harm in a good big budget deficit. So why pay taxes at all? They are not necessary—as we have so often asserted—and here at last is the City Editor of *The Times* virtually admitting as much.

## Transport Crippled by Finance

The Bressy Report, the work of three years, envisaged five new main roads driven through the heart of London and the Home Counties. This scheme has been turned down by the L.C.C. because the cost is too high. (The L.C.C. wants more than the usual 60 per cent. grant from the Government. The Government refuses.)

The men and materials are not lacking. Then what is lacking? Money. Does the L.C.C. make money? No. Then the L.C.C. is not responsible. Does the

Government make money? No. It has allowed that right to be fished from it by a private company—the Bank of England. Therefore it is at the Bank where the obstruction lies.

## Bankers' Blethers

Among all the blether dished out to the dazed public by the Big Five Bankers at their recent board meetings, one strain stands out—we must increase our export trade.

This means following that will-o'-the-wisp—a favourable balance of trade. This involves sending more goods out of the country than you get in. This makes the people poorer in realities (goods) but richer in money (i.e., claims to goods), so that the poorer we get (in goods) the richer we become (in money). If we could export all our goods, we would become the richest nation in the world (in money).

## THE PATHWAY

# FORWARD

By Richard Kenward

We are all Social Crediters nowadays—at least, unconsciously. We are all on a journey—along with the sun and the moon and the seasons—travelling from one unknown to another unknown. Time flies, with us behind his car.

But we must get down to facts—*On this Earth*, as Nicholas Mere would say. Social Credit has now *come of age*; despite the misrepresentation and boycott, the pioneers of the Old Brigade did their work very well.

Most folk have taken a restocking of themselves by the time they reach 50. Those who survived the vicissitudes of the Great War are certainly a little longer in the tooth. Few reach 50 nowadays without having lost most of their teeth on the camp bread of the present economic system, while the prospects ahead of a toothless old age are pretty glum and black.

But with *Pensions at 50*, life would take on a new meaning. Here we have a new constructive policy which should appeal to everyone—man and woman alike. It would help to banish the spectre of war from the face of the earth for good. It is up to everyone to press forward this practical ideal, both for ourselves and for those who follow after us.

Given economic security, we would be in a better position to grow up and become real human beings at last. With this emancipation, we would be free to capture something of the naturalness and

This sounds like nonsense. Tut, tut! You mustn't say that. It's Sound Finance.

## Under the Rule of "Sound Finance"

A *Daily Express* cable from Newfoundland says:

"I reached St. John's early Friday. Winter grips island. Snow 4 feet deep.

"Settlements and outposts isolated. In them 40,000 or more people exist on three-pennyworth food daily—colony's only dole. Temperature now 17 degrees Fahr., falling fast.

"In driving snow little boy offered to act guide 'and show me the places' for 5 cents. Said he would take money home to workless father . . .

"Unexaggerated to say whole island in despair. Expected that Government commission will pay £200,000 subsidy to save fishermen this year. Money will come from British taxpayers' pocket. Total revenue deficit estimated £1,000,000 . . ."

spontaneity of the happy child. *Merrie England* would come into its own again—after a lapse of three hundred years or more. The quality of fraternity and true social relationship would be reestablished, which is so badly needed in these days of robotism, where the only bond is a cash-nexus one.

Life would certainly be a little more leisurely; we would have more time to stop and stare at the beauty of this beautiful world. Nature is something more than an arch-enemy to be brought under man's power and to be conquered at all costs. Thoreau has shown us how to capture something of the beauty and joy of life. After all, life is simple enough if we try and grasp it from within rather than from without; this may be a paradox, but life is like that.

Life is also movement. Social Credit must move forward with life and must not stop; otherwise it is lost. Some may be familiar with the story of the centipede; when it was asked how it could go forward with so many legs all at once and in coordination. The question made it stop and think about it. This stopping and thinking caused great disconcertion among the legs, each trying to move in its own way. The centipede then lost its life.

We must therefore move forward immediately, without a moment's delay, to *PENSIONS AT 50*.

## COMEDY OF ERRORS

# Lives and Lifeboats

SEVEN grand specimens of humanity lost their lives in a lifeboat disaster off the Cornish town of St. Ives. Two of them were registered readers of a prominent London daily newspaper, and their dependants accordingly became qualified to receive between them the sum of £50, which was promptly paid out by the insurance company concerned. Splendid! There will be flowers at the funeral. It is a bit early for primroses, even down West; but maybe the snowdrops and crocuses are doing well. Let us hope so; for "it ba'nt vitty" that pretentious blossoms should crown unpretentious heroism. Further, there is another splendid piece of news. The dependants are going to receive pensions, just the same (mark these words: *just the same*) as if the departed had belonged to His Majesty's forces of defence. You may rely on this information. It was printed in all the newspapers. So now we can all settle down to look after our own affairs, knowing that the voluntary spirit of service has been generously recognised and prudently rewarded. At least this is what we are entitled to infer from the fact that the tragic event lived in the news for twenty-four hours and then sank out of sight like the seven men in the lifeboat.

There was, however, a little local bother attending the interment of the story. Some well-intentioned persons complained that the lifeboat had not been large and strong enough to face the mighty monster of an ocean that prowls for prey along the rocks of North Cornwall. But their complaint was met by the argument that owing to the contour of the beach it would have been impossible to launch a heavier boat in such heavy weather. That was a facer! We are told in the Book of Ecclesiastes that a living dog is better than a dead lion. And certainly, when you come to look at it, the mobility of an unsafe lifeboat is better than the immobility of a safe one. Perhaps not very much better; but still there is this to be said, that whereas an unsafe lifeboat *might* save the lives of the shipwrecked without meeting disaster, a lifeboat that was too safe to be launched couldn't possibly save those lives. Of course, there is another consideration, namely, that if lifeboatmen could not launch their boat *some* lives would be saved—their own lives. But to urge such a consideration would be highly unseemly—like snoring in church while the choir were singing "Christians, Awake, Salute the Happy Morn." Facilities for the display of heroism must be preserved even if it entails fruitless sacrifice. It is a pity that Providence does not arrange that there shall be only little storms where

there are awkward beaches. But there it is: Nature decrees dilemmas like this.

Allen Upward, in his classic work, *The Divine Word*, pulls the leg of the law in one of his chapters respecting the problem of deciding responsibility in cases of shipwreck. Putting a case, he analysed the reasoning by which, when a ship was lost in a storm, the Court arrived at a decision whether it was God's fault or the captain's. And he worked it out to the conclusion that in the eyes of the law the ravages of the largest waves indicated sins of commission on the part of God, but those of smaller waves indicated sins of omission on the part of the captain. Not very helpful to legal administrators or illuminating to litigants; but then, the author's object all along was to exhibit a dilemma, namely, that confronting adjudicators who had to give a precise and unmistakable decision involving concrete interests (e.g., somebody had to pay in person or money, or be excused payment) while having to do so by weighing evidential factors which would not submit to precision in definition or to differential measurement by any agreed (or, indeed, intelligible) standard or scale. When is a wave too big for the captain to conquer it? And when is it small enough merely to test his seamanship? There is no answer in physics or metaphysics. But there has got to be an answer in law when the law is invoked. The captain's reputation and job are at stake. The owner's responsibility for the seaworthiness of the vessel is also at stake. And behind these factors is the old and familiar one—*Money* is at stake! To pay or not to pay: that is the issue underlying all the soliloquising; and adjudicators might as well decide it by gazing into a crystal—which is virtually what they do in these borderline cases.

Yes, and in other contexts it may be said that an element of crystal-gazing enters into a substantial proportion of legal decisions—the "crystal," of course, being the silent oracle of high-financial pseudo-science. For instance, what is an "excessive prescription" for a panel patient? Even Lord Hewart, who adduced this problem in his book, *The New Despotism*, did not proffer a definition. What he did say was that if he had to decide what the term "excessive" meant he would certainly take account of the right of any patient to receive the best appropriate treatment irrespective of its cost. But happily (really unhappily) neither he nor his brothers of the Bench are called upon to decide. The decision is reserved for the bureaucrats of the Ministry of Health whose concern is

not to preserve health but to conserve money—not to save life but to save expense. Not that they are to blame as individuals: they have to do what the crystal tells them to do in case the crystal tells them that their services are no longer required.

There is a little dirty commencing with the lines: "When I was going to St. Ives I met a man with seven wives." That is nicer (though less proper) than to meet seven wives without husbands. So let us resume our examination of the cause of the disaster. Perhaps readers will have noticed that there is a close analogy between the doctor's dilemma involved in what has just been said and the lifeboatmen's dilemma discussed earlier. We have seen that a larger lifeboat would have been a better prescription for shipwrecked mariners than the one that was used. It is true that the larger boat was not withheld on the ground of expense. In fact the National Lifeboat Institution has stated that St. Ives could have had (and could still have) one if it were physically possible to use it. So far so good: the money-economiser has an alibi. But only a little one—matching the size of the ill-fated boat. There is more to come. If, says the above Institution, St. Ives erected a breakwater and got other engineering jobs done to remove the launching obstacle, well then, of course, the dilemma would disappear. Now isn't that splendid? Come on! What a Cenotaph the breakwater would be to commemorate the deed and death of the departed heroes! Like the rainbow, it would signal "Never Again" to the sorrowing widows and anxious wives of the town. All that remains now is to get the glorious work put in hand.

But, as every reader knows too well, such a scheme would be condemned and vetoed by the Lords of Credit-Creation as an "excessive prescription" for life-saving. A few hundred pounds for a larger lifeboat is one thing; but a few hundred thousand pounds for getting it afloat in a rare emergency is unthinkable! Such a sum, if divided by the number of lives estimated to be saved by the existence of the breakwater, etc., would show a wildly extravagant measure in monetary terms of the value of each life! It would be as extravagant as spending some £10 or so on insulin for a panel patient! No, we must all be sports and allow the sea its quota of victims, taking care, of course, to grant their wives and children a little compensation for the loss of the breadwinner! After all, the number of lives risked by men in fighting the elements is only a



tiny fraction of those they risk in fighting each other. So if money is spent it must be on military defence in preference to all else. Such would be the justification put forward by the credit-economisers.

Men fight under compulsion. It is a remote compulsion starting from the calculations and decisions of the black magicians of high finance. If this compulsion were removed they would cease fighting. The deed of the St. Ives lifeboatmen proves it. They were samples from bulk. The proof is that there is always a queue to man the lifeboat. That they value the honour of service may be allowed. But underlying that motive is the instinct to save life. There is no such a thing as the instinct to take life. Mr. Chamberlain recently said at Birmingham that he did not believe that the nations against which we were arming would wantonly go to war. But he did not go on to say, as he should say, that the danger of war was due to the wanton neglect of the Credit Monopolists to correct their accounting and accrediting principles. This neglect invisibly gives birth to circumstances which, when faced by rulers with power but no insight into prime causes, threaten them and their subjects with disasters in comparison with which war is the "better way," not to speak of its being the only conceivable means of escape. They all want "markets," and the market-dilemma appears to them incapable of resolution outside the orbit of war-bluffs and war-preparations. It is not a natural dilemma; it is an artificial one—really a hallucination generated by the Kabbalists who conjure with monetary symbols.

Listen to this passage from a leading article in *The Times* on January 28:

"British and German manufacturers are inevitably competitors in many fields, but more important to both than the trade which they may win from each other is the expansion of the markets in which they trade. As Mr. Hudson pointed out in his speech at the annual dinner of the German Chamber of Commerce in London, the exports of the two countries tend to go up or down together as world conditions are favourable or unfavourable. Business recovery depends first and foremost upon the restoration of confidence, since trade cannot be expected to prosper so long as political uncertainties keep the world in a state of tension."

Here is a pretty example of the reversal of true causal sequence. Business recovery is not dependent on the restoration of confidence: confidence is the psychological sign of good business. Political uncertainties are not the cause of slack trade but the effect thereof. Then look at the opening passage. It virtually says that Brown and Jones need not compete with each other because they can jointly dump goods on Smith, Robinson and Miller.

(Continued in next column)

# Finance and Prosperity

By J. E. Tuke

Letter addressed to *The Friend*:—

As recorded in *The Friend* of December 30, it took the Society of Friends in England and America 100 years, from 1688 to 1788, to rouse the conscience of the world and to convince their own members of the rightness, and therefore the necessity, of relinquishing their own substantial interests, and to bring to an end at last the institution of chattel slavery.

G. M. Trevelyan considers that it was the greatest debt that the world owes to the Society of Friends.

The twentieth century has built up a slavery which cripples practically every nation, and while scientific developments have given us an age of plenty—sabotage, restriction of output, and tariffs are used to reduce this wealth, but we have undernourished men, women and children, and in England nearly two million, and in America twelve million, unemployed.

Economic war rages, countries try to export more than they import, the struggle for raw materials and the search for foreign markets makes military war unavoidable.

Friends have to realise their own responsibilities to God and humanity in this modern struggle against the financial system of this generation—a system of which prominent members of the Society of Friends have long been supporters. Such names include those of my own family. We do not blame them, we fight against the system which causes such untold misery.

The Bank of England was founded in 1694. William Cobbett wrote, "I set to work to read the Act of Parliament by which the Bank of England was created. The inventors knew what they were about. Their design was to mortgage by degrees the whole of the country; all the lands; all the houses and all other property, and even all labour, to those who would lend their money to the State. The scheme, the crafty, cunning, the deep scheme has produced what the world never saw before—starvation in the midst of abundance."

(Continued from previous column)

The writer does not inquire what these three gentlemen are going to do about it. Then as for the expression "expansion of markets," what does it mean but expansion of purchasing power in those markets? Who, or what, expands it? Naturally the correct answer is not given. Yet Mr. McKenna has supplied it in his statement that the money in any country is increased or decreased (not by "confidence" or any other states of mind) by the action of bankers in lending and investing credit of their own creation. The moral is what it has always been since the announcement of the Social Credit Analysis and Proposals.

From the foundation of the Central Bank, and latterly the Bank of International Settlement in Basle, the greatest asset they possess is the secret discovery of the goldsmiths of the creation costlessly of an abstract form of money—bank credit—thus acquiring the ownership of the nation's financial credit and control of the nation's real credit. It costs the bank nothing but ink and bookkeeping to finance a war. It costs the people blood and effort. But win or lose, the people are left owing the financial cost to the bank.

In 1914, the National Debt was under eight hundred millions. In March, 1920, Great Britain's debt was seven thousand, eight hundred and twenty-eight millions. The banks had created and loaned about seven thousand millions during the war.

The National and Local Government debts increase yearly. Together, they amount to roughly ten thousand millions. The interest charges which income tax and ratepayers have to meet annually is approximately three hundred millions.

Is it to be wondered at that with this demand on the people's income, producers must restrict output, and the necessities of life are denied to millions of our people?

Surely Cobbett was right—that this robbery led to starvation in an age of potential plenty!

## Everybody's Trouble

Clerk at Wood Green Police Court, N., yesterday: Do you admit owing this amount of income tax?

Man: Oh, yes, but I haven't any income to pay it.

—*Daily Express*, January 28, 1939.

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# A COMMON SENSE VIEW

By W. L. Wilks

**WHEN** the amount of publicity given by our Daily Press to other people's wars and troubles is compared with the space given to our own pressing problems, it is not difficult to see why, as a nation, we seem incapable of correctly diagnosing the complaint from which we are suffering ourselves.

Backed by a press which has perfect liberty to publish everything except the vital truths of the money racket, we allow Parliament to mislead us into believing that our trouble is an over-production of goods which cannot be remedied until "Foreign Trade" improves, in other words, we cannot hope for better conditions ourselves until we have sent out of England goods which our own people are desperately in need of themselves.

When factories are standing men off, and farmers all over the country are getting more heavily in debt to the banks, because neither of them can sell their products, Parliament talks of the "law of supply and demand"; but the "demands" of the people of this country for food, clothes, and so on are not vastly more in one week than they are in another, and we know the demands of our wives and children for the necessities of life are, week in, week out, fairly regular—consistent and persistent.

## What's Wrong?

As to "supply," we know that everything they can reasonably want is in the shops waiting to be sold, with shopkeepers eager to sell. We know that behind the shopkeeper is the wholesale man, and behind him again the factories and farms of England, all keen to do business; so, with, on the one hand, these traders compelled to sell or "sell up," and on the other, millions of families in dire need of the goods they have to sell, England should be a land of "good business," happiness, and content, but obviously it is not — WHY?

In the population of England we have a potential market of 48,000,000 people, but of this total roughly 36,000,000 are consumers of nothing except the bare necessities of life, merely because they have little or no money. Our actual market, therefore, is limited, in fact, to those families with "good" and secure incomes and as these comprise only approximately a quarter of the total, we cannot wonder that business, all over the country is "rotten." Yet Parliament, acting under orders from the Money Power, refuses to admit the correct diagnosis as being under-consumption caused by a lack of purchasing power in the pockets of the masses of our people.

Other than "foreign trade," the Government remedies are marketing boards, quotas, tariffs or subsidies, but all these have the effect, in the long run, of pushing up the price and so placing the products

of industry and the produce of farms still further out of the reach of our 36,000,000 who must, if the British price is too high for their slender purse, go without, and continue doing so, until another nation, anxious to improve its foreign trade, gets "under" our tariff with the help of subsidies, and so enables the 36,000,000 to buy in the "cheapest market" again.

The Social Credit remedy, on the other hand, is the commonsense one of placing purchasing power where it is most needed and where it will do most good. If a pension of £2 a week was paid to everybody over 50 years of age, the wheels of industry would *immediately* start turning as they have not turned for years, and as they will never turn again unless we seek a remedy **OUTSIDE** the laws of "sound finance."

## A Question and an Answer

The money? Why is money spoken of with bated breath as though it were a God? Why are the "laws" of money looked upon as being more unchangeable than the laws of the Medes and Persians? How is it that, as a nation, we are one day supposed to have "no money," and on the next untold millions can be "found" for bomb making? If the creating of money is as easy as all this, we can surely "find" enough to make the remaining days of our old people worth living. If the banks can "find" it for the making of armaments—life-taking—they can "find" it for life-giving construction.

We have for too long left the governing of our country to politicians, unimpeded by any orders or demands from the People

who pay them their salaries. Parliament is fond of "talking" democracy; it's up to us to make politicians prove their word. The *real* duty of a democratic Parliament is to receive the demands of the people and to employ a staff of qualified experts (the Civil Service) to operate the machinery of Government for and on behalf of the people, who, together, are the sovereign authority.

## The Necessity for Unity

The "secret" lies in that "together." Singly we do not count, but united we are all-powerful—at least so far as Parliament is concerned—but while we spend our time arguing about things that don't matter ("party politics," for instance), the banks and international financiers are getting away with the thing that *does* matter, and that is the control and issuing of money, the life blood of modern civilisation.

If we do not soon end this system which compels three-quarters of our people to live in poverty, and which compels us to export the goods they need to make their lives worth living, the system will end us. Is the supreme purpose of life war and destruction allied to misery, or is it peace and construction allied to goodwill? Nobody wants war, with its horrors, so why not start a betterment of life that would go far towards ending war for ever, and which would certainly bring happiness into millions of homes?

Pensions of £2 a week *would* do this, and as politicians tell us we *are* a democracy, we have only to demand, unitedly, their application, to be successful in getting them, because a truly democratic Government is the servant of the people and *not* of banks and financiers, and the pressure of a united, determined people cannot be withstood for long.

## March or Vote?

The *Daily Express* reports that five hundred old-age pensioners will meet in London on March 3 to demand a £1-a-week pension.

The Rev. W. Paton, one of the organisers of the National Association of Old Age Pensioners, outlined yesterday a thirty-day campaign. He said:—

"The Government are taking no notice of the plight of these old people on the ros. pension. The pensioners are now getting together for a series of protests and demonstrations in London and in the provinces.

"The old boys are quite game for a

month's marching round Whitehall and Trafalgar Square. We naturally pick out the strongest, and some of them have gone into training."

• • •  
These old-age pensioners have not yet heard of the Pensions at 50 Association, but they will hear of it.

We invite every old-age pensioner to join and VOTE NOW for pensions at fifty. Members of Parliament take no notice of marches, petitions, appeals—there is no *power* behind. Together we can nominate Pensions at 50 candidates. Unite now.

# SOCIAL CREDIT

For Political and Economic Democracy

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Friday, February 3, 1939

## Goodwill Is Not Enough

THOSE who worship at the shrine of "sound finance" are obsessed. They worship a system. Not only that, they worship a system that doesn't work. The High Priests of this cult get some satisfaction from the power to dominate that it gives them, and this makes them fanatical in their worship.

Any demand that may arise from the victims of this system that has any tendency whatever to expose its weakness and its falsity is regarded by these High Priests as dangerous treason to be suppressed or frustrated at all costs.

This is because they are blinded by their obsession. They are possessed by an insane imagination, and in their loyalty to their system and the policy it necessitates, they are capable of the most vicious, ruthless demand for sacrifice on the part of others that the human mind can conceive.

At the moment, these men are demanding confidence from the public in their rotten system. It is as if the captain of a ship demanded confidence from his crew and passengers as a means of mending a hole underneath the water-line which threatened the sinking of the ship and the lives of everybody concerned.

There is nothing so dangerous as misplaced confidence, just as there is nothing so constructive as correctly-placed confidence. If the present money system cannot distribute the goods and services we are together capable of producing, it is time we scrapped the money system in favour of a better one. But the custodians of the money system, or rather, the owners of it, regard this as treason to such a degree that it is futile to appeal to their goodwill.

To them, their system is of far more importance than the lives and liberty of common men.

Therefore, the demand for Pensions at Fifty will never be granted by any appeal to the goodwill of those who now sit in the seats of financial, economic and political power.

Nothing less than a united demand on the part of ordinary men and women backed by every political and economic sanction they possess has any chance of overcoming the opposition of the High Priests of Insanity.

This language, referring to insanity, may appear to some to be rather strong and perhaps exaggerated. *But it is not.*

Every day there are men, women and children who die in this country, and whose deaths are nothing less than sacrifices to the insane obsession—that money, which can be created by writing figures in books, is more important than the distribution of the real goods and services—which, if distributed, would have saved the lives of these people.

Therefore, we have no hesitation in saying that an attitude to the monetary system that places it above the life and happiness of the least and most humble of our people is insane, and not only is no language too strong for this attitude, but we have got to muster up something more strong than mere language. We have got to muster living men and women inspired with the will to live in freedom and abundance to such a point that they will insist on their demand whatever may happen to the money system and to press forward with such fervour that they will operate with fixed determination their political sanction of a vote for what they want, regardless of what happens to systems and the worship of clever Medicine Men.

Good words are not enough, goodwill is not enough. These two, plus action along the right lines, are required. Right action in this case, implying the exercise of not only activity in the propaganda and organising sense, but in the political sense also, and that means if we want Pensions at Fifty, it's no use pleading with any Member of Parliament or petitioning Cabinet Ministers, Bishops or Bankers, because these people are afraid for their system far more than they are afraid of children dying of malnutrition in the distressed areas.

Right action means not only acting in associating together on a united demand, but also in pressing the political sanction (represented by the votes they have) right forward to the place where their demand can constitutionally be backed by the sanctions represented by the Army, the Navy, and Air Force which we maintain.

That means the representatives of the demand for Pensions at Fifty must appear accredited as representatives of the Public Will at Westminster in the House of Commons, and there they must instruct with the authority of the electorate behind them, the Chancellor of the Exchequer whom they will appoint, to arrange to put

their will of Pensions at Fifty into operation first, before any other business.

Already there are electors in the constituencies of Bradford South, Coventry, Dorset—Eastern, Derby—Southern, Edinburgh North, Greenwich, Paddington South, Chislehurst, Westminster and St Marylebone, who have voted for Pensions at Fifty. Next week we hope to be able to publish a further list of constituencies where the "Reveille Fires" have been lighted, to thaw out the artificial refrigerating pipes maintained by the bankers, and which at the moment keep frozen the Niagara of the people's will.

You have a vote; goodwill is not enough. Why not back your goodwill for Pensions at Fifty with your political sanction? Join the Pensions at Fifty Association to-day!

## NOTICE

All who have applied for Membership of the Pensions at 50 Association will receive their Membership cards in due course.

All applicants are requested to fill in the name of the Parliamentary Constituency in which they are entitled to vote.

This is important.

An Application Form for membership appears on page 4 of Pensions at 50 Leaflet No. 2.

## POINTS FROM LETTERS . . .

" . . . In the first place I should like to congratulate you upon the new spirit you have infused into SOCIAL CREDIT. The last few months have seen an enormous improvement, and the "old brigade" up here are unstinting with their praise. Please do not fail to preach ACTION on every possible occasion.

"I am particularly pleased with the Pensions at 50 Demand. This is practical common-sense and as such will commend our movement to the general public . . ."

Cheshire. W.A.G.

"I think your Pensions at 50 Scheme the best yet."

Glasgow. W.F.

"I am to be in town on Wednesday next and will call to collect a batch of your 'Pensions at 50' leaflets, which I am pleased to hear are selling so well."

Sussex. W.B.

"With reference to your Pensions at 50 Scheme . . . may I say that the members believe that in this you have something good and practicable . . . We decided we would endeavour to put this . . . across to the working people in our district."

Glasgow. G.W.



# Leisure and Pleasure

By Dorothy Beamish

AT the cinema recently I saw a film about Guide Dogs for the Blind. The opening scene showed a blind man and his pretty young wife having tea together before she goes to her work at an evening school. He is lamenting that she has to be the breadwinner when a visitor knocks at the door.

On admission, the visitor explains that he has come from the Association of Guide Dogs and that he wishes to take the blind man to their training centre for six weeks to train him with a dog.

The film shows in technicolour the education of these young Alsatian dogs to act as "eyes" to the blind, and ends with the happy reunion of husband and wife, and the former's triumphant announcement that he has got a job and is able once more to "earn his living."

Nothing could be better and more praiseworthy than to instruct the blind in the use of guide dogs so that they may go about unattended, free from what must be a very dreadful feeling of helplessness and dependence, and that they may have the great pleasure of canine companionship and affection. But why that they may earn a living—when there is not enough work for seeing men? May not even blind men live without working?

The representatives of twenty-one nations met in conference in London recently to discuss further reductions in the world wheat acreage. It is now almost too well known to need repetition that there are embarrassing quantities of nearly every commodity. There is even a glut of gold. Two things only appear to be in short supply—work and common-sense.

Owing probably to its rarity, it is very seldom indeed that one sees any common-sense in any of the daily papers, but occasionally a little creeps in here and

there. For example, the following appeared in the *Daily Express* recently.

"Unimportant work, important PLAY. Man's chief aim in life should be to enjoy himself—gospel expounded by Professor A. E. Crew, of Edinburgh University, in a speech to Edinburgh business men.

"One would have thought that when science had once given us abundance, we should use it for the production of a healthy, eager leisure. But no, instead of this we have unemployment. To earn a living has become much more important in our society than to live. . . . It is high time we cast aside the ridiculous idea that there is something peculiarly praiseworthy, something noble, something virtuous, about energy expenditure of this kind, and realise that if we could but make use of the knowledge already available, there would be very little work required of anybody."

That is a little bit of common-sense. Contrast it with a report of the activities of a body existing to find jobs for the unemployed, in which was described the busy day of the secretary and three typists. "All this work to find work should produce satisfactory results." That is utter nonsense. The purpose of work is not to make more work, but either to make something we want for use or enjoyment or else to make less work ultimately.

On turning over the leaves of a book of newspaper cuttings, my eyes fell on this extract:

"Housewives who pride themselves on

their washing-day achievements should visit the Laundry Exhibition. . . . They would see machines doing the work far more delicately and with half the wear and tear, washing "new clean" without a single rub, ironing with one light touch of compressed air. No steam, no friction, no heat. Just the pleasant smell of fresh linen.

"Three girls were turning out shirts at the rate of 88 a day. 'We enjoy the work,' they said. 'It doesn't even take the varnish off our nails.'"

If all labour-saving devices were used, there would be little work for anybody and little distinction between work and pleasure, and that is as it should be. Pleasure has been given an undeserved bad name and vilified. A "selfish love of pleasure" has been a reproach. But pleasure is only selfish when it is at the expense of others. If we can all enjoy pleasure together, surely our enjoyment is the best form of grace to the Almighty for all His gifts?

As the work of all is not wanted, cannot even be utilised, would not the sensible plan be to enable the blind, the halt and the maimed to withdraw from industry and yet continue to be good customers for industry's output, which cannot otherwise be absorbed? Not only the halt and the blind, but those who are past their youth and vigour—the over-fifties?

Pensions for everybody at fifty would be an immense relief to everybody, not only to the recipients, but to their relatives who in so many cases have to help them out of their own insufficiency: to shopkeepers who cannot sell enough goods, and to the younger men and women who cannot get employment.

## THE ENGINEER AND CIVILISATION

### Origin of Money and Debt.

The following is a letter published in the January "Power and Works Engineer."

In any discussion of the relation between the engineer and money, the purpose of the latter (a means, not an end) should first of all be agreed. We all know and, I suppose, agree that the purpose of an engineer is to "harness the great sources of power in nature for the use and convenience of man." Do we all agree that the purpose of money is to facilitate the distribution of production to consumers? If so, then until the money system enables consumers to satisfy all their material wants up to the limit of productive capacity, it is imperfect. By that criterion, the existing money system falls far short. But is the purpose I suggest agreed?

*Money is abstract:* It is essentially an accountancy system and should render in figures a true account of facts. That it does not do so now is demonstrated by the ever-intensifying efforts of producers and retailers to dispose of their goods and services simultaneously with the inability of would-be consumers to afford them. The limit of productive capacity is not reached—perhaps not even approached—the material wants of consumers are unfulfilled.

Money comes into "being," is "created" (if an abstraction can be created) by the writing of figures in certain circumstances. It is the business of banks to handle money. All money passes into and out of banks. It is all recorded in bank documents. It is, even in the form of coin which represents but a minute proportion

of money, nothing more or less than loose-leaf bank-book entries.

I do not know whether these, rather elementary observations may help; but, if they be accepted, then the term "debt" takes on a meaning different from that generally accepted by the uncritical. "National debt," for example, has no reality; it consists of figures that present some sort of account of money "created" and "spent" mostly (as to about seven-eighths) on the first great war to end war. It always strikes me as absurd to the point of lunacy that anyone could imagine the possibility of "repaying" a national debt. No such phenomenon has yet been recorded. Can a man repay what he has lent to himself? Can a nation repay what it has lent to itself? And if not, what does "interest" represent?

W.A.W.

# War—Its Cause and Cure

Abstract of Addresses given by Mr. Brian Reed at Newcastle and Durham on January 18, 19 and 20

[The main theme running through the speeches of the bank chairmen this year was the urgent need for a vigorous OVERSEAS trade drive.—ED.]

PARTICULARLY since that well-organised scare in September last, few people in this country have had the slightest doubt that before very long Europe is to be involved in a first-class war. The causes of modern war will become quite obvious to anyone who will approach them without bias, and treat them as something requiring instant action, and not as some pseudo-scientific subject to be argued about whenever opportunity offers.

It will not have escaped your notice that all the time nations are signing new conventions, compacts and agreements, a dozen new arms factories or a thousand new bombers are built. Even the time an individual takes to sign a peace pledge can be represented by the completion of another rifle, grenade, or gas bomb. We are made to think and talk (we do not talk of them instinctively, mark you) of bomb-proof shelters, A.R.P., and evacuation, although not one of us believes for a single moment that any of these things can alleviate for one moment the horrors and miseries of a mass war on civilians, nor the plague, pestilence and famine which must follow such a war.

The root cause of modern war is not the surface rivalry between flags, totalitarians, or personalities. Hitler, Stalin, and Mussolini are just the ripple and the spray of far greater and more potent forces. They are, along with the just as powerful but more camouflaged dictatorship in this country, symptoms of forces which are driving the peoples of this world in a direction exactly opposite to that in which they want to go.

The direct cause of modern war is not obscure; it is not even complicated. The cause is essentially the struggle of constantly expanding industries seeking for an export market. England, Germany, France, Italy, and the U.S.A., to mention but a handful of countries, are turning out vast quantities of goods. Everyone concerned must sell their goods for money, and, as everyone of us here knows only too well, we have not the money to buy more than a fraction of the goods—and services, such as travel and the use of electric power—which are available.

If any one of us were to walk a mile from this hall we would pass shop after shop stacked full of good things, many of which we would like to have, but cannot afford. If we went inside and asked, the proprietor would tell us that he or his wholesalers have not the slightest difficulty whatever in supplying those goods. But these gentlemen would also tell us that they

had the greatest difficulty in selling enough of their abundance to keep them out of the workhouse.

As all firms are the same, whether they sell food, clothes, machinery, or luxuries, there is a constantly increasing pressure to send goods abroad, and to make the poor nigger or the unspeakable foreigner buy them. Not in return for goods, but only in return for money. And as the use of machinery and improved processes is spreading, and every European and most other countries are being rapidly industrialised, and made what is quaintly called self-supporting, nations which once bought goods from us and from other Western European countries, now make their own. More, they not only do this—they export to us, for we are a foreign market to them.

In this way the marvellous advances of science and engineering within the 38 years of the present century have been frustrated, and their presence has resulted in a fierce commercial struggle for gradually disappearing foreign markets. In this economic war—the precursor of military war—some of the weapons have been quotas, tariffs, and trade agreements.

Within the last year or two this fight has reached a well-nigh inconceivable pitch. Unable to sell the goods at home, because at no one time can the people have enough money, under the present system, to buy more than a gradually decreasing fraction of the goods and services available, nations, unable to find markets abroad, have wilfully destroyed their own goods, although millions of the people forming that nation are in dire need. God's gifts have been flung back in His face. Vast quantities of such essentials as beef, coffee, tea, wheat and fruit have been burned; millions of acres of cotton have been ploughed into the ground; thousands of gallons of milk have been poured down the drains; millions of fish have been flung back into the sea.

All over the world, but particularly in this country and in America, our servants—Cabinet Ministers, Members of Parliament, and civil servants—are enforcing all kinds of ridiculous and tragic laws, rules, and regulations to cut down the quantities of goods we can produce, although we could all do with far more of them, and despite the fact that they are there, ready to hand out. Mopey, big money, can often be earned these days by refusal to produce; farmers are paid for not producing pigs, for not growing wheat, and for withholding ground from cotton cultivation.

Such destruction and restriction outrages common sense and decency; it is abhorrent to all that is good in man. We have available all the goods and services we need; we could live in the lap of virtual luxury—luxury which has been rendered possible by the brains, the skill, and the labour of generations of our forefathers and of ourselves.

And yet, unless industry can sell its goods—for money—it is ruined. It cannot sell all of them at home, for all the time we are displacing more and more men by machines or new processes; we do not give those men the wages of the machine so that they can buy the goods which have been produced. Under the existing rules, the penalty for failing to export goods is ruin for individual businesses, rising national debts, grinding taxation, and widespread unemployment, poverty and misery. So, by fair means or foul, we try to sell abroad. But the conditions there are just the same, and eventually we are forced into military operations, such as the Abyssinian business, or the Anschluss, or the Sudeten annexation. Or we have the colonial question raised, for colonies nowadays are of use principally as dumping grounds for the goods WE want—the central banks lending the money to purchase these goods.

If it did not mean the tragedy of the violent deaths of you and me and millions of our fellows, the most curious and insane part of all this would be that the object of military conquest nowadays is not to gain the real wealth of the vanquished, as it used to be in olden days; not to gain their wheat fields, nor their factories, nor their railways, nor their minerals. It is simply to be in a position to force one's own goods upon them; force on them goods which the people of the conquering country want themselves, and want badly. And, strangest of all, to force on the vanquished loans of money—such as the Czechoslovakian £10,000,000—so that they may buy goods from the lender. They are bombed, gassed, ravaged, and maimed solely in order that they may be forced to buy goods made elsewhere than in their own land. And if they fail to repay the loan granted to them so accommodatingly, well, the people of the conquering country have to pay that through increased taxation, although they didn't have any say in the granting of the loan, and although they did want the goods.

The only way out of the military war which is coming to us as a result of the intense economic war for export markets, is for the peoples of this world to insist



# The Boon of Pensions at 50

THE volume of new orders from private enterprise has continued to contract, says the quarterly *Business Barometer* of the Federation of British Industries, and adds that the number of unemployed rose by 33,000 between September and December. Home trade, it says, is marking time with a tendency to move to lower levels.

What would the F.B.I. *Business Barometer* say if the "Pensions at 50" Bill were before Parliament, backed by the united demand of the British people?

## Anthracite Tragedy

Efforts are being made to prevent the closing of anthracite pits at Saundersfoot, Pembrokeshire, owing to the loss of export trade.

Unless there is an unforeseen development it is practically certain that pits which produce some of the finest anthracite in the world will close.

The owners, Bonville's Court Coal Company, Ltd., and Mr. Arthur Horner, president of the South Wales Miners' Federation, are co-operating in an effort to save the pits by securing Government intervention.

An official of the company said to a *Daily Telegraph* correspondent: "We cannot continue to add to our stock of anthracite when there is no immediate prospect of selling. The tragedy is that if we could weather the storm we believe trade would

improve later. But once the pits are closed the step will be irrevocable."

With the great fillip pensions at 50 would give to home trade, such tragedies would not occur.

## A Step Towards Peace

The prospect of war may recede for a moment, but "trade war" for export markets intensifies. Hitler says that without exports the Germans cannot live, and without imports *we* cannot live. But we cannot afford to buy imports—we cannot afford to buy even all we produce at home.

If all who are 50 and over were drawing £2 a week as a pension, this shortage of buying power would be largely made good. Home trade would benefit by new orders, and we should also be able to buy more of the goods other countries are so anxious to export.

Pensions at 50 would be the best and most practical step towards permanent peace.

Representatives of over 60 local authorities and development committees in Lancashire met at Manchester last Friday to consider a resolution calling for revision of existing trade agreements and the adoption of new methods and technique in the negotiation of future trade agreements, and suggesting that subsidies from national funds to the export trade would enable Lancashire industries, and particularly the cotton trade, to compete

in the world market on terms as favourable as the export trades of other countries.

Mr. Robinson Graham, of Burnley, suggested that permanent protection in the form of a subsidy was necessary to save the Lancashire trade. It would take some time for the provisions of the Enabling Bill to be applied and for the Government to make new trade agreements, but a subsidy could be applied at once and would bring immediate relief.

Alderman Kinley, of Bootle, said that some European markets and the Japanese market had gone, the Chinese market was in the balance, and the Indian market in the process of going. No Government could draw up an agreement which would restore the export trade. Those who wanted to see the prosperity of the cotton industry restored overlooked the home market.

What the home market needs is a "subsidy" to all over 50 in the form of pensions of, say, £2 a week. See how this would solve such worrying problems as those that beset the industrialists of Lancashire—not to mention the worries that make life difficult for millions of ordinary people.

## Agriculture

Mr. T. Peacock devoted his presidential address to the National Farmers' Union recently to discussing what could be done to relieve the depression in the industry.

Well, what about—?

# Notes and Opinions

By Allan-a-Dale

PROFESSOR F. A. E. CREW, of Edinburgh University, speaking to Edinburgh business men, is reported to have said:

"One would have thought that when science had once given us abundance we should use it for the production of a healthy, eager leisure. But no, instead of this we have unemployment. To earn a living has become much more important in our society than to live.

"The man who works, who expends energy to gain social security, is regarded and respected, while the man for whom no work can be found is regarded as a biological failure or a social burden.

"It is high time we cast aside the ridiculous idea that there is something peculiarly praiseworthy, something noble, something virtuous, about energy expenditure of this kind and realise that if we could but make use of the knowledge already available there would be very little work required of anybody."

Hear, hear! Ever since man began to reason, he has been endeavouring to put

himself out of work, so that he can live free of servility.

The modern fetish of work, worshipped as a desirable objective in itself, is one of the biggest scoops the Medicine Men have ever foisted upon a superstitious laity.

It would not surprise me one whit if Professor Crew joined the Pensions at 50 Association, and so demonstrated that he is as good a democrat as he is a philosopher.

New and startling evidence of the decline in British commercial shipbuilding is shown by Lloyds Register returns.

Foreign output is steadily on the upgrade, British output is going down.

Shipping correspondents are busy writing for the papers, and all of them are inspired with the same reason for the decline.

Says one:

"Subsidies, both direct and indirect, currency restrictions and lower wages are among the factors which enable certain Continental countries to build ships at prices from 35 to 40 per cent. below the most competitive tenders which British shipyards are able to offer."

Now that looks reasonable, doesn't it? But I have not seen a single reference to certain costs which are, perforce, included in British tenders, but which are unknown in foreign countries.

When the Bank of England set up the National Shipbuilders' Securities Company, to buy up shipyards to scrap them, it was *supposed* to be to help those that remained in the business.

Of course, they have to pay for it (over a long term of years). You cannot expect the Bank to help you buy out your competitors and keep up prices for nothing, can you?

So now, when they tender for a ship, British shipbuilders have to include, not only the cost of building the ship tendered for, but also part of the cost of destroying rival shipyards, also the cost of the Bank providing the money to get rid of such "redundancies."

Isn't sound finance wonderful?

And isn't the Press wonderful (and free!) to suppress this information and mislead readers into blaming foreign governments for subsidising *their* shipbuilders. Such suppressions also engender the pugnacious business men to press our *own* Government to subsidise *our*



industry, ostensibly to enable it to compete and find work, but in reality so that the Bank can recover the money it loaned for the destruction it has financed.

The seven lifeboatmen who lost their lives at St. Ives in Cornwall on January 23 need not have done so had they had a suitable lifeboat.

At the inquest, Mr. C. W. Curnow, Mayor of St. Ives, said he considered that a breakwater was absolutely necessary at St. Ives. They had been trying to get one for upwards of 100 years, and every time had been turned down. He felt that after this terrible tragedy they should get a bigger type of boat.

An official of the Royal National Lifeboat Institution in London said afterwards that it was impossible to have a heavier type of boat at St. Ives without safe anchorage.

"The wrecked boat was one of our light type, weighing seven tons, which can be launched by hand," he continued.

"From an open beach, a heavier type of boat could not be launched. If there were a harbour where a lifeboat could be moored, or where a launching slipway could be built for use at any stage of the tide, St. Ives could have a lifeboat up to 26 tons.

"A breakwater might provide safe anchorage."

Surely you cannot expect the Bank of England to find money for a breakwater at St. Ives, can you — even if it is true that money costs no more than the writing of figures in a book?

Saving life is *not* a commercial proposition, quite, is it?

Now, if it were the destruction of a few ship-building berths, well that would be different, would it not? Yes it would, and is.

Dr. Funk has appointed Dr. Rudolf Brinkmann as Vice-President of the Reichsbank.

Says the *Financial Times* about him:

"A much younger man than Dr. Schacht, he is said in Berlin to have 'better nerves' to carry the responsibility for Germany's finances. Where Dr. Schacht displayed scepticism and apprehension, Dr. Brinkmann apparently has shown optimism and faith in ultimate success."

There is a story of a negro doing a hauling job who was told he couldn't get his money until he submitted a statement of his account.

After much meditation he evolved the following bill: "Three comes and three goes, at threepence a went, is. 9d."

I've an idea this coloured person would have made an excellent administrator of the Exchange Equalisation Account. What do you think?

(Continued on page 14)

# MONEY OR YOUR LIFE?

Cuttings from the "Daily Telegraph and Morning Post."

Collated by F. Bunce

## "A.R.P. Trenches Muddle"

(January 9.) "Many councils are reluctant to carry work any further, when it will be necessary, unless some new arrangements are made, for the *ratepayers to contribute 40 per cent. of the cost.*"\*

## "Plans for Deep A.R.P. Shelters"

(December 12.) "In the view of Government experts, the *high cost* of public shelters would be out of proportion to their value."

## "Reasoned Plea from Medical Men"

(January 12.) "It is our considered opinion that fully efficient medical and surgical treatment of air-raid casualties is impossible unless and until there are also provided *adequate bomb-proof shelters* for those who cannot be evacuated promptly from danger areas."

—Letter signed by 21 leading medical men.

• • •

(January 17.) "Doctors will be grateful for the letter in which leading members of the profession gave a reasoned plea for the provision of bomb-proof shelters . . . I would urge the construction of operating theatres, etc., below ground . . . not far removed from the big hospitals. *In over 80 districts of Paris there are such large casualty stations*, the equipment and general organisation of which has been described as 'amazing'."

"*Barcelona . . . this poverty-stricken city has found the cost of the construction of bomb-proof shelters within its means*, largely, it would seem, because . . . such shelters have well repaid the money spent."

—Letter signed Hilda Weber, Harley Street, W.1.

## "Expert Engineer's Claim"

(January 21.) "Following up their plea for adequate air-raid shelters, . . . representatives of the medical and surgical staffs of leading hospitals have sought the opinion of members of the Institution of Structural Engineers. Yesterday . . . Mr. Cyril Helsby gave his views as an engineer who has made an extensive study of air-raid defenses in Barcelona . . . He said that shelter providing complete protection for everybody from all types of bombs—even from direct hits from the heaviest types—*could be constructed economically and quickly* . . . Accommodation for hundreds and thousands of people could be completed within a few weeks."

## "Evacuation Camps for Civilians"

(January 17.) "*Cost is the first question* . . . *It may be found that the expense will be prohibitive.*"

## "Labour for Armaments"

(December 15.) As an engineer of some knowledge of the engineering and allied industries, may I say that there are thousands of highly-skilled craftsmen in this country, working short time, who, with a few days' training, would be fully efficient for any class of armament work, and that there is not a single firm of note engaged in the production of machines and tools in this country that could not produce a larger output if *orders were given.*"

—Letter signed T. Lawrence, Member, Local Employment Committee, Stratford, E.15.

## A.R.P. Equipment.

### "Delay in Completing Orders"

(January 9.) "Analysis has shown that equipment manufacturers had *insufficient financial resources* to permit them to lay down any but nucleus stocks."

—Letter signed N. R. L. Macdonald, Holborn Viaduct House.

## "R.A.F. Crashes"

(January 19.) "On Tuesday I flew from Le Bourget to Heston in one of the British Airways American Lockheed air-liners, which are fitted which almost every conceivable aid to navigation in bad weather . . . The pilot *had to fly blind in cloud* . . . nevertheless he arrived on time . . ."

"*On the same day there were five R.A.F. crashes*, resulting in the death of three pilots . . . and injuries to other R.A.F. personnel . . . Air Vice-Marshal Cave-Brown-Cave was severely injured and his pilot was killed . . ."

"We have reached the stage when all R.A.F. aircraft . . . should be fitted with wireless or radio telegraphy, and thus be able to obtain directional bearings . . ."

"Safety and efficiency in the air under adverse weather conditions depend to-day on the ability to use blind-flying instruments . . ."

" . . . in view of the prevalence of R.A.F. crashes in bad weather, it is hoped that the Air Ministry will *spare no trouble or expense* to ensure that all R.A.F. pilots are thoroughly trained in instrument flying and that all R.A.F. aerodromes and aircraft used for cross-country flights are equipped with every possible aid to navigation in bad weather."

—Letter signed L. G. S. Payne, Group Capt.

\* The collator's italics throughout.

**HAVE YOU VOTED  
FOR PENSIONS  
AT 50 YET?**

# On The Canadian Front

By Harry B. Knox

## No. 3—CANADIAN NEWSPAPERS VERSUS SOCIAL CREDIT

Winnipeg, Canada.

In a great number of countries throughout the world, Social Credit is given no publicity whatsoever in the various daily newspapers.

In Canada, however, the contrary is true.

Every newspaper in Canada devotes an enormous amount of space to the question of the New Economics, even to the extent of treating it as primary news matter.

Social Credit meetings, reports on the formation of small study groups, and other Social Credit activities are given publication; the only occasion on which a Social Credit item of local import is omitted is during a period when "crisis" news emanates either from Europe or (ironically enough) from Alberta.

Editorials dealing with Social Credit activities are quite common, but the policy of the newspapers in Canada is directed toward "killing" Social Credit by appearing to give the public every tit-bit of news concerning it, cooked up in such a manner that it tends to provoke ridicule of the question, falsified to such an extent that even the newspapers are finding it rather difficult to remain consistent in their views of the question of Social Credit.

This latter predicament comes into being with frequency; newspapers have gone to such lengths in Canada to falsify news concerning Social Credit that the people as a whole, expecting at one moment the abdication of Aberhart, an Alberta election the next, and a major financial scandal concerning either Aberhart personally or the Alberta provincial cabinet as a whole from time to time as the fit takes the editorial chamber, are becoming steadily more sceptical of what they read.

The power of the press has diminished to a large extent in the past three years in Canada.

The question of whether or not falsification of news in Canadian newspapers is a deliberately organised campaign or merely a long succession of errors and blunders is one that is somewhat difficult to hazard. The newspapers claim that the attitude of the Alberta Government toward their reporters has made it necessary to obtain unauthoritative information. The Alberta Government declares that the fault lies on the doorstep of High Finance, whose representatives the newspapers are . . .

Insinuations are rampant in Canadian dailies. Social Credit is coupled with "inflationary chaos"; Social Crediters are advocates of "funny money," "wooden dollars," and the installation of "printing plants in Government treasuries."

Newspapers have been declaring for three years that Aberhart was at the end of his tether. One Central Canadian newspaper admitted, though with clever and

slandrous insinuation, that Aberhart need not flee to his secretly-purchased retreat in the West until at least 1944!

Reading that there might be a joining of forces between Hon. W. D. Herridge, brother-in-law of Rt. Hon. R. B. Bennett, and Premier William Aberhart, I discovered during a telephone conversation with Mr. Herridge that there was nothing to the news report "at the present time."

Premier William Aberhart issued a statement a few days later that he was not joining with Herridge. The Canadian press quoted him as saying that he "supported Herridge" and urged all Social Crediters and money reformers to "get behind him." Aberhart is further quoted as stating that he would be much too busy with his own provincial administrative duties to enter a Federal election campaign. The *Chicago Herald and Examiner* appeared with a headline stating that Aberhart and Herridge had joined forces. A news report appeared a few days later that Aberhart was going to retire very shortly. Social Credit Members of Parliament, however, are almost unanimous in their statement that Aberhart will lead the Social Credit battle this fall throughout Canada.

I am inclined to place a great deal of faith in the statement of the Ottawa Social Credit members. John H. Blackmore, leader in the Federal House, goes further by stating that Aberhart will be Canada's next Premier!

One item of news appeared the other day in Canadian newspapers concerning the abdication from Social Credit ranks of P. J. Rowe, M.P., formerly Social Credit

representative from Athabaska, Alta. He has deserted the Social Crediters and aligned himself with the "pink Socialist" movement, the C.C.F. (Co-operative Commonwealth Federation). This item, after investigation, has been found to be correct.

Rowe has consistently opposed the Aberhart administration in Alberta for the past two years. He states that he is unsatisfied with progress in Alberta toward the attainment of Social Credit principles. Lately he is quoted as having said that "Social Credit will not work."

Latest item from Manitoba is that R. Halliday Thompson, former President of the Manitoba Social Credit League and a staunch anti-Aberhart man, intends to see that opposition Social Credit candidates are placed in the next Manitoba election, side by side with Manitoba League candidates. This charge is being made by executive members of the League. Thompson could not be reached at his office for a statement verifying or repudiating the charge, but actually nothing has been done to date that would indicate that his intentions were in the direction rumoured.

A booklet bearing the unusual title, "Poverty Be Damned—It's Money We Need" has made an appearance at Canadian bookstores and news-stands. It is an outstanding piece of literature, dealing with the symbolic power of money, and the struggle between money and the ballot. I know that it's outstanding. for I've read it.

(Incidentally, I wrote the introduction to it!)

More anon!

## NOTES AND OPINIONS

By Allan-a-Dale

(Continued from page 13)

Lord Cromer, who retired from the office of Lord Chamberlain last July, was a managing director of Baring Brothers before the war, which gave him an insight into international banking. He has now joined the board of the National Provincial Bank.

Last Monday, I joined the Pensions at 50 Association, and—after seeing my membership card—my wife wanted to know why I hadn't asked her to join, too!

Actually, I had forgotten her; she's a member now, though. *Every vote counts.* Why vote for bankers' programmes and nominees? Have you associated yet?

Agreements were signed on behalf of Britain (that means you for taxation pur-

poses), France and Czecho-slovakia at the Foreign Office last Friday (January 27) which will result in Czecho-slovakia receiving further substantial help.

Of the £10,000,000 recently advanced through the Bank of England, £4,000,000 is to be regarded as a gift. This amount is to be specifically earmarked for use in solving Czecho-slovakia's refugee problems. A similar amount, which is being put up by France, will also be used mainly for this purpose.

A further £8,000,000 loan is being arranged almost immediately, guaranteed by the British (that means you for taxation purposes) and the French Governments.

(Do you think we can afford Pensions at 50 for our own people?)

**REPLIES TO CORRESPONDENTS**

S. GOUGH: *It is easy to confuse bigness with efficiency, especially when there are powerful interests helping the confusion. As President Wilson once pointed out, monopolies do not mean efficiency, they buy out efficiency—the real aim is centralisation of power; one of the pleas put forward, you may remember, years ago, when somebody wanted to amalgamate the railways, was that it would make for "efficiency," waste would be eliminated, and so on—now they are asking for a square deal, whatever that may mean. The London Passenger Transport Board is another instance of "monopoly" and "efficiency"; the first charge on its revenue is "loan" charges. As the consumers of transport, you and I are not supposed to count, and the bigger the "combine" the less we count. It is efficient from the dictator's point of view, of course.*

P. P. CROMMELIN: *Your suggestion has been put forward before many times. If I could get the right kind of contributors I would certainly try it again, but it is only frank to state that the results hoped for in past experiments were not forthcoming. During periods when standing pages for new readers were a feature, circulation did not increase.*

J. O'BRIEN: *Like everybody else, we hear reports of what is happening in Germany, but there is so much we don't know that it would be just guesswork to print the speculative opinions you ask for. The result could only be mischievous. Why not, as Britishers, all of us, stick to our own responsibilities, and act on what there is no possible doubt about?*

E. SEDDON: *What is called the "law of averages" is suspect to me ever since a friend of mine proved that his average batting score over thirty cricket matches was 20 runs. The funny thing was he never once scored 20! If you think it out you'll see what I mean.*

T. CARTER: *Yes, I suppose every Social Crediter meets frequently the type of person you name. Once I used to point out that if they didn't want the National Dividend, the law wouldn't force them to take it; but this never satisfied them—they wish to stop YOU having it. Don't waste time on that kind of obstructor; use all your effort to unite those who DO want it without argument. There are plenty about.*

**CONTRAST**

"I HEAR that the Dowager Lady Abingdon has let Oaken Holt, her country house near Oxford, to the Westminster Bank, who will keep it to use as an alternative head office in time of war.

"The Westminster Bank, which under the influence of its general manager, Mr. Lidbury, has been very forward in A.R.P. arrangements, have already moved a large part of their vital permanent records to Oaken Holt.

"Mr. Lidbury was responsible for installing what is probably the most elaborate bomb-proof shelter in the country in the head office of his bank in London.

"Nearly all the big banks and insurance companies are now completing their arrangements for conducting their business from alternative offices in the country should the need arise." — *Evening Standard*, January 28, 1939.

"I listened to the Prime Minister speaking to us all on the need for National Service.

"How can I put my mind to such service when I think that in the event of sudden war my son of six months has still no means of protection against bombs. . . My wife was told to go to the nearest gas-proof shelter with the child in the event of an air-raid!

"Is it not time something better was thought of? I and thousands of other parents will be led to think that our children are being forgotten at the time when

they should have prior consideration." — Cyril W. Walker, in a letter to the *Daily Telegraph*, January 26, 1939.

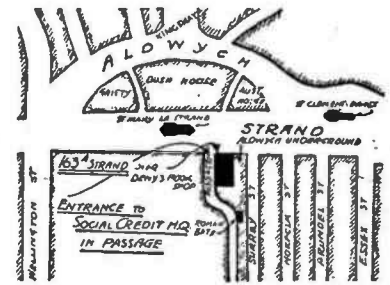
This state of affairs is typical of the Bankers' Combine which has always preferred dead numbers to living beings.

It proves that the credit monopoly is a cancerous, evil, unhealthy growth on what would otherwise be a happy, healthy, Merrie England.

Incidentally it is interesting to note that while the arrangements for the safety of children have not yet been begun, those of the banks are being completed.

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And may it not be laid down as a rule of universal application that the only satisfactory arrangements in human affairs are those which have a spontaneous origin in the nature of man as a rational being? Now, so long as men, or the majority of them, are engaged upon work which cannot be enjoyed, and by which good articles are not produced, their nature as rational beings is balked of its development and cannot assert itself. Spontaneous order there is little or none. Men cease to believe even in its possibility. In place of it there arises the artificial order which is called Government. And to this we pin our faith until in course of time we become blind to the plainest of truths, which is this: that *whereas there is no such thing as governing men, there is such a thing as preventing them from governing themselves.*—L. P. JACKS, M.A., LL.D., D.D., in a collection of Essays, "From the Human End" (Williams and Norgate, 1916).

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**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.

**COVENTRY PENSIONS AT 50 ASSOCIATION.** Enquiries to 22 Allesley Old Road, Coventry.

**DARLINGTON.** Residents' enquiries welcomed through Mr. J. W. Jennings, 1, Bracken Road.

**DERBY S.C. Association.** Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7.45 p.m. Next meeting, February 7. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

**THE Liverpool Social Credit Forum,** an autonomous local group, is prepared to arrange for speakers to address meetings on Social Credit and will welcome enquiries regarding other activities in the Social Credit Crusade. Address communications to F. H. Auger, "Malvern," Corbridge Road, Liverpool, 16.

**LONDON RESIDENTS AND VISITORS** are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). Open meeting: Thursdays, at 8 p.m.

February 9

Meeting for Women 5.30

Meeting at 8 p.m.

All visitors welcome.

**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.

**TUNBRIDGE WELLS and District.** Will Social Crediters please get in touch immediately with W.L.W., Cor Laetum, Hastings Road, Pembury, near Tunbridge Wells?

**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.

## TO OTHER WOMEN

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Don't wait for "the event of War"

Now is the moment for activity

Get in touch with the work  
of the Centre

**E. M. Cochrane-Shanks**

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**MEETINGS FOR WOMEN** at the Social Credit Centre. Every Thursday at 5.30 p.m. Simple Tea 6d.

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contains an important article by G. F. POWELL reviewing the Alberta situation.

GEORGE HICKLING draws the veil from the machinations of the Bank of England, which he calls the "Crisis Factory."

A remarkable analysis of the events that have precipitated the present world condition, from the graphic pen of Miss D. E. FAULKNER JONES, should be read by everyone.

Other notable contributions are from "A.B.C." ARTHUR BRENTON, A. W. COLEMAN, G. W. L. DAY, ARTHUR WELFORD, C. G. DOBBS, HILDERIC COUSENS, GRISELDA COCHRANE-SHANKS, TOM DIXON, PHILIP McDEVITT, and EDWARD P. KAYE.

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## New Leaflet —

(Page 5, Social Credit, October 7)

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