

SOCIAL CREDIT

VOL. 10. No. 9

Registered at G.P.O. as a Newspaper.
Postage (home and abroad) 3d.

FRIDAY, MARCH 3, 1939

3d WEEKLY

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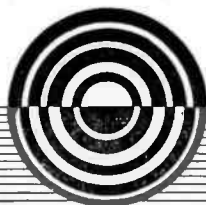
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NEWS • VIEWS • COMMENTARY



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NEWS AND NOTES

By Allan-a-Dale

THE B.B.C. have declined the request of the British Union of Fascists that Sir Oswald Mosley and other members of the Union should be allowed to take part in the forthcoming series of political broadcasts.

That the Government are considering a "no drill, no dole" ultimatum to the younger unemployed men is significant of the stealthy approach to regimentation made under the excuse of "national" necessity.

Some people call it "Fascism," but really it is a form of tyranny based on the idea that if you have no money you have no rights of freedom or anything else. It is a financier's idea of morality that discriminates on a money standard, not a "Fascist's."

The Pig Marketing Board has been advertising for a general manager, initial salary £1,500 a year.

Mr. G. H. Hall, Labour Member of Parliament for Aberdare, stated in the House of Commons that nearly 250,000 old-age pensioners in this country had to have their pensions supplemented from public assistance.

He also said that in 1910 the cost of public assistance was £16,000,000; to-day it was £51,000,000. Referring to insurance companies, he said the insurance companies in this country were becoming the most powerful financial organizations. (Opposition cheers.) The premiums paid to the industrial insurance companies for the last year available amounted to £66,000,000. Of that sum £32,000,000 was returned to the policy-holders in benefits.

The North American Harvard training aeroplanes now arriving in this country for the use of the Air Force are to be the subject of a conference of officials, it is reported.

A few days ago one of the first machines to be assembled was taken up for a test flight at Farnborough. It carried two men, one an Air Ministry technician, one of our greatest experts on spinning, and the pilot, one of the Government's most experienced test flyers.

That machine crashed. People saw it begin to spin, come out of the spin, then spin again, right into the ground. Both men were killed.

Officials who examined the wreckage now believe that this type of aircraft may be extremely difficult to fly and apt to get out of control.

Considering these machines are for training purposes, this is a grave business. Who was it in this country who was so

anxious to place these orders in America, at a time when some of our own aeroplane factories could not get an order?

Who passed this particular type as suitable for requirements?

There will be no public inquiry or conference about these questions.

The *Financial Times* has spots of humour as proved by the following (February 23, 1939):

"Lord Horne was the central figure of an unconscious little comedy at yesterday's meeting of the Great Western Railway. With an impassive face he listened while a stockholder complained that at no time in recent history had the companies received a Square Deal from the Government of the day.

"The stockholder was particularly incensed by the treatment meted out to the railways after the war. When they received their lines back from Government possession they claimed £160,000,000 for damages. The Government settled for £60,000,000.

"This payment was made under the Railways Act, 1921. What nobody mentioned yesterday was that in 1921 the Chancellor of the Exchequer was Sir Robert Horne, now Viscount Horne, chairman of the Great Western."

One three-quarter-inch glass marble will make 98 miles of the new glass fibre developed in the United States. One pound of marbles will make 5,000 miles of fibre.

With a diameter of .0002 inches the fibre can be spun into yarn in the same manner as cotton or wool. The resulting fabrics resemble silk or rayon in appearance.

Insulation is one of the chief fields in which glass fibre has so far been most successfully used. Heat and moisture-resisting, the new product is claimed to have many advantages over such insulators as cotton, linen and paper.

The following phrase is revealing to those studying the technique of "cover" and "control." It appeared in one of the financial journals last week:

"The company is now a pure holding company, actual mining and production operations being carried on by a large number of subsidiaries."

Current Bank

"The key factor in a strong banking system is liquidity—the ability of the banks to meet with ease, at a time of crisis, all demands on them for cash withdrawals."

COMMENTARY

An Instrument of Tyranny

"IN our present circumstances, it is imperative, for reasons that may be termed moral rather than financial, that part of the burden of increasing armaments, if it be only a small part, should be shouldered by the taxpayer."—*Daily Telegraph*, February 20, 1939.

This confirms what Social Crediters have always maintained, namely, that taxation, instead of being the only means of financing the social services, is merely an instrument for keeping the people in subjection. For moral reasons!

When taxpayers realise this they will see that their sacrifices have not been for the sake of their fellow-citizens or the State, but in order to swell the power of the bankers. All taxation is robbery—*there are no good taxes.*

Food and Freedom

"Herr Hitler celebrated 'one-dish' day in Germany by entertaining 1,400 'deserving' men and women of the Nazi Party to a dinner consisting of peas, pudding and bacon."—*Daily Telegraph*, February 13, 1939.

This is the essence of Fascism; you may be well fed (like a well-fed slave) but privileges are only for the "deserving," and it is the Government, i.e., a few men at the top, who decide who is, and who is not, "deserving."

It is not necessary to have to choose between food without freedom as in Germany, or freedom without food as in Britain. We can have food with freedom through Social Credit.

No Slave Camps for Britain!

The Unemployment Assistance Board has for years had the power, under Section 40 of the Unemployment Act, 1934, to insist that a man may be sent, as a condition of relief, to a training centre. Hitherto the Board has not dared to implement this tyrannical piece of legislation. Faced, however, with rising unemployment figures, the Government has decided to camouflage poverty by compulsory training centres, which is simply a polite expression for slave camps.

These camps have always been bitterly resented by the unemployed. The men who go to them are parted from their homes and families (who are left with little to live on), they get no extra money and even their relief money is often cut down and they get "pocket money" instead, and they are put to work in menial and meaningless tasks in degrading circumstances.

Some of the young men of this country have been kicking against these conditions, so the *Daily Telegraph* (February 25, 1939) says: "Such experiences have con-

vinced many of those who are in closest touch with the facts" (the unemployed?) "that some form of compulsion is necessary to rescue the younger element not only from chronic idleness but from themselves." Our so-called representatives are therefore determined deliberately to frustrate the will of the people on the grounds that they know better than we do what is good for us! We have often wondered what "moral rearmament" meant—perhaps this is it!

The Prime Minister, at Blackburn, said, "It was never the intention, when our schemes of social service and social insurance were framed, that they should encourage deliberate idleness at the expense of the community"!!

Deliberate?

Why does industry not employ the unemployed at present? Because it would not be able to dispose of the extra goods so made? Why could industry not sell more? Because they cannot even sell their present reduced production. Why cannot industry sell what it is making just now? Because wages are never sufficient to cover prices. Therefore the remedy lies in issuing money to consumers *outside industry*. This would kill the poverty problem which would in turn kill the unemployment problem. To "find work for the workless" without first finding a market for the goods that are already being produced, will merely increase the unsaleable glut.

No Warmth for the Aged

"For the poor only 10s. This amount is small to you, but it will provide one old-age pensioner with a fire for one month. Two hundred aged pensioners are dependent upon a generous public for their warmth this winter."—Charity advertisement, *Daily Telegraph*, February 25, 1939.

This shows the value of what the Prime Minister calls "social insurance." Those who have 10s. to spare should realise that the finest charity is the one that abolishes the need for charity and send money to the Pensions at Fifty Association.

Food, warmth and shelter, are the basic necessities of human life. Yet in "free England" those who have grown old in the service of their country are allowed to drift along without the means of life. Pensions of £2 at 50 will put an end to this killing of the innocent by inches.

Cheap Food Nonsense

Lord Mancroft, speaking in the House of Lords on February 21, in support of the Currency and Bank Notes Bill, said that a managed currency was all right, "provided it was not misused by a Government in trouble."—*Daily Telegraph*, February 22, 1939. This means, of course, that the Government serves the currency and not the currency the Government—

in other words, the *titular* Government must not become the *real* Government.

This is confirmed by the fact that Lord Mancroft goes on to say that "Currency had been handled by the Treasury on the advice of the Directors of the Bank of England." (Our italics.)

The "success" of the rule of the Directors of the Bank of England is supposed to be shown by the fact that "the increase in the cost to the housewife of imported food from the time we were on the gold standard in 1930 to this year was only one penny in one hundred pennies."

This is a specious standard of measurement. The success of any currency is shown by the fact that total incomes equal total prices and enable a community to buy its total product. Since this has never been the situation since the dawn of the power-driven machine age, it cannot be claimed that the policy of the bankers has ever been a success, *from the point of view of the people.*

Do not be deceived by the "cheap food" cry. The important thing is not that we shall have cheap (and nasty) food, but that we shall always be able to *afford the best*, as chosen by individual consumers—which in the case of food is generally home-grown.

The Herring Board

Goosey goosey banker
Wherefore do you hanker,
Upstairs and downstairs
And in the conference chamber?
I met a fisherman
Who wouldn't worship me,
I caught his fish up by the cran
And threw it in the sea.

—With apologies to "Mother Goose" by the Old Brown Owl.

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COMEDY OF ERRORS

LIBERTY AND VIGILANCE

By Arthur Brenton

WHEN the average ratepayer receives his Demand Note, he is so dazzled by the large heavy announcement on the front telling him what he has to pay, that he cannot distinguish the tiny lettering on the back which explains how the money is laid out. In any case, he usually has not the heart to look at the back—the front tells the whole story as far as his pocket is concerned.

Nevertheless, he ought to nerve himself to do it, even if he needs to use a magnifying-glass (for the backs of these Demand Notes are getting to resemble the texts of insurance policies, or of the rules on pool promoters' coupons).

I have just received my Demand Note. On the back of it there are thirty-nine items of "Services Administered" by the Borough and County Authorities. There is also the information that: "One penny rate is estimated to produce £2,048." A more apt expression would be: "to consume £2,048"—but never mind that; and never mind the odd £48: call it £2,000. From this information I am able to calculate the actual amount of money spent on each of the 39 services, and of my contribution towards it. For example, I see that "Air Raid Precautions" cost one penny in the pound, which shows that the actual cost is £2,000. Again, from the same information I can calculate the total assessed value of rateable property in the Borough, which works out to £480,000. All this is useful so far as it goes. But there is one vital item that I cannot discover, and that is the total amount of money spent on Municipal Debt Service. Probably the clues are buried in such items as "Other" and "Miscellaneous" Services, which, so I see on my Demand Note, account for 13d. in the pound, or £26,000.

A friend of mine, the other day, said something to a ratepayer which struck me. It was this. "If you get a bill from your butcher, and can't understand the items, don't you refer it back for explanations before you pay?" The ratepayer said: "Of course." My friend then said: "Very well, you are just as entitled to query bills from Local Authorities: why should anyone discharge liabilities that he does not understand?" This admonition may not have much practical value for an individual ratepayer, but the spirit of it can animate the concerted activities of ratepayers if they will reflect that their Councils are essentially their "butchers writ large." One specific thing they could do would be to request their Council to publish particulars of its debts (and interest payable on them) on the Demand Note. The drafting of the form in which they should be pre-

sented would best be undertaken by the United Ratepayers' Advisory Association, for then it could be standardised for general use. The effect of this, when adopted, will be to enable every ratepayer to work out how much he pays under this head.

Someone will say: "Yes, but what can he do when he knows?" Nothing much by himself, but a good deal in association. Older readers will remember what the Nonconformists did in the early years of this century when Balfour's Education Act "planted the Church on the rates," as they complained. Under the leadership of Dr. Robertson Nicoll and the *British Weekly*, they calculated the proportion of their rates which (as they put it) went to subsidise Church Schools, and refused to pay it. They tendered the balance only, and in numerous cases held out until the authorities distrained on them. Their resistance was eventually overcome, but while it lasted the issue that they raised became the centre of political controversy. Everybody had something to say about it. It was good advertising. The reason why the resistance failed was because its outcome was a matter of indifference to the majority of ratepayers, and that, after all, Churchmen as well as Nonconformists had "consciences," and neither camp could get outsiders to break their neutrality. The tussle became a localised stalemate, and was abandoned.

But it is quite a different issue if, instead of the "Church on the Rates," you postulate an agitation against "Banks on the Rates." And an agitation under that slogan can be soundly based (both logically and psychologically) on the evidence of oppression residing in the figures of municipal debt. During the disorders about Tithes not long ago a writer in the *Evening Standard* thought that the trouble had to do with the fact that these charges had come to be intercepted (between parson and tenant) by what he called "distant corporations." It is the same with interest on municipal debt. A large proportion of it goes, not to provide private investors with incomes, but to swell the reserves of distant corporations. The actual money is used to buy securities owned by, or pledged with, the banks; and it is ultimately destroyed in the process of repaying the banks, as explained by the Rt. Hon. Reginald McKenna, chairman of the Midland Bank.

The same abuse—for that is what it is—is practised when assessments are raised. A rise in assessments does not put money into the hands of the municipal authority;

but it does put money into the hands of distant corporations which finance the Government's Floating Debt. Take the case of a dwelling-house assessed at £50 per annum, and suppose that the assessment is doubled. The owner won't necessarily pay any more in rates (he might pay less than before) but he automatically becomes liable for income-tax on the extra £50. The money goes right away from the local area. Instead of remaining as a potential reserve for social services it departs to finance other activities, many of them anti-social disservices. The assessment-ramp is an oblique device by which the Government takes away again the grants which it makes to local authorities.

This abuse is least defensible in the case of owners who occupy their own property. Even if that property does actually become more "valuable" it puts no money into the occupier's pocket. He benefits in theory by the "appreciation" of his "capital," but he does not convert that appreciation into money. Why should he be taxed on it? And how is he able to afford to pay the tax? People who buy shares which rise pay no tax on the appreciation of that form of capital, despite the fact that they take their profit.

All these things point to the moral that ratepayers in general should get together and insist on converting their local councillors from being agents of extortion into being protectors of their constituents' liberties and resources.

Now, having illustrated the necessity for vigilance in guarding our pockets against extortion, let me illustrate the same necessity for guarding our liberties against political intrigue. The illustration takes the form of a story from Australia. The narrator is Mr. John Albert Beasley, the Member for West Sydney in the Commonwealth Parliament. The occasion was a sitting of the House. The story was printed in *Hansard* of November 9, 1938. It was reproduced in *The New Times* (the Melbourne credit-reform paper) on January 13 last, a copy of which has just reached me. The scene lies in Sydney, and then Canberra. The time is September 14 to 23. The characters in order of appearance are:

Mr. Ernest Bevin, secretary of the British Transport Workers' Union.

Mr. Beasley himself.

Sir Alfred Davidson, the General Manager of the Bank of New South Wales.

Mr. J. Tudehope, secretary of the Maritime Unions Council.

Dr. Lloyd Ross, general secretary of the N.S.W. Branch of the Australian

Railways Union and also a member of the political bureau of the Communist Party.

Mr. W. Evans, secretary of the Heffron Labour Party.

Mr. J. Hughes, organiser of the Clerks' Union.

Mr. F. O'Neill, president of the Heffron Labour Party.

Mr. Beasley's statement to the House of Representatives fills four columns in *The New Times* and is presumably a verbatim reproduction from *Hansard*. This is due to his inclusion of circumstantial details which the nature of his statement, and the occasion, properly demanded. The story itself can be told briefly. It appears that the Heffron Labour Party broke away from Mr. J. T. Lang, ex-Premier of New South Wales, and the official Labour Party some time ago. When Mr. Bevin reached New Zealand on his way to Australia to attend the British Relations Conference, he was approached by a gentleman who wished him to meet Sir Alfred Davidson on arrival in Australia. The meeting duly took place, Sir Alfred visiting Mr. Bevin at his hotel. What this banker wanted was for Mr. Bevin to meet representatives of the Heffron Party at a dinner which he was organising. Mr. Bevin, learning from Sir Alfred that this was a "break-away" organisation, declined on the ground that such action by a visiting Labour representative would be in bad taste. Later Sir Alfred met Mr. Bevin at a garden party held in connection with the British Relations Conference, and renewed his request. Still later Mr. Bevin dined with Sir Alfred at the head office of the Bank of New South Wales. The conversation that took place was afterwards communicated to Mr. Beasley by Mr. Bevin in Canberra on September 23, when on his way to Melbourne en route for England.

In that conversation Sir Alfred explained that "we" (apparently himself and his associates in conjunction with the Heffron Labour Party) "want to alter the rules of the Labour Party in New South Wales" and "to remove Mr. Lang from the leadership of the Party." Then the conversation continued as follows (quoted from *The New Times*):

"Sir Alfred said that the Heffron Party claimed that Labour could not win with Lang, and that he, Sir Alfred, was in agreement with that view. Mr. Bevin inquired whether it was a fact that his, Sir Alfred Davidson's, Government was in power, and if so, why he wanted Labour to win. Sir Alfred Davidson's reply was to the effect that Mr. Bevin did not quite understand politics in New South Wales. Sir Alfred Davidson said: 'You know, Bevin, it is different here from what it is in your country. What we want here in New South Wales is a properly-led Opposition. We have not got this with Lang . . . Do you know, Bevin, that this Lang also selects his own Ministers? Now, we want to change all that . . .'"

Mr. Bevin replied that this was none of

his business and that he could not interfere with the domestic affairs of the Labour Party of New South Wales.

Mr. Beasley's statement goes on to recount Mr. Bevin's own comments on this experience. "It is all very strange to me," Bevin said to Mr. Beasley, "to find a leading banker so deeply interested in the domestic affairs of the Labour Party as to have such a close alliance with men who claim to be militant Labour representatives. I do not know all the details, but Sir Alfred Davidson's anxiety about Lang was most pronounced. He had Lang firmly impressed on his mind, and it appeared to me that he would do all in his power to remove him. It is a strange alliance. I know what I would think of such a position in England. It is natural that I must think the same of it in Australia."

Of the other characters cited, Mr. Tudehope was present during one conversation between Mr. Bevin and Mr. Beasley; and the rest (the last four on the list) are "insurgents," those with whom Sir Alfred Davidson wanted Mr. Bevin to take dinner.

The story needs little comment in this journal. What does need comment, however, is the circumstance that a story with such deep significance to credit reform students and propagandists, was held up for nine weeks after *Hansard* was published. That Mr. Beasley's statement was not printed in the Australian daily press is quite understandable; but one would have thought that every credit-reform journal (whether Social Credit or otherwise) would have got wind of it at once and have hurried to make a front page feature of it. Intelligence services seem to want "gingering-up" more than somewhat! However, better late than never; and thanks are due to *The New Times* for giving the story in full.

Leaving that aside, many older Social Crediters will realise how embarrassing would be the return of Mr. Lang after Sir Philip Game's high-handed dismissal of his previous Administration. As the *Observer* sapiently remarked in a recent issue, many a financial heterodoxy of yesterday has become a financial orthodoxy to-day; and every day that passes reduces the technical and moral justification so confidently brought forward for giving Premier Lang a taste of totalitarianism in the name of democracy.

Higher Fares Protests

The *Star* reports that objections to the application of the main line railways and London Transport to increase London fares by five per cent. will be heard next month.

It is learned that the tribunal on the subject will meet on Monday, March 20, at the Niblett Hall in the Temple.

Most of the objections come from local councils and authorities. An individual objector is Mr. L. A. Coles, of Eden Park, Beckenham.

READ THIS!

MR. HALL, Labour Member of Parliament for Aberdare, disclosed last week in the House of Commons that a quarter of a million old age pensioners are in receipt of public relief.

Now nobody can reasonably blame Hitler for this scandal.

The request for an increase in these old folks' pensions was flatly turned down.

Those 250,000 pensioners—who are voters—should remember that.

Further, it was turned down on an excuse that was false.

The Government spokesman said that such a reform could not be carried out "without a substantial increase in taxation"; yet not a single voice was raised anywhere to refute this misleading statement!

The Pensions at 50 Association's Leaflet No. 3, published a few days before the statement was made, describes clearly where the money for bigger pensions can be found, *without debt and without taxation*.

One of the members of the Association in Scotland, in ordering a quantity of this particular publication for distribution, says, "This is a great leaflet." It would be a good thing if every one of those 250,000 pensioners got hold of a copy; then at least they would be aware that the money they so sadly need could be found, and they would also learn the good news of a practical way of applying power to have it found.

They do not know this at present; they are in the dark; they feel helpless, separated, and politically powerless.

You have it in your power, not only to capture between you 250,000 votes for Pensions at 50, but another three or four million in addition.

Leaflet No. 3 is a light-bringer, widely distributed it will expose the *opposition* for what it is, a tyranny based on lies.

These reprints are so cheap that every reader can afford a quantity, and they will produce Social Credit results.

Send one to your Member of Parliament, but do not expect any help from him; the real power must come and present itself ultimately at the ballot-box.

It must come from the people, the electors; and there are enough people on the electoral register who need pensions of £2 a week at fifty, to turn this Government right out and replace it with one that really represents the will of the people.

Send for some leaflets to-day.

"HEALTH SERVICE"

Drugless—Knifeless—Painless
Elimination of DISEASE
Indigestion, Over or Underweight, Nerves,
Rheumatism, &c., &c.
Write: DAVID JACKSON,
Naturopath Dietitian,
BM/BS33, London, W.C.1.

said Lord Salvesen, an ex-judge, in Edinburgh yesterday.

Lord Salvesen is eighty-one.

This also seems to be an essay in relativity.

. . .

Final Chorus

And now, dear brethren, after having risked injury to your eyeballs with reading noughts in Defence Loans, Armament Profits, Loans to everybody except Mr. Ezra Pound's pore workin' man, here is a brief chronicle of our times. No moratorium for Ernest Jesse Adams, no helping hand, no bank accommodation—I am asking you to look at one nought only—and that in shillings.

"Tuesday, January 24, was an unlucky day for Ernest Jesse Adams, of Shepherd's Farm, Liphook, for he moved a calf into Guildford cattle market from Liphook without knowing that the market was in an infected area prescribed by a foot-and-mouth disease order. At Guildford Borough Police Court on Monday, when he was fined 10s. for doing so, he said he had to get rid of the calf for threequarters of its value."

We could minimise unlucky days if we had a sensible lot of lads making money tickets; we could also have a say in the destiny of mankind—which, of course, would be, to me, making music on the way to Eternity.

NICHOLAS MERE.

PENSION OPPOSITION

A point that was brought up in the House of Commons recently by Mr. George Fall, Labour Member of Aberdare, was:

"If a man aged 64 years and 11 months with a wife under 65 is unemployed, he receives 26s. a week benefit. A month later, when he is 65, he is no longer eligible for unemployment benefit and the income of the couple from the State drops to 10s. a week old age pension. Old age pensioners are driven to public assistance because their 10s. is inadequate."

Mr. Bernays, Under-Secretary for Health, replied: "These reforms could not be undertaken by the Government without a substantial increase in taxation, and, at this moment, he would be a rash man who would say that it would be good for the country to have a permanent increase in taxation."

. . .

Mr. Bernays' statement that these reforms (adequate and bigger pensions) cannot be undertaken by the Government without a substantial increase in taxation is untrue. The Pensions at 50 Association's leaflet No. 3 tells how it can be done. All readers will do well to get that leaflet widely distributed, for then such statements as that made by Mr. Bernays would be seen in a true light, and their reception would not be cordial.

Our Heritage Must Be Claimed

By W. L. Wilks

HUNDREDS of years ago England was a land rich in potentialities, but worth little actual "money," until it had been developed, and made productive.

Fortunately for us, their descendants, the people of that day, were not compelled to wait and see "where the money is to come from" before they could get on with the work of tilling the soil, building roads and generally making their land productive.

They laboured hard, not only for their own immediate benefit and needs, but also with the idea of making life a little less hard for their children. As time went on and with generation after generation all doing more than they actually needed for their own requirements, their country—OUR country—became rich, not merely in the monetary sense of the term, but rich in the God-given things of life, so rich, that to-day we are literally living in a land flowing with milk and honey.

Until the thing we call "Finance" appeared on the horizon, the people themselves usually got the benefits of the result of their labours, but now, although development is still going on, the people cannot avail themselves of it because the mass of them have no money. Three-quarters of the population are indeed so far removed from receiving any benefit from the work done on their behalf by their forefathers, that they are living in conditions of semi-starvation, misery and degradation—in a land flowing with milk and honey!

The Freedom and Individualism that our forebears prized so much and which they also handed down to us, has been subtly filched from us by Parliament, ably led by the Money Power—that is, Finance, both international and national. Owing largely to apathy on the part of the people, plus, even when given the facts, an inability or an unwillingness to admit that two and two must make four, these institutions have gained an almost unchecked power over our lives and words like "Freedom" and "Democracy" become mak-believe.

We, the descendants of the men who toiled in order that their children might have a better, richer country, and easier conditions than they had, are ground down by a multiplicity of laws, an oppressive taxation, an ever-growing system of debt, and are compelled to fight each other for every crust of bread, while the Institutions which have robbed us of our heritage exercise power, and their controllers live in the lap of luxury, issue their orders of restriction and destruction, and will continue to do so for just so long

as we let them, make no mistake about that!

Many people seem to have a vague idea that somehow Parliament will "do something" towards bettering conditions, but they forget that, at present, Parliament is ruled by Finance, and anyway institutions rarely create anything except trouble, misery, greed and an overwhelming ambition for "power."

If anything is to be done that will bring *lasting benefit*, the people must face the fact that *they* must do it themselves. Institutions are like parasites, they can only function and get their living out of the results of the work of the people; more than this, unless we watch it, they will become worse than merely parasitic, they will, in fact, become cancerous and, like a cancer, eventually kill the body on which they live.

It's up to us, the people, to make Democracy and Freedom more than make-believe; it's up to us to end this vile system of usury which makes men, women and children starve in the midst of God-given plenty. It is worse than waste of time to wait on in the hope that any institution will ever do anything for our benefit without real pressure from us; they have had ample time already to prove their worth, so sign the form on the back of this paper, send it up to the Pensions at 50 Association, and learn how to regain your heritage of Democracy and Freedom.

Don't waste time arguing the toss about something that does not matter, but get on with the job and do it NOW.

OBSTRUCTION

"If our national banking arrangements are to be merely as money-making businesses for the benefit of bank shareholders, then the English system is undoubtedly one of the most successful that could possibly be devised. If, on the other hand, our banking and currency laws are to be regarded as measures for facilitating the trade and commerce of the people, for assisting in the development of our national industries and enterprise, it would, I think, be difficult to imagine a system less likely to fulfil these ends with efficiency, or one that would prove a greater hindrance to industrial progress than that created by Sir Robert Peel's Bank Charter Act."—From "England's Trade Barrier! The Bank Charter Act." An address delivered by Arthur Kitson to the members of the Birmingham Chamber of Commerce, 1917.

SOCIAL CREDIT

For Political and Economic Democracy

The Official Organ of the Social Credit Secretariat Limited.

163A, Strand, W.C.2. Tel. TEM 7054.

Subscription Rates, home or abroad, post free: One year 15s.; six months 7s. 6d.; three months 3s. 9d.

Vol. 10. No. 9.

Friday, March 3, 1939

MORE VOTES

WHEN people associate together to obtain something they want they are practising Social Credit.

It does not weaken their effort if they do not label such action with the words Social Credit, for in the world of reality it is the realities that matter, not labels.

The policy of the Money Monopoly is opposed to freedom, opposed to the right (or rather the power) of individuals to choose or refuse one thing at a time.

As the possession of money is practically a license to live and confers on individuals the right to choose, it is the policy of the money monopolists to keep the vast majority of people in short supply.

Tax and rate demand notes, high prices, long working hours, low wages, all reflect the operation of a policy of a few dominant men.

All these operating factors play their part in reducing the freedom and power of the individuals subject to them. It is the will of a few irresponsible usurpers in action.

There are many ways in which this power in action may be resisted, and minor, scattered revolts are always in being. All Social Crediters know, theoretically at least, that there is an increment of power in association, in unity.

That "Unity is Strength" was once a great slogan of the trade union movement, but it was never clearly defined to the units just what result was required from the "strength."

It is in this vital matter that all real Social Crediters should be able to give a lead and a clarification.

For, knowing the aim and instrument of the centralised power of tyranny, it should be easy for the Social Creditor to realise at once whether he is right or wrong in associating or refraining from associating, with any activity that is going on.

He can always ask himself the question, "Will this result, for which people are associating, benefit directly the freedom and the power of the individuals forming the association or not?"

If the answer is "Yes," if he is a real Social Creditor, he will join.

No man knows what cataclysmic appeal

will be the one that will elicit from the vast public that unity and pressure, conscious and aware, which is essential to overcome the will of those who have stolen and misused the nation's credit.

It is of vital importance to realise that once that monopolistic power is broken by a popular demand that has proved undeniable, all the rest will follow.

This matter is of great interest to every man and woman who desires to see the full principles of Social Credit in operation in our time, for many are under the illusion that every link of the chain that now binds us must be broken simultaneously. This delusion, in many cases, paralyses their will to co-operate and associate for an objective which, as they see it, is only a "half-measure"; and so they place themselves out of the fight designed to break one link of the tyrannical chain that fetters us all.

• • •

This week, five more constituencies have been added to the list of those which have, within them, electors who have voted for Pensions at 50. The new ones are Huddersfield, Scarborough and Whitby, Isle of Wight, Southend-on-Sea and Kelvingrove, Glasgow.

This makes fifty constituencies in which there are members of the Pensions at 50 Association, a figure which we stated last week was required before proceeding with the drafting of the Pensions at 50 Bill and the Credit Enabling Bill.

This work will now be begun, and meanwhile, if you have not joined, why not do so to-day? There is a form of application for membership on the back page.

Glasgow Social Credit Club

We are informed that the Glasgow Social Credit Club are removing to larger and more suitable premises in the Engineers' and Shipbuilders' Institution, at 39, Elmbank Crescent, Glasgow, where meetings will be held every Friday night at 8 p.m.

An increase in membership and activities is anticipated.

AN AMENDMENT ON PENSIONS

In a Midland town recently, the local Trade Union Council had on their agenda a motion for the approval of a scheme for pensions of £1 at 65.

One of the delegates spoke on the motion for ten minutes, and he took the opportunity to draw attention to the fact that a large proportion of the unemployed were fifty years or over. His listeners approved when he said the chances of a man unemployed over 50 of getting a job were very remote, and that machines were displacing human labour requirements at a fast rate.

He criticised the motion before the meeting on two points; firstly, the age of 65 was far too high; secondly, the amount suggested was not enough. He proposed an amendment, therefore, reducing the age to 50, and increasing the amount to £2. This was put to the meeting, and was carried unanimously.

Money and Diet

Mr. A. L. Bacharach, in his book, *Science and Nutrition*, published by Watts at 2s. 6d., says:

"The poorer man's diet is doubly deficient; he cannot afford the protective foods which contain these essential 'minor' constituents [i.e., vitamins and mineral salts], and the foods that satisfy his need for calories—expressed psychologically as simple hunger—supply him with little or none of those constituents. At the same time, these foods are lamentably short of protein, particularly of first-class protein... Whatever may be the defects in the cooking and eating of most diets, these are not the most important faults. For the vast majority of the world's workers what is wanted is not mainly an altered order of courses, or even a better cook and kitchen, but simply more money. With that will inevitably come the purchase of more food by those who need it, and the rest will follow.

From the Mail Bag

THE MIRROR OF YOUTH

Your paper has improved enormously from even six months ago, but why not try to strike a note that would make its appeal more to the younger people in their most impressionable years?

Boosting "Pensions at 50" is all very excellent, but most people of this pensionable age whom I have met are not so able to work energetically for the whole principle of Social Credit as would younger ones if sufficiently interested and spurred on to action.

However, sincere congratulations.
Seaford.

D.S.

LOOKERS ON AT LIFE

By Dorothy Beamish

ONE of Britain's thousands of unattached middle-aged women living just outside a South Coast town on a minute income, said to me the other day, "In my circumstances, I am necessarily chiefly a looker-on at life. Lookers-on, they say, see most of the game.

"One of the things I see whenever I take a bus into town and walk along the main shopping street is a crowd of women (with a sprinkling of men) visiting the museums and taking an intense interest in all the wonderful and beautiful objects in glass cases, talking animatedly about them, comparing notes, passing and re-passing, intent and absorbed in their studies."

A town full of highbrows, a haunt of the intellectuals?

Not at all. The "museums" she referred to are the large and handsome shops for which the town is noted, as well as for its beautiful trees and fine, golden sands.

Her words, uttered laughingly, but not without some bitterness, contain a large element of truth.

Museums. To the large majority of those who throng the streets, gazing in at the shop windows or passing in and out of the various departments of the big stores, that is what they chiefly are.

They cannot buy—only the few can do that. They can only admire or condemn, criticise, appraise, envy and desire. The smart two-piece suits, the fascinating knitted goods in soft yet brilliant colours, the elegant evening gowns, the lingerie fit for a fairy's trousseau, the cunning shoes and gloves in different colours to match different dresses; the household goods, marvellous tinted glassware, linen in all the colours of the springtime, the fascinating gadgets for making housework easy and delightful; and in the toy department, the ravishing dolls with real intelligent expressions, that would have made our eyes pop out of our heads when we were children, the bricks from which may be constructed different kinds of cottages or villas complete in every detail, the Meccano sets and motor cars—all these might just as well be exhibits in the glass cases of a museum for the majority of us.

Many women get quite a lot of pleasure and happiness out of just looking at them—shop-gazing. It is a popular pastime with lots of impecunious women. Some men do it too—only their shops are different.

But do manufacturers and shopkeepers derive much pleasure or benefit from it?

They want to sell the goods as desperately as we want to buy them. Shopkeepers and their assistants do not really like the rôle of museum attendants, ceaselessly walking up and down, keeping guard over the treasures in their charge to see that nobody steals or damages them.

They suggest, plead, cajole, menace and appeal to both the best and the worst in us to induce us to buy. But we are adamant. We withstand the bombard-

ment heroically although subjected to the double strain of their insistence and the strong urge of our own desires. We do not buy.

Sometimes we should like to tell them that it is not pure stubbornness, a mean and close-fisted nature, or sheer indifference to the lure of fine textiles and glowing colours, or to what is fitting and convenient.

The plain fact is that we have no money. Some of us may look as if we had because we are clothed by the generosity of kind friends who are better off and pass on to us their fur coats or their well-cut suits when they buy new ones. I believe if a questionnaire were to be circulated with a view to finding out how many women had their wardrobe supplemented in this way, the proportion would be very high.

So perverted is the outlook of those who have been educated according to the canons of business and "sound finance," that it is more than probable that their remedy for this state of affairs would be to pass legislation—if it were possible—prohibiting one woman from giving clothes to another, on the same principle

as banning imported eggs in order to force those misguided people who prefer them to English new laid, to buy the latter.

When in an ironmonger's shop in Brussels some time ago, I saw a very poor-looking woman buying some cutlery. With troubled expression and shrinking stance, she hesitated so long over her purchase, saying several times that she could not afford so much, that at last the shopkeeper lost both patience and his manners, and said, "One cannot all the same eat with one's fingers, Madame."

But to the poor woman it was probably a choice between having knives and forks and nothing to eat with them, or food and nothing to eat it with. She bought the cutlery and left the shop, drooping and humble.

What a difference it would make if we all had more money in our pockets. If everybody had a pension of two pounds a week at fifty, for instance, for the express purpose of enabling them to buy what the sellers cannot at present sell, how busy the shops would be, how light-hearted the crowd of sightseers, turned customers.

Mr. Chamberlain talks of "expanding the revenue" for rearmament. Let us all unite and demand that it be expanded not for death but for life. Pensions at fifty are possible.

SIXTY SECONDS' WORTH OF DISTANCE RUN

In one minute, Great Britain spends £653 on armaments, £460 on interest for the national debt, £331 on local rates, and £855 for other expenses connected with running the country. Every penny of it is found ultimately by the British citizen.

During the same 60 seconds, the world production of wheat totals 287 tons—some of which is destroyed; rice production amounts to 255 tons, sugar production to 50 tons, butter production to 6 tons, and the catch of deep sea fish to 25 tons. And the world's hens lay an average of 130 eggs every minute, from one year's end to another.

Yet, according to reliable statistics, over 2,000,000 people have died of starvation in the last year or two, one-third of the families in the U.S.A. are under-nourished, and there are 4½ million people in this country who have only 4s per head a week for food.

HAVE YOU VOTED FOR PENSIONS AT 50 YET?

THIS WORLD OF BLISS

With the world bursting with love and brotherhood, with all nations lying down like lambs, with every blessing and one extra in England, to make even the very kerbstones sing with joy, with peace and contentment written in capital letters across the army of faces making to and from big railway centres, with milk thick with cream so that a spoon will not fall through it, with the peoples gorged to satiety with the best of good food, with swords turned into ploughshares, with goodwill oozing from every hole and corner, with newspapers one long drawn-out romantic dream, with enough leisure for everyone to know what day it is, with square deals flying through the air as plentiful as blackberries in September, with class distinction non-existent, with lemons at three for twopence, why should any technically competent Social Crediter be necessary to disturb the unbelief of the following advertiser?

"Unbeliever would welcome private discussion with technically competent Social Crediter. London.—Box 8804. Evening Standard."

C.G.

The Enemy Within

By Bull's Eye

WHAT IS BEHIND THE WIDESPREAD HATE-CAMPAIGN DIRECTED AGAINST HITLER AND MUSSOLINI?

THAT a campaign exists is obvious to all, that it emanates from a centralised source is not so obvious, but all the same, no other explanation will fit the evidence.

A capability of initiating and creating such a campaign in all the ways and channels now being used simultaneously in several countries, shows that it is subsidised and directed by a power superior to that of the titular governments of the countries concerned.

There is only one such power, that of International Finance.

If it be asked why International Financiers hate political dictators to the point of trying to destroy them, the question only betrays a lack of appreciation of the policy and practice of those persons who own and control the financial credit of the nations.

Their policy aims at world domination by finance, with all sanctions of force subservient to their will, and with all the populations of the planet helpless to resist.

The League of Nations, with an International Air Force to keep order over disarmed nations was one attempt (amongst others) that failed.

The Father of Lies

The Money Power's policy suffers a disadvantage in that ultimate success can only be attained by deceit; its ambitions must be camouflaged at every step taken towards the objective.

This is where propaganda comes in as a tool. As all men of perception know, propaganda is like dynamite—used by experts it can be directed for good or evil ends.

Millions of money have been and are being now used for an evil end via publicity and propaganda. The method is insidious, deceptive, misleading; but superficially it appears to be natural, genuine, and honest.

Thus there are to be found, in the pulpits of the churches; on the platforms of politics; in the educational positions; in the key controls of the press, the cinema and the radio, men whose main qualification is the ability to propagate subtly a perversion of the truth. Not by such crude methods as direct lies, but rather by the power of suppression joined with the art of insinuation.

The fact that some of these diplomatic propagandists are unaware that they are designedly used and selected is beside the point.

Behind the propagandists are the stealthy money-kings, the would-be world dictators, armed with all the "sound" money in the world.

To them, any action taken (perhaps quite innocently) by any person, likely to obstruct their secret plans, evokes a rage and ferocity all the more vicious because of the necessity to camouflage it.

The lusts after world control by a cheating system of finance are meeting revolt in various guises just now on many fronts.

The campaign of hate-generation against political dictators is due to the fact that, by their determination to get control of the countries in which they live, the dictators are frustrating the secret world control plan of the International Financiers.

The dictators have at least one advantage over the Money-power, namely, they are free from the necessity to hide their real aims with lies. "Germany for the Germans," says Hitler, and this slogan has a tremendous appeal to Germans, whatever Internationalists may say about world ideals (that in effect require immediate and local sacrifices).

Also, Hitler, Mussolini and Stalin are all men of the people; they are realists who have a habit of saying what they think and meaning what they say.

They have not been trained in that diplomatic school which regards speech and writing as means for concealing their thoughts and misleading others by "formulas."

This is very disconcerting to the world planners—the financiers, whose commodity and practices are more fruitful of deceit than any other business on the earth.

Opposition Plus Sanctions

But this alone is not sufficient to account for the intense bogey-hate technique specially directed against Hitler, as different from, say, Premier Aberhart of Alberta.

The latter has done much to expose the world-power of tyranny and the falsity of the labels with which it covers itself. Aberhart's technique has made it very difficult for even expert propagandists to make him the target for abuse designed to destroy him, that is, to the point of trying to create a war mind in the world against him, but as the financiers already control all the sanctions of power against him, he is for the time being, stalemated.

The dictators are in a quite different position: they are obstructing the world financiers' plans not only with ideas, but with guns and living men willing to use them.

That is the great crime of the dictators, in the eyes of the financiers, not regimen-

tation of the people, not the use of force, for the financiers regard all the sanctions of force as hireable and subservient to themselves for their own ideals.

In the world plan, dictators must either be nominees and servants of the International Financiers, even to the extent of submitting the people over whom they rule to grinding sacrifice and tyranny, or they must be regarded as poachers or rebels who must be put "in order," "controlled" or destroyed, even if it costs a war!

The potentiality of a great nation becoming a nation of free men is a real risk to the world plan of finance, which aims at the utter negation of individual freedom.

If the aims of Hitler and Mussolini were really as they are widely represented to be in the so-called democratic countries, there would be no reason for the hate campaign beyond that of one tyrant's jealousy against another in the struggle for power.

Conflict of Aim

But the evidence goes to show the aims of the dictators are different from those of financiers. Hitler does not pass laws handing powers to bureaucrats to restrict the production of real wealth as we do. They do not throw fish back in the sea in Germany, farmers are not fined for growing too many potatoes, and then fined again for selling large or small ones. We do. Hitler does not permit his War Department to buy good agricultural land for tank ranges. We do.

This is not propaganda; it is a simple, brass-tack illustration that the struggle for power has a deeper significance than that of wielding it; the implication shows a

FOREIGN STAMPS

A Source of Revenue

THOSE of our readers who live abroad—especially in the British Colonies—or who receive letters from abroad, are requested to collect and send to us the stamps from the envelopes.

Those who are in a position to make office collections are specially asked to co-operate.

Don't attempt to dismount the stamps; just tear off the corner of the envelope and post the accumulation periodically.

Small quantities or even odd stamps enclosed with correspondence are very welcome.

Pictorials and high values are specially desirable.

Post to:
SOCIAL CREDIT SECRETARIAT LTD.,
163A Strand,
London, W.C.2

conflict of aims as to what shall be done with the power.

And that is the reason the dictators are being attacked; the picture of the majority of Germans and Italians being regimented against their will is hardly borne out by the facts.

Hitler's suggestion before the Munich crisis, that the Sudeten Germans should have a free plebiscite supervised by neutrals was not received favourably by those who propagate the picture of a tyrannised people, and this evidence discredits the story and tends to indicate that the Germans and Italians believe their rulers would give them butter instead of guns, if the outside pressures permitted them to do so. Further, possibly they believe that as outside pressures subside, the necessity and the will to restrict personal liberty as now would also be withdrawn. Whether this would actually be the case remains to be seen.

The will for the "economic freedom" of the people is not apparent among the rulers of this country, where the opportunity for its immediate application exists. That is evident.

In the dictator countries where the rulers are restricted by certain lacks in raw materials, there is no evidence that, given the access we have, they would use their power to restrict and destroy it as our rulers certainly do.

The Warmongers

The hate-propaganda campaign is inspired and financed by Internationalists, and incidentally such a campaign serves to blind our own people regarding the activities of our own rulers.

These planners will, if they can, send us to fight for their secret purpose of enslaving us completely.

Are you willing to go to war for the purpose of boycotting Hitler and Mussolini in the world's markets, whilst you are denied purchasing power at home?

Are you willing to go to war so as to be put still further into financial debt to those who create money and lend it for guns, when they withhold such money for us to live in plenty and peace?

If so, well, it will be YOUR funeral, and even for that your children will be put into debt.

One stark fact we should all keep in our minds, and that is that Hitler is in no way responsible for the distressed areas in Britain or for the policy operating here to restrict and destroy.

Let us rearm by all means, but not for purposes of putting other nations' houses in order; there is a policy of hate-generation, restriction and destruction operating in this country that needs rooting out before we can say our own house is clean.

The dictatorship of finance in Britain causes untold martyrdom and suffering; its oppression is none the less deadly because it is subtle and whitewashed falsely with labels of peace, goodwill and democracy.

Where Ignorance Is Bliss . . .

By William Bell

THE debate in Parliament on the Chancellor's Bill for revaluing the gold reserve produced the usual crop of flowers of speech more fitted for the columns in *Punch* devoted to "Things Better Left Unsaid."

Aware of the unconscious humour frequently voiced on such occasions, the *Financial Times* next day said: "The debate yielded fewer faux pas by Members than are usual when Parliament discusses City matters." The article continued that those remarks "could perhaps be interpreted as a symbol of recognition by the general body of Members that the proposals impinged on intricate financial matters beyond their ken. The Bill had the blessing of the financial experts of all parties."

It would.

The pick of the bunch of posies was that by a Socialist member, presumably trying to impress his constituents with his expert grasp of financial affairs. He said: "The Bill was an indication to the world that the currency policy of this country was finally and absolutely under the control of the Treasury and that the Bank of England was nothing more than the office-boy."

Surely the spiritual home of that healthy specimen of humour is *Comic Cuts*? There is no mention of the

Hon. Member's standing on his head while the oracle spoke these momentous words. Yet the transposition of the words "Treasury" and "Bank of England" would give an exact statement of the precise relation of the one to the other. That is, if Mr. Norman's own famous definition of Tweedledum and Tweedledee must be ignored.

It might be well to warn this Socialist oracle that he is well in the running for becoming a future Chancellor of the Exchequer. Psychologically his unsolicited testimonial of Mr. Norman exhibits symptoms of his having many of the qualifications necessary in one following the footsteps of another past-master of Socialist finance, Lord Snowden, who handed out an earlier testimonial to his banker-friends, when he told them that "the Bank of England is perhaps the greatest moral force in the world."

The bankers are still basking in the sunset of the Socialist Party voicing the sentiments of their supposed opponents that the Bank of England is nothing more than office-boy to the Treasury. How long, oh, Lord Snowden, how long must your followers parrot your platitudes? How long will our politicians stand meekly waiting for the moving of the waters on the pool of High Finance, till some other country steps briskly into the industrial Siloam?

Golden Rubbish

"From Yellowknife (North-Western Territories) comes the news that the first gold brick has been poured at the Negus mine, the second gold mine to be successfully operated in the Canadian North-West.

"Once this would have been stirring news. To-day it leaves us cold. Gold bricks no longer conjure up wealth beyond the dreams of avarice."—*Evening News*, February 20, 1939.

The peoples of the world are beginning to realise that the effort needed to get gold out of the ground in order that it may be buried in bank vaults is just so much wasted energy.

The gold of New York, London and Paris is not worth a penny—in fact, that is a bad comparison, for a penny is not worth anything. It would be more accurate to say that the world's bank-buried gold is not worth a pound of potatoes.

Yet the potato-grower often goes bankrupt while the banker remains all-powerful.

Our national economy will never be sound until the food-grower is made secure and debt-mongering abolished.

"All Wool. British Made"

According to the *Daily Telegraph* of February 18, 1939, Italy is capturing the wool trade, and price-cutting in British markets. Yet "All the fabrics Italy sends into this country could be made here. Many mills have idle machinery, and some may be forced to close."

Apparently the reason why British people buy Italian woollen fabrics is because they are cheapest. But only a poverty-stricken people is forced to choose the cheapest.

Instead of trying to exclude foreign goods, it would be more constructive to give the British sufficient money to enable them to buy the best. Pensions at 50 would be a start. The vogue for shoddy would then die a natural death. The British people always prefer the best—when they can afford it.

On The Canadian Front

By Harry B. Knox

No. 4.—REVIEWING THE SASKATCHEWAN PROVINCIAL ELECTION OF 1938.

Winnipeg.

A great deal has appeared in our newspapers and much has been heard from money reformers, especially in Canada, since June, 1938, apropos of the Social Credit defeat in the provincial election held at that date in Saskatchewan.

So much, in fact, has been said on that subject, that it will be perhaps advisable to enumerate the various handicaps under which the Social Credit movement of Saskatchewan entered the fray:

First, although the Alberta government representatives who were invited to assist the Saskatchewan crusaders were informed that the province was well organized, there was nevertheless a decided split as to whether or not the advent of William Aberhart to Saskatchewan was warranted.

Second, there was further disagreement on the policy of choosing Social Credit candidates.

Third, more money was available for the use of the Liberal Party in Saskatchewan than ever before in the history of that province.

Fourth, the Liberal Party, headed by Premier Patterson, made it quite clear to the electorate, an amazingly large number of whom were on relief, that only a provincial Liberal government could expect to receive continued relief assistance from a Federal Government of the same Grit stripe.

Fifth, candidates were chosen at the last minute and the electorate given very little chance to hear them and to make any judgment.

During the election campaign, the province was literally flooded with literature, a great deal of which came from the neighbouring province of Manitoba—published by the *Winnipeg Free Press*, the leading Liberal daily newspaper in Canada, and the most bitter antagonist to the Alberta Government. This newspaper published a large, colourful book of cartoons by Arch Dale, which was distributed throughout the province at the height of the campaign.

Furthermore, paid agents of the Saskatchewan Government went out throughout the various constituencies and spread the word that the relief being received by needy Saskatchewan families, small and inadequate as it is, would unquestionably be discontinued. This latter threat did more than anything else to return the present government to office, but (significantly) by a minority vote.

What was gained by the entry of the Social Credit movement into the political arena of Saskatchewan?

- (1) They polled a remarkably large vote, in view of the fact that they were a new party in the field, making their bid for power at the eleventh hour.
- (2) Hundreds of thousands of people flocked to hear William Aberhart, Premier of Alberta, who is not only a convincing speaker, but possibly the foremost orator in Canada. He never fails to impress.
- (3) Two candidates were elected to a Legislature which formerly had no spokesman for the advocacy of monetary reform.
- (4) The people of Saskatchewan have learnt that, if they want a change, they must unite in choosing a new party instead of allowing their strength to be weakened by disagreement over their choice of alternatives.

The two new members of the Saskatchewan Provincial Legislature are J. F. Herman, M.L.A., Melville and William Roseland, M.L.A., Cut Knife. In addition to carrying the Social Credit standard in the Legislature, they have been making their weight felt to some extent since the opening of the 1939 session in Regina last month.

• • •

To sum up: There is very little doubt that the gain made by the Social Credit movement in Saskatchewan was a major one, taking into consideration all the circumstances.

Many of the leaders in the Social Credit movement in that province anticipated the return of a sufficient number of Social Credit candidates to enable the movement to gain a good measure of control in the Legislature; but never, in the history of Canadian politics, has any political or economic movement swept itself into power in a space of less than two months.

The Alberta government, which is credited with having achieved almost phenomenal success through the election of a Social Credit government, did not come into being overnight. Two years prior to the eventful Alberta provincial election of 1935, Social Credit groups were strongly organized in every constituency in the province. Furthermore, the Social Credit movement there had the facility of radio broadcasting, supplied by the Prophetic Bible Institute, a religious organization headed by William Aberhart.

Also prior to the 1935 campaign, the Social Credit League of Alberta took a carefully-organised straw-vote in Alberta to determine whether or not the people were ready for a change. As a result of an encouraging response, the League immediately prepared itself for the forthcoming election.

Social Crediters in Saskatchewan, there-

fore, have gained an undoubted advantage. They have aided considerably in bringing ever nearer the day (which is undoubtedly to come) when the peoples of the world will recognize that the fault of the system is monetary and distributive, and that parliaments and legislatures exist to "yield to pressure"—as President Franklin Delano Roosevelt has neatly put it.

No. 5.—NATIONAL REFORM MOVEMENT LAUNCHED IN SASKATCHEWAN.

Saskatchewan political observers are studying keenly the newly-formed National Reform Movement, announced in the Regina Legislature shortly after the opening of the present provincial session.

The Movement, which represents the consolidation of two of the opposition groups to the present government of Liberals, headed by Premier Patterson, consists of the two Social Credit members of the Saskatchewan House and two members of the Co-operative Commonwealth Federation.

Fred Herman, Social Credit M.L.A. of Melville, is generally credited with the selection of the National Reform Movement title, and it was as a result of an address given by him in the legislature at the opening of the session that the formation of the new party was facilitated.

In his address, Mr. Herman invited Liberal back-benchers interested in reform to immediately seize the opportunity of combining with other similar-minded members of the Legislature.

A painter, inscribing the name "National Reform Movement" on the door of the small room occupied by the four members, gave the first real hint of the existence of the new organization.

A. C. Stewart, C.C.F. member for Yorkton, has been named leader of the new group, which consists of Herman, Warren, C.C.F. (Bengough), J. F. Herman, Social Credit (Melville), and William Roseland, Social Credit (Cut Knife). Both C.C.F. members were elected last June 8 as Unity Candidates in opposition to the Liberal regime.

A statement has been issued by the new group to the effect that at present they have decided to co-operate during sessions of the Legislature, at the same time maintaining their own party identity. It added that the members of the group would confer with the C.C.F. on all matters of legislation and would do so with "any other members who really seek reform."

There are eleven C.C.F. members in the House. Their opposition is being more and more recognised as the greatest single threat to the continuance in office of the

Liberal Party. It was actually a division of votes between the C.C.F. movement and the Social Credit organization in Saskatchewan that facilitated the return to power, although under a minority vote, of the Patterson government.

Mr. Herman stated in the House that the National Reformers were at present "not a political party," but the movement was open to any member of the Legislature who wanted reform. The word "party" would not be added to the "National Reform" lettering, he stated.

• • •

Latest authoritative word from Alberta is that the United Farmers of Alberta has withdrawn from politics.

The U.F.A., for 14 years at the helm of government in that province, was overwhelmingly defeated by the Social Credit movement in 1935, both provincially and Federally.

When the U.F.A. entered politics in 1919, it brought with it a sincere desire to improve the lot of the Alberta farmer and a high ambition for reform.

The reforms were not effected owing to the difficulty of accomplishing anything in the nature of a change under provincial jurisdiction; for a long time the U.F.A. government made a genuine attempt along reform lines, but eventually allowed itself to slip into the traditional orthodox political practices of the older-established parties.

In the Federal field, the U.F.A. group at Ottawa included some extremely able members who never ceased to bring forward their theories on reform, but they suffered largely as a minority in the House of Commons and were ultimately defeated in their various constituencies and replaced with Social Credit adherents.

The strength of the Alberta Government under William Aberhart is the one major factor that has brought about their retirement from the political arena. Their action in retiring in this manner has had a good effect on Canadian people generally, for it is finally bringing home to them the realization that Alberta has good, sound government, and that its strength can only rest on the confidence of the Alberta electorate as a whole. Newspapers generally, though rather truantly, are now recognising this fact also. Editorial articles on the "impending defeat" and "growing weakness" of the Alberta Government are appearing now with less frequency.

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

REPLIES TO CORRESPONDENTS

D. STANTON: *A nice letter yours; thanks you for interest. The note you call for may exist, but if it does, where can I find it? The whole principle of Social Credit has been widely and efficiently advocated for years, but youth in the mass has not responded. In the matter of the real problem before us, an aged person counts just as much as a youth. They can vote, and all activities of youth that veer away from the only sanction we have, namely, the vote, is labour lost. Pensions at 50 if demanded, undeniably would break the whole power of the financiers' opposition. Then youth would have its chance, for Pensions at 50 would only make the beginning of the new era.*

The ability to work is not so important in the problem of power as the will. If the latter is lacking, no tricks will serve to replace it. If you have any concrete ideas of the appeal you refer to, let me have them at once, please. I'm all in favour of encouraging youth; incidentally, some of the members of the Pensions at 50 Association are only youths in years.

G. H. BAKER: *There is no such thing as collective security, there is only individual security.*

T. W. WHITE: *It is part of the opposition's plan to make the lie persist that there exists only a given quantity of money. The reason for this is that it provides for the hirelings of finance a plausible but untrue answer to people who demand more money. "We cannot increase pensions because it would increase taxation" is a typical lie applied negatively. On the positive side it confuses the demand for lower rates with a demand for lower services, so that people hypnotised with the "given quantity" money lie naturally think that a demand for lower rates is the same thing as a demand for less spending on the part of local authorities. Actually, it is quite a different thing. Let the local authorities spend all they can in the service of people like you and me, but resist spending in service of banking institutions and resist the collecting of money from you when the banks could provide all that is needed without sacrifices from anybody.*

H. G. FISHER: *Social Credit means a lot more than just the solution of monetary technique.*

The problem of overcoming the opposition of the Money Power is the only problem in reality; this is a power problem unrelated to A+B or financial technique. All this latter will remain a theory until an order is MADE by the people with such clarity and pressure that it MUST BE OBEYED. Faith that in association they can get what they want is an essential aspect of Social Credit for the solving

of this problem; and in actual practice it means that confidence that the thing demanded is possible, and confidence that by uniting all opposition can be overcome, must be present. Faith without works is dead, which means that confidence must be strong enough to impel determined action from within the individual. You have a vote, your only political power sanction; what are you doing with it positively?

You cannot say there exists no avenue to use it effectively.

E. BROADBENT: *Ninety per cent. of the loan charges now in existence simply cannot be justified. The plea that monetary charges for debt service are justified by the sacrifice of purchasing power by "widows" and others who have lent their "savings" previously earned is merely used to cover the fact that ninety per cent. of debt charges are for money lent that was never earned or saved at all by those who lent it in the first place. This is the biggest racket in history, but no newspaper will spill the beans about it, for one way and another they all get a rake-off from the looting of the masses.*

You can certainly do something, if it is only to join the Pensions at 50 Association, or distribute Leaflet No. 3, which exposes this wholesale robbery racket, and shows a practical way of fighting to end it.

WILLIAM HARRISON: *It isn't Parliament you've got to get control of, it is your Member of Parliament. This may appear hair-splitting, but it is not, it is the fundamental truth, and the place to control him is in your constituency and the power is in the people and their votes there, not in petitions, writing to papers, or sending deputations here and there.*

BARING BROS. ADVISE THE RAILWAYS

In the course of his address to the annual general meeting of the Southern Railway Company, Mr. R. Holland-Martin, C.B. (chairman of the company) said:

"In January this year we created and issued £7,500,000 Four per cent. Redeemable debenture stock, 1970-80. This will, of course, appear in the accounts for 1939. This issue, owing in great measure to the wise advice given us by Messrs. Baring Bros. and Co., Ltd., and by our stock-brokers, Messrs. Laing and Cruickshank and Messrs. Cazenove, Akroyds and Greenwood and Co., was a great success, both as to its price and as to the time of its issue—matters very difficult to judge in these days of continuous international stress and crises."

The Wrecking Of An Empire

By F. Bunce

PART I.

A HELPFUL DEFINITION

"Colonies are considered 'good' when they are deeply in debt, when they pay interest regularly, and are credit-worthy for further loans."—Mr. J. E. Purves, at Conference on Economic Road to Peace.

A GOOD COLONY

New Zealand Restricts Imports

"Drastic measures were announced by the New Zealand Government today to increase its sterling funds in London, and thus to ensure prompt payment of overseas loan-interest."—*Reuter*.

"The steps now taken should, in reality, be reassuring to British investors. They demonstrate the determination of New Zealand to meet its sterling obligations . . . New Zealand's debt to this country is about £130,000,000."—*City Editor, Daily Telegraph*.

"We have to find £10,000,000 a year to pay interest due on borrowings in England, and we must have the balance to meet that sum."—*A New Zealand Government Official*.

Virtue Its Own Reward

"Until a larger market is available such a step (as the breaking-up of the large runs for cultivation) is economically impossible. There is no prospect of a larger market. . .

"The danger of a declining population . . . is . . . ominous. . .

"With a population of 10,000,000 — instead of the present 1,573,000 — New Zealand would be impregnable against foreign military domination . . .

"The standard of living in many of the more out-of-the-way and poorer districts . . . is deplorably low; unlined, ill-repaired wooden houses . . . with scanty furniture, are the homes of many hundreds. In such regions the mental and moral standard has also fallen. . . ."—*A New Zealand Resident, Daily Telegraph*.

BAD COLONIES

Australia's Insolvency

In 1930-31, Mr. Lang, then Premier of New South Wales, threatened cessation of interest-payments on N.S.W. Debt and was turned out of office. Sir Otto Niemeyer, lent to Australia by the Bank of England, drew up a plan of economies in order that interest-payments on Australian Debt might be maintained. He recommended another loan from this country, and generally set Australia's financial house in order, with the result that though, since Federation, Australia has paid off debt

amounting to £871,000,000, she still owes £1,000,000,000, and owes to London alone £544,000,000.

The assets of her farmers are estimated at £136,000,000, but their debts amount to £151,000,000.

Between 1931 and 1934 twenty thousand more people left the Dominion than entered it, and these were mostly of British stock.—From figures given by Sir John Davidson, Lord Northbourne and Mr. Lyons.

"The Australian Press now suggests (in 1937) that, in view of the world market situation, land settlement schemes leading to increased production of wheat, meat and butter would be the wildest gamble."

"Australia is gravely under-populated."—*Daily Telegraph*.

"The key difficulty of the emigration problem is finance. The Lybian experiment is costing more than £2,000 per family."—G. H. T. Kimble, Lecturer in Geography, Reading.

Newfoundland's Extravagance

In 1932 a Royal Commission was appointed to investigate the financial position of the "oldest English colony." It reported:

"The difficulties with which the country is faced . . . are in reality the result of persistent extravagance and neglect of proper financial principles on the part of successive governments prior to 1931."

Mr. R. J. Magor—called in as financial adviser—recommended Government by Commission under control of Great Britain. The Newfoundland Act (1933) gave to the British Government responsibility for collecting Newfoundland Debt-interest. In 1934 Government by Commission began, and proper financial principles have since been observed.

Yet, since the Commission took over, and "despite its efforts, at least one out of every two of the able-bodied male population is unemployed."—*Daily Telegraph*.

"Unemployment figures have risen from 30 to 50 per cent."—*J. E. Purves*.

"The people . . . are impoverished physically, mentally and morally . . . relief is equivalent, roughly, to half a crown a week paid in kind."—*Manchester Guardian*.

"Threepennyworth of food daily" is "the colony's only dole"; it is "unexaggerated to say, whole island in despair."—*Daily Express*.

India's Desire to be Self-Dependent

Sir Thomas Ainscough, Senior Trade Commissioner in India, Burma and Ceylon, predicts that:

"The policy of maximum industrialism . . . must inevitably lead . . . to the col-

lapse of the financial and economic fabric of . . . the Government of India, which is dependent on an excess balance of exports to meet India's financial commitments in London."

"Four shillings in every pound of British income comes from India."—Quoted from the "Rothermere Press" by the authors of "India Calling."

"The stark fact about India is her poverty."—"India Calling."

But "India's taxable capacity is by no means exhausted."—P. J. Thomas, Professor of Economics, Madras, 1935.

In 1935 Sir Otto Niemeyer left for India to "investigate the financial significance of the India Act of 1935 on behalf of the Government." He was seen off by Mr. Montagu Norman.

"The financial arrangements proposed (under the new Constitution) are such as will maintain the confidence of the City of London."—Government reply to question in the House of Commons.

"Under the new Constitution currency and exchange are to be taken out of popular control, and nearly 80 per cent. of the budget is unvotable."—*Rev. C. F. Andrews*.

Something Wrong with the West Indies

A Royal Commission has been sent to investigate social and economic conditions in the West Indies.

"It is a grim paradox that in islands of a fertility which should make them an earthly paradise, masses of the people are ill-housed and ill-fed . . . Great tracts of good land remain uncultivated while large quantities of food are imported, and many can find . . . no adequate livelihood . . . remedial measures will require financial help from this country . . ."—*Daily Telegraph*.

The Commission reported that in Jamaica, in May and June, 1938, eight persons were killed, 32 wounded and 745 arrested, and suggests that the police should use tear-gas instead of rifles and bayonets to suppress strike riots.

"There can be no doubt that the main driving power behind the present unrest is the urgent feeling that the economic conditions under which the Jamaican

"WHAT'S WRONG WITH THE WORLD?"

By G.W.L. Day

Is.

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labourer exists can no longer be endured. . . . An important factor in . . . policy would have been a proper provision for the settlement of the negroes on productive land . . . The Jamaican labourer's . . . demands are simple and are concerned with his primal needs. A good Government should take the leadership in the social development of the country over which it rules; it should not lag behind awaiting the spur of insurrection before providing the most elementary needs of the community."—Hugh Paget, "Sunday Times."

Anti-British Current in Cyprus

"The position in Cyprus will be raised . . . by Mr. Herbert Williams . . . He will ask the Prime Minister whether, in view of the anxiety that exists regarding Cyprus, he will consider the question of advising the appointment of a Royal Commission to inquire into the matter."—Daily Telegraph.

"Cyprus is, in effect, being governed today under a régime based entirely on official nomination to all positions to which formerly the people elected candidates." — Arthur Merton, "Daily Telegraph."

"I think that all who have controlled the destinies of Cyprus since the war would agree that financially the country has not had a square deal since it came under our control in 1878, and that this and other subversive reasons gave rise to the unrest, the riots, the burning of Government House and other buildings some seven years ago."—Col. C. E. Ponsoby, M.P., Letter to "Daily Telegraph."

"The arbitrary methods of the administration are creating a dangerous anti-British current."—Arthur Merton.

Petition from Malta.

A memorial signed by all former members of the Maltese Legislative Assembly, in protest against additional taxation without representation for the first time in the history of Malta, is being presented to the Governor for submission to the King.—British United Press.

Town To Fight Higher Fares

Labour members persuaded Croydon Town Council, recently, to reject the Finance Committee's recommendation that no action should be taken over the railways companies' application for a 5 per cent. increase in suburban fares.

After speeches by Labour members, the Council instructed the committee to oppose the application strongly in the interests of workmen, travellers and season ticket holders working in London.

Councillor E. S. More, ex-chairman of Croydon Labour Party, said that every day thousands of people had to stand in trains between London and Croydon.

THE WILL TO CHANGE

The Right Honourable Lord Sempill, A.F.C., in *Garvin's Gazette*, writes:

"For thousands of years human beings have been trying to produce enough of the necessaries of life to go round, and at last they have succeeded! It has been estimated that for every human being in the world, white, yellow, brown and black, there are now two 'machine men.'

"These machine men produce as much as the human man but they do not themselves consume, and therefore the human must be enabled to consume their product as well as his own. Ninety-seven per cent. of that machine power has come into existence since the beginning of this century—in the last 38 years. There is now—or could be—for the first time, enough food, clothes, and all the necessaries of life to go round.

"Our financial system is a system for handing out licences-to-consume the

real wealth, and that system was designed when there was not enough real wealth to go round. Instead, however, of thinking out a new system for distributing licences-to-consume the abundance which is either actually or potentially available, what we have in fact done is to think out ways and means of creating the old familiar scarcity which the old financial system was designed to distribute and is capable of distributing. Therefore we pay millions of men NOT to produce. Under the name of 'rationalisation' we scrap perfectly good capital equipment; we pay our farmers to restrict their production and fine them for over-producing."

To which we would add, the new system has been thought out already, but the will to make the change and distribute to consumers the wages of the machine, is opposed by those who control the financial system.

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Miscellaneous Notices

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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 21. "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.

Monday, March 6

Meeting at 8 p.m.

Speaker: Miss Marjorie Mitchell
on

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

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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.

SWINDON Social Credit Group have arranged six fortnightly lectures to be given by Mr. Robinson, of the London Social Credit Club, commencing February 14, at 32, Victoria Road, Swindon, at 7.30 p.m.

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.

NOTICES

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

A ROUND OF NEW BOOKS! The Westminster Book Club (open to town and country members). For details of this interesting plan, apply to the Hon. Sec. of the Club, 163A Strand, London, W.C.2.

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Published by the Social Credit Secretariat Limited, 163A Strand, London, W.C.2. Tel. TEM. 4154 (Secretariat), TEM. 7054 (Editorial and Publishing). Printed by The Blackfriars Press, Ltd., 1a Middle Temple Lane, E.C.4, and at Leicester. Sole Agents for Canada: The Imperial News Co.