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WOMEN & POVERTY

by

JEAN CAMPBELL WILLETT
L.L.A., F.R.G.S.



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Women and Poverty

THE hand that rocks the cradle
rules the world."

(Old Proverb)

THEY who control the credit of
the nation direct the policy of
governments, and hold in the hollow
of their hands the destiny of the
people."*

TODAY, the emancipation of women is
spoken or written of as an accom-
plished fact. Perhaps it may be admitted
that a few positions in life are still closed to
them, or, at least, that it is made harder for
them than for men in some cases; but, on the
whole, women are free; and by comparison
with the days of our grandmothers that free-
dom must have fulfilled the widest hopes of
the pioneers.

Yet most of us are conscious of something
radically wrong with even this emancipated
world of ours. We are free only in a limited
sense, and men and women together share in
the present bondage to systems which are
so out of joint with modern times that it is
admitted that they are unable to cope with

*This oft-reproduced quotation—which is a true
statement of fact—is usually attributed to the Rt.
Hon. Reginald McKenna, Chairman, Midland Bank
Limited, but we have reason to believe he did not
use these words. Perhaps some reader can throw
light on the source of the quotation.

the greatest of our problems -- leisure, or "unemployment" as it is called, and the problem of poverty in an age of plenty.

It is the latter paradoxical situation which is calling forth serious criticism of a system under which it can exist; nor can the enormity and gross inhumanity of the existence of starving and underfed millions be too greatly or too often stressed in a civilization which should, and could, inherit an ever-increasing abundance of material goods for the body, and leisure for the needs of the mind and soul. **As Major Douglas points out, "Systems were made for men, and not men for systems."**

It is almost strange that such an obvious fact needs to be stated, but it, too, cannot be reiterated too often in a world which is so seriously in danger of letting a system sap its life-blood until we, who should inherit life, and that more abundantly, are now harassed, anacmic, tormented with fear of the loss of work and therefore livelihood, and bewildered by the endless schemes offered for our salvation, and their inevitable failure.

A system under which poverty, which is manifestly unnecessary, can be allowed to exist; under which, if they do not starve, men are, to quote *The Times*, "permanently hungry," is obviously incompetent to deal with the needs of the day.

Poverty is an anachronism. Its continuance is an offence against humanity and an insult to our intelligence if it is imagined that we, having seen the

absurdity, will not strive to the uttermost to find where the fault lies, and then urge the remedy.

Complete financial control in the hands of the few, and the failure to distribute wealth, have been the main factors in the ruin of one Empire after another, and there is every indication that this Empire of ours is following the same path.

What signs are there that we are failing to distribute our wealth, that financial control is now in the hands of the very few, and that the money power is closing its stranglehold upon us? Poverty, lack of money (as buying power), is cramping all our activities; and upon women in all walks of life, and as mothers and wives, the state of affairs bears heavily and threateningly.

Slums

We are told by so good an authority as Mr. J. M. Keynes, that Great Britain is "decidedly the most prosperous country in the world today"; yet the extent of slum districts in this same "prosperous" country is appalling.

The word "slum" conjures up a vision of narrow, dirty, sunless streets, with ragged ill-fed children "playing" in the squalor and sunlessness; the houses on each side, if not condemned as unfit for habitation, are at least gaunt, begrimed, dank and dark. A grim enough background for a picture of the world's most prosperous country.

But this is not all, for infinitely more grim

than the conventional slum, so described, is the reality. **Whole families living in one room, day and night, are deprived of even the least privacy, let alone the privacy which is a prerequisite of decency. There is no such thing as childhood, in its care-free sense, for children born into such surroundings: theirs is a sordid education with poverty and fear and knowledge pressing down upon them, burdening them with a weight which crushes or distorts life out of all healthy and natural development.**

Not only mentally and morally is life perverted at the start, but physically the oppression is as great. The slums are "areas of filthy kennels swarming with rats, mice, cockroaches, lice, bugs, fleas and other vermin." Under-nourished children are denied even nature's two great comforters and restorers—play and sleep; fear of rats keeps them out of the miserable back yards, and rats and vermin keep them awake at night.

It is beside the point to pursue such arguments as are occasionally raised—mainly by those who, comfortable themselves, yet wish to dismiss a disquieting facing of facts, and urge that such people as the inhabitants of our slums would reduce themselves to poverty and squalor even if given better surroundings. When they, and generations of their children, have been fed and nurtured in healthy, attractive, fear-free surroundings, as for past generations they have lived in

slums, then, and then only, will those, now more economically fortunate, be able to pronounce judgment on the point.

If today men spend their free hours in public houses, and the young people in cinemas, or on the streets, where else have they to go? There is no inducement to a man to return to his one or two-roomed hovel to be disturbed or irritated by the cries of the baby and the noise of the children. Nor can the young people go "home"; there is no "parlour," no privacy where they can make love decently.

As to the mother of the family, hers is, perhaps, the greatest burden of them all, and, as if to add insult to injury, she may know that the milk which her children need, the meat she must go without, the fruit and little luxuries which she cannot afford, the food which would help to build up the resistance of the whole family against that insidious foe of under-nourished humanity—tuberculosis—all these things are being destroyed wholesale, while economists grapple with the problem of over-production, and men, women and children starve, and millions more live on a pitifully bare subsistence level.

Unemployment

It is customary to speak of the "evil" of unemployment, ignoring the fact that far from being an evil, it is a symptom of the progress of humanity. From the most simple

labour-saving household device to the most efficient and labour-displacing machine in a factory, the constant aim of the inventors, and desire of the purchasers, has been to eliminate drudgery for men and women who, otherwise, must spend unnecessarily long and tiring hours in accomplishing work which can be done as well mechanically.

Unemployment means leisure, and leisure should open up a vista of endless desirable possibilities for a drudgery-free world.

Mankind has dreamed of, and striven for, the Age of Leisure, and now, with its rapid approach, the dream has been turned into the nightmare of unemployment—and why? Simply because the kind of leisure called unemployment means a loss of purchasing power, and without purchasing power no one can live and no housewife can even make ends meet.

The dread of unemployment hangs over men and women alike, over the men as wage-earners, over the women as either wives and mothers or independent wage-earners. Few women want to spend precious hours and energy doing work in the house which labour-saving devices would do for them, could they afford to purchase them; nor are long hours in an office, sitting over a typewriter or pad, desirable in themselves; few of us long to be able to stand for weary hours behind a counter selling goods and supplying the often irritable demands of harassed people trying to make money go as far as possible; nor do many desire to spend eight

hours of the day, directing, mechanically, some sort of machine, whether in a mill, a bank, or an office.

No, it is not employment as such, regardless of its utility, or the particular person's natural inclination or fitness for it, which women desire: they do not want "men's jobs"; their aim is for economic independence, and today that is possible only through "jobs."

Other factors are at work, too, behind this need for paid work—the later marriage age, due generally to men being unable to afford early marriage, makes it necessary for so many women to earn either before they can marry, or at an age when, money apart, they could or would marry.

Rivalry between men and women for positions, and the bitter complaints that women are ousting men from their livings, is in no way the fault of the women, but of a financial system which, with its scarcity-mad outlook, sees a way of further economy in offering women work at a lower wage than men, knowing that the women can ill-afford to refuse any means of earning, that the majority *must* earn, either to support themselves or to supplement the family income.

So women are subjected to being "cheaper" than men; and in the bitter competition a false rivalry is engendered, not only between men and women, but between woman and woman. Those who must still be self-supporting, either from necessity or choice, in middle-age have to face the fear of unem-

ployment through being dismissed in favour of younger, and again cheaper, workers. Or in the comparatively few cases where women are not employed at a cheaper rate than men, it is again not always the work as such which is desired, but freedom financially and freedom to choose the work most suitable, for which one is fitted, and therefore likely to accomplish well.

The world requires the best which both sexes can offer, but under the present system it cannot get it, nor can men and women give it while they are engaged in the fierce competitive rush for work-for-a-living—work of any sort—at any price.

Until the individual is made independent of employment for his or her claim to a living—that is the ability to purchase necessities, and more—until then we can look for no cessation in the work rush and rivalry; no relaxation from the nerve-strain of over-work for some; and no alleviation of the despair of no work for others.

Crime

The Chinese Sage, Ch'ao T's'o, wrote, in the second century, B.C., that:

“Crime begins in poverty; poverty in insufficiency of food. He who is cold examines not the quality of cloth, he who is hungry carries not for choice meats. When cold and hunger come upon mankind, honesty and shame depart. As man is con-

stituted, he must eat twice daily, or hunger; he must wear clothes, or be cold. And if the stomach cannot get food and the body clothes, the love of the fondest mother cannot keep her children at her side. How then should a sovereign keep his subjects gathered around him? The wise ruler knows this—and provides for the people.”

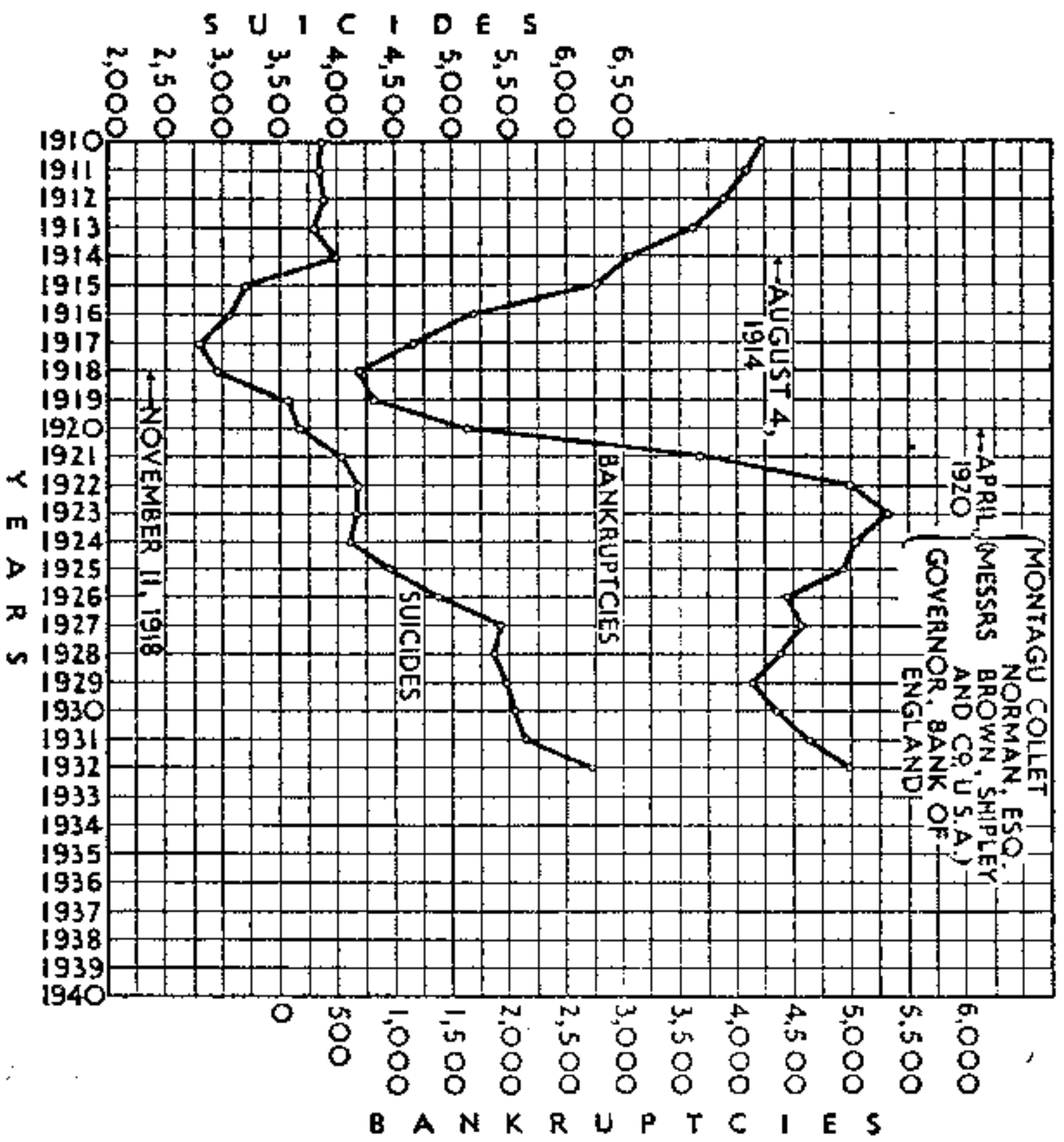
His words are singularly appropriate today; poverty, hunger and cold are with us in our modern Western civilisation, and crime inevitably follows.

It is significant that of the people sent to prison, more than a third are there for debt. Miss Craven, Secretary of the Howard League for Penal Reform, says that practically all crime nowadays is due to enforced idleness and poverty, and that the crime figures follow the unemployment figures almost slavishly. (See G. W. L. Day in “What's Wrong With the World?”)

Week after week the papers report instances of poverty forcing people into crime—if indeed it is fair to call it crime in the circumstances. Mothers stealing to feed children; down-and-outs stealing to live; suicides committed in despair of a living or fear of burdening others . . . the cases are endless as they are varied, but one common factor binds them together, one and all are the direct result of scarcity—in this Age of Plenty.

Gangster groups in our slums are the outcome, not of an inherent love of hoodiganism, but of the sense of frustration, the feeling that this world has denied the right to live to some while it has given extravagantly to others.

THE SUICIDE CHART



"It is poverty and economic insecurity which submits human nature to the greatest strain, a statement which is easily provable by comparing suicide statistics with bankruptcy statistics and business depression.

"Suicides are less in number during wars, not because people like wars, but because there is more money about. Suicides are also less in number during trade booms, for the same reason."—Major C. H. Douglas, "The Causes of War."

The cynical despair characteristic of the so-called gangster element has been generated by decades of insecurity, hardship, drudgery, or enforced idleness; in short, all the evils imposed by a financial system which has refused, despite increasing prosperity, to adapt itself in the least measure to the needs of the people, or to let that prosperity, which the people have been the means of bringing about, reach them. Without adequate purchasing power people cannot live; and, when the means of living are slowly but surely being wrested from an increasingly large portion of the population, it is to be expected that, in their despair, men, women and youths will turn to any and every method of asserting the right to live, whether the protest is made through the channels of petty and pathetic theft, or large-scale defrauding and debt, or revolutionary activities.

It is worse than useless to inveigh against crime and decadence in general when the root of the great bulk of the trouble remains ignored and untouched.

The Dole

Together with the cheaper rate of employment for women, the Dole remains one of the few examples of the treatment of women as of inferior value, a state of affairs which only the complete economic freedom of women will remedy.

In itself the Dole is no solution to the problem of unemployment: there is the urgent need of purchasing power being put into the hands of the people, but there is much to be

said against the Dole as a medium. As at present administered it is an incentive to idleness, for while it is an inadequate amount to maintain anything more than a meagre existence, its recipients are unable to augment their incomes by any chance or temporary work which may come their way, since by accepting such work they forfeit their right to the Dole.

The Dole is frequently necessary to keep the home going, but in many cases desultory employment and earnings are required to meet emergencies, or to provide a reasonable standard of living, particularly if a family of children has to be fed and clothed.

Such things are necessities; but in the normal life pleasures should have their place, and there are few people more in need of relaxation, and the refreshment which comes from it, than the housewife whose standard of living is regulated by the Dole. The eternal struggle to make ends meet makes her more than ever in need of the recreation which the Dole is totally inadequate to provide.

The Dole has had its uses and abuses, but today we are in need of a better regulated method of putting purchasing power into the hands of the whole community—an income which shall be a birthright, untainted by the charity stigma of the Dole.

The National Dividend

As machines displace labour so, under our present system, they rob the displaced labourers of their incomes, while with

inadequate purchasing power in the hands of the community trade is slowly but surely crippled.

If any way is to be found out of the present *impasse* it appears that an increase of this purchasing power alone can meet our needs; and since we must continue in the advance of labour-saving machinery and the consequent liberation of human effort, then the individual must ultimately become independent of work as the sole source of income. **In short, the machines must earn money for those they supplant, and the purchasing power pass to the people, not through a grudging dole, but as a dividend which shall be the right of each individual, irrespective of other earned income.**

Such a National Dividend would satisfy the fundamental need of giving purchasing power to deal with the ever-plentiful supply of goods, and would also fulfil a host of other functions such as enabling the public to control the Real Capital Wealth of its country; rendering men and women economically free, instead of submitting them to the present stranglehold of finance; relieving them from the haunting fear of unemployment and penury, and removing the consequent nervous strain which, when it becomes intolerable, leads more than anything to mental and nervous disorders and suicide. A National Dividend for all, irrespective of other sources of income, is often argued against on moral grounds—mainly by those who are already recipients of dividends and who would be the last to admit any demoralising effect upon

themselves. **To draw dividends from a prosperous company, as Great Britain could be, and into which we have put more than money—our lives and those of our children—is our rightful heritage, and becomes a logical necessity in the face of present problems.**

We, the shareholders of "Great Britain Limited" urge our rights to that freedom which financial security alone can give, and without which our world-wide reputation as a free people and emancipated women becomes a hollow mockery, and we remain slaves to an archaic financial system instead of heirs to our country's wealth, prosperity and the great gift of increasing leisure.

Leisure

"The wisdom of the learned man cometh by opportunity of leisure, and he that hath little business shall become wise."

So wrote the sage of olden days, when there was no problem of unemployment, and yet thinkers saw in leisure man's opportunity to become wise. It is an age-old dream — that of a Leisured State, a drudgery-free humanity; and our era is seeing the steady approach of that state.

Yet there are many who look upon its coming more as a menace than as a blessing. We hear much of the detrimental effect leisure might have upon the morals of the people, and here, again, the gloomy fore-

casts against leisure, as in the case of dividends, are usually made by those who are already in possession of it, and would be the last to admit that leisure had corrupted them personally.

Few realise that many of the greatest contributions to learning and art were made by an entirely leisured class—even today we look back to the Greek civilisation of the early centuries B.C. for standards of judgment in philosophy, literature, epic poetry and sculpture. Slaves liberated the philosophers and artists from menial tasks and manual labour, leaving them free to follow their inclinations as to the use they made of their leisure: to that use we are indebted for a great heritage of beauty. **To-day the machines and labour-saving devices are taking the place of the slaves of old, and we, too, should be free to devote our time and energies to pursuits in which we are genuinely interested, free from the ulterior motive of getting a living, and which we are therefore likely to accomplish much more efficiently.**

Affection for the work and lack of compulsion are the best safeguards of good quality. The possibilities of great absorption in the work one loves are demonstrated by the artist, the philosopher, the religionist and those engaged in research of any sort; for them increase of leisure means increase of opportunity, and freedom from financial worries would only liberate more energies to be devoted to work. **Work, when it is progressive, purposive, is a constant joy**

to the worker ; when it is slavish repetition it is drudgery—and that is the part for machines to play.

Bachelor Women

There are, either from necessity, by reason of the "surplus" women, or from deliberate choice, a great many bachelor women. Circumstance, or the brutalities of the war, may have robbed them of partnership; or the love of a career and the possession of particular talents to use may urge them to remain single, but whatever the cause, the effect is that the competition for a means of living becomes increasingly intense as machines relieve them of their work.

The fear of no work—meaning no money—working together with the fear of losing the job, once got, and the fear of being replaced by younger and cheaper labour, or of being out of the running before there is time to provide for old age—these ever-present fears account for the preponderance and increase of nervous and mental diseases today. It is impossible for women to give of the best in them to the community while more than half their energies are absorbed by a fight for existence which ends with too many in a grappling with growing despair.

Many a feminine square peg grabs at the opportunity of a round hole, simply because it is a means to an end—living; but she seldom becomes happy in it: there is always the consciousness of drudgery and the suppression of her real worth.

Until she can choose to follow the vocation for which she is most fitted, uninfluenced by stark financial necessity; until she is finally emancipated by becoming a shareholder in the wealth of her country, the bachelor woman will be subjected to an unequal struggle for a living, and must face the knowledge that she is often regarded as cheaper labour and that that fact engenders a false rivalry between her sex and the men passed over in favour of cheaper employees. In the last resort she may know that destitute women are not so well cared for, in this country at least, as destitute men.

Financial freedom remains the only solution to these problems.

Marriage

Few would dispute the statement that through marriage, with the bearing of children, women make an indispensable contribution to the Real Wealth of any country, a contribution without which no nation could survive. Yet while other branches of work for the country, which can be valued in terms of money, are subsidised, the work of rearing families which constitute the nation is left to find money where it can, either by earnings, by voluntary contributions through organisations, or through charity.

Any young couple setting out upon the adventure of marriage must depend on their own wage-earning capacity to regulate either the number in a family or the standard of living on which the family shall be reared. If the wife is not earning—and it is made

difficult for married women to get paid work—then she has to depend on her husband's income for her own support and that of her children; nor is there likelihood of that income increasing systematically with an increase in the family.

But, as Mr. Day so aptly points out in "What's Wrong With the World?,"* people are still paid high wages for making guns and shells which may be used against us and to destroy our families in another war. Truly our sense of proportion and value has become badly warped.

First Things First

It is a commonplace that many women enter marriage as a means of escape from the fierce competition of finding a living, and from the gaunt spectre of loneliness and possible destitution in old age.

Psychiatrists inveigh against this marriage-for-support, in which the responsibility is shifted on to the shoulders of another, and urge, rightly, that it usually ends in dissatisfaction and a sense of frustration, since secondary things have been put first. But what is the solution to the problem?

If men and women are to mate for reasons of primary importance—love, friendship, compatibility—they must be able to relegate the more mundane question of money to its proper place. This is possible, however, only where a steady income is assured for both the

*By G. W. L. Day, obtainable from Social Credit Secretariat Limited, 163a, Strand, London, W.C.2. Price 1s. 6d.

man and the woman, and where the fear of insecurity is finally removed. Certainly, marriage as an escape from some unpleasant or irksome situation is all too frequent, and the results of it create problems for doctors, nerve specialists and psychiatrists, but the trouble just as frequently has its roots in the economic situation.

Freed from the necessity of finding support for themselves, failing the work which now constitutes their right to getting an income, women could then afford to wait for a marriage unspoiled by the meaner considerations of money. Who would doubt that this economic freedom should make for happier marriages by saving so many women from the pitiable alternatives of a marriage-for-support on the one hand, or a lonely fight for a living on the other?

Even in marriages undertaken from the best motives, the financial independence of both man and wife should tend to smooth out many difficulties which lead to disagreement or irritation. If both were receiving their National Dividends one would not have to depend on the other for everything required, and the sense of freedom would go far towards removing two of the most insidious foes of understanding between men and women—masculine arrogance and feminine coquetry. Where either party is entirely dependent upon the other, true values may become distorted, unworthy artifices for gaining things desired may be resorted to, and honesty and understanding give place to reservations and strain.

Chill Penury

Quite apart from other considerations, nerves become strained where there is a perpetual struggle to make ends meet; where rigid economies deprive parents and children of necessary good-quality food, clothing and relaxation, and temperament and marriage are apt to be blamed for what is in reality an economic fault.

The tension so brought about is only aggravated by the fact that in the vast majority of cases one partner in the marriage is dependent on the other for purchasing power and, therefore, is bound to feel, in any case of disagreement, that whoever controls the supply of money has the ability to bring maternal pressure to bear upon the other. With the financial freedom of both, not only would the selection of a partner be free of less worthy motives, but the contract once entered upon would be relieved of much of the present strain.

The knowledge that one is free and can support oneself at any time goes a long way towards alleviating any tension. The woman who knows that she and her children are independent of her husband's income is in a position to say—let us take for example a drunkard's wife—that either her husband controls himself and ceases to be a menace to the wellbeing of herself and her children, or he must pay the price of his indulgence and live without his family.

Similarly one might imagine the deplorably nagged-at husband summoning courage

to suggest that if his company were so un congenial, then his wife might prefer to leave him alone and live on her own dividend!

The Desire for Loveliness

Apart from relationships between man and wife, the present artificial scarcity state of affairs affects the woman as house-manager in that she is, for the most part, unable to afford those genuinely labour-saving devices which science and producers are doing their best to distribute and which would go so far towards liberating her from drudgery and freeing her time and energies for things now perforce neglected.

Jerry-built houses, cheap materials, makeshift furnishings, constitute so many homes where, if only money were sufficient, things of lovely texture and beautiful design would give infinite joy and provide the contact with beauty so desirable in itself and as an environment for children. Shoddy mass-production clothes are often all that can be afforded; where there are different qualities of foodstuffs, the cheapest must be bought.

The desire for loveliness, for her chance to interpret her ideas of beauty, is in most women. The producers and raw materials are there in plenty; manufacturers, shopkeepers and craftsmen are only too willing to sell—and the better the quality one buys, the better pleased they become. Only the money to buy is lacking.

Mothers

When the Chimpanzee in the Zoo becomes a mother, £1 16s. 3d. is spent weekly on its food, which is an interesting fact to compare with the statement that on the human side, "considerable sections of the community have less money to spend on their food than the minimum necessary for health"; while the British Medical Association estimates the minimum standard of diet, for humans, at 5s. 10½d. a week.

"Less than the minimum"—then how can they live? And it is the mothers who are the first to suffer, both from malnutrition during pregnancy and in making sacrifices for their children and men. The "*News Chronicle*" reports that:

"Approximately 50 per cent. of infants under six months in the poorer districts of London suffer from anaemia, due directly to malnutrition of the mother"; and again, "Mothers in poor districts save all the good food for the men and children and live on bread, margarine and tea themselves."

Many of these mothers are rendered too weak to bear the strain of childbirth, while only a very small proportion are given an anaesthetic at the time; maternal mortality and "still" births are steadily on the increase.

Then if they have brought children alive into the world, mothers have the infinite anxiety of providing for extra consumers in the home, without the provision of extra purchasing power.

Today birth-control is an economic necessity in many families not only of the poorer classes, but of the middle classes as well; parents, unwilling to have children for whom they cannot adequately provide, naturally resort to scientific methods of control, many, at the same time, wishing they could afford a larger family. They are faced with the choice between a child and a lower standard of living all round, or no child and having, say, a car.

And there is much to be said in favour of the car, for with the fear of a reversal of fortune, or loss of employment, a car does not involve the same serious responsibility; it can be sold or scrapped if the family fortunes do not permit its upkeep. Not so the baby; it is going to need more and more as the years go by.

No wonder mothers shrink from bringing their children into conditions of want, scraping and grinding. So that birth-control, which has yet to be discussed in terms which are not weighted with economic compulsion, is now the resort of many a would-be mother forced by necessity to relinquish her right to motherhood and bringing children into a world which is, in fact, one of plenty, suffering at present under an artificial poverty.

Children

"The Times" tells us that "There are millions of decent, hard-working people and their children in the richest countries in the world, including ours, who are living below the poverty line. Why? Is it

because of scarcity? No, it is because of over-abundance . . . The prolonged flood of good things has created a drought. There is too much corn, too much beef, mutton, bacon, butter, and in order to cure it millions of deserving people have to be kept on half rations. We are turning out too many clothes, too many boots, so little children in the distressed areas must go in rags and tatters until this over-production is stopped—of the very things for lack of which they are shivering in this damp climate.”

But the term “over-production” loses its sense when there is any want for the things produced. People, as yet, are not possessed of the things which they need and which are produced, so that the problem is in no sense one of over-production, but of under-distribution; and the crippling effect is spreading through the whole world, beginning with children before birth and following them through a travesty of all that care-free childhood ought to and could be.

Ill-housed, ill-clothed, ill-nurtured, lacking suitable playing grounds and recreations, unacquainted with the beauties of flower-gardens and fields, deprived of the joys of seaside and country holidays, thousands of our children are growing up with stunted bodies, minds and souls.

Orphanages, hospitals, convalescent homes and all manner of charitable institutions struggle in the unequal fight for a chance of saving the children from destitution and disease. But most of these institutions are supported by voluntary contributions and are

pitifully crippled for lack of funds. It is not that people give grudgingly, but that even if there is a trade revival, as we are glibly informed by party propaganda, few of us have benefited from it and the shortage of money is universally felt.

Nor is there hope of remedying affairs until the credit of the nation passes out of the hands of the private institution which can, and does, allow money only as it thinks fit, and chooses to keep it scarce to enhance its value. The nation should be able to support all its institutions for the well-being of its children, and people, with ample funds of its own.

The same applies to schools, from nursery schools upwards. A wealthy country such as ours is perfectly capable of supplying first-class schools and education and allowing its children to stay at schools or universities until a reasonable age is reached, instead of leaving at fourteen or fifteen to be hurled, unqualified, into the vortex of job-finding.

At present children in the distressed areas are being forced through a bitter experience which, logically, can produce only two types, and both of them undesirable—there is the embittered revolutionary who has the brains and character to see that there is something badly wrong with his world, who sees that there is plenty but that poverty goes on, and finds in the situation the condemnation of existing systems.

He may not have the ability to see the remedy himself, but in his bitterness of soul will lend himself to anything disruptive. The

other is the child who, cowed by an obviously hostile world, and despairing of any improvement, gradually loses hope, becoming an apathetic fatalist making no contribution to the good or progress of humanity.

Nurses and Health

Of all the branches of work open to women, nursing, which is one of the most valuable to the community in general, is made the most arduous by long hours and ceaseless strain, and the least remunerative by the absurdly low salaries which our money-short hospitals can offer. The result is that only the most robust are able to endure the over-pressure of work and a great number, otherwise strong and fit enough, are tired out and suffer from a breakdown or other troubles which could be avoided by a reasonable regulation of working hours.

Of other than hospital work, such as district nursing, much the same may be said, for though the pressure of the work necessarily varies from one day to another, yet it is often great, and the remuneration is ridiculously inadequate.

While hospitals and their staffs alike suffer from an insufficient supply of money, the same lack is producing nervous strain everywhere and making mental and nervous disorders one of the chief problems of the medical world today.

Poverty means malnutrition of whole families, and particularly of mothers and babies, with a consequently high rate

of infant mortality and death from childbirth—which is notably higher in the "poor" wards of hospitals than in "paying" cases;—it also means the denial of equipment and aids which ought to be regarded as necessities rather than as luxuries for the monied.

But poverty is not confined to the "poor" classes, it is experienced in many a home where stringent economy must be exercised if children are to be born and educated, and where physical and mental health must bear an undue strain in consequence. Men and women as independent wage-earners, or as home-makers, are overshadowed by the fear of unemployment and all it means, and the modern increase in neurosis and neurasthenia is the result, and suicides follow bankruptcies with awful frequency.

Women for Money v. Money for Women

Insecurity, war, or the fear of its imminence, and financial depressions tend to produce an exaggerated sex-attitude, for, in their attempts to escape from the brutal facts of war and want, men and women see in sex one of the means of losing themselves in a world divorced from cold reality. Flirtations and coquetry, which are but a mockery of love, are indulged in where marriage is forced by lack of choice; where it is denied by lack of opportunity; or when it must be postponed beyond inclination by economic necessity.

Making allowance for those suffering from a sex "kink," and who are more in need of treatment in homes and hospitals than of moral censure, prostitution and the sale of sex is a living and must often be chosen as an easy way of obtaining an income in a profession for which training is not a prerequisite, and where the humdrum routine of long hours of factory work, or domestic service, are not binding. Though even in this profession competition enters and produces bitter rivalry and insecurity.

"Kept" women, too, are a protest against financial insecurity and should be regarded as neurotics retiring from the battle for existence to what must appear as the easiest way out of money-finding struggles and difficulties.

Only slightly different from the "kept" woman is what, for want of a better term, may be called the "entertainment" woman, generally of the class which, able to maintain a certain standard of living, is yet unable to afford luxury entertainment and is willing to give herself in return for the luxuries she desires.

Under the present financial system it is difficult to find the right door at which to lay the blame. Whether the woman is neurotic, greedy for money or luxury, or whether her action is merely that of getting a living, it is difficult to distinguish one motive from another, or to apply remedies, while women are to be had for money.

The efforts of philanthropic and religious societies to reclaim such women, while laud-

able in themselves, are merely attempts to make cures in isolated cases after the abuse has become universal; and the cure of one subject is but making way for another to fill the vacant place. **The real cure is to remove the financial necessity for women to sell themselves.** Then, and then only, shall we be able to distinguish between the sex-crank who requires medical treatment, and the mercenary subject, who now needs financial aid.

With a National Dividend to support her, a woman could reasonably be blamed for selling herself for money; and with the easing of financial strain both men and women would be freed from the urge to take love, so-called, as a reaction and recreation from mundane and sordid conditions, and value it truly as their own weighed choice and inclination for that which is beautiful.

Education

From the days when the education of the masses was undertaken, more in a spirit of fear of an ignorant and undisciplined working class than from philanthropic motives, the work of the elementary and secondary schools has developed into the highly organized education of today. Private systems of education and the older universities have existed for centuries for such as could afford them, but now the different types represented by the elementary, private and public schools, the old and new universities and the hosts of special colleges, provide a wide scope for all grades.

Yet on all sides we hear of the failure of our educational systems, and results are far from satisfactory, since the education of today merely heightens the contrast between ideals, the theoretical, and the often sharp practical experience which follows when a child, at a ridiculously young age, "goes out into the world."

Everything becomes subservient to the need of finding a living ; education for leisure, and to produce liberal minds, is either ignored as not paying or voted out as too idealistic. But it is leisure, whether it is called unemployment or anything else, with which we are being faced and which it is of vital importance that we shall know how to use. How is that knowledge to come but by education?

At present, children in our schools are assiduously taught that they are members of a free country, that opportunity exists for all. But after-school life is quick in shattering the illusion and forcing upon the majority the knowledge that they are up against the fierce competition for work, and far from having opportunity and freedom of choice, they must take what they can, regardless of whether it is the type of work for which they are best fitted or for which they care.

Education is now made to serve in the temples of "Sound Finance"; the doctrine of opportunity through competition helps to foster the illusion of fair chances for all, whereas in reality some classes of the community are subjected to all the initial disadvantages of malnutrition, insanitary con-

ditions and the resultant diseases, while others start with many advantages.

Because some few of the former class struggle through to the black-coated positions we are expected to believe in the existence of opportunity for all. Truly, one of the most outstanding successes of this our education has been the dulling of the critical powers, the fobbing off of critical questioning by the bestowal of a few fairly costless favours. Our minds are steeped from the beginning in the scarcity doctrines of finance, and our education suffers from considerations of cheapness.

Yet there is waste in the educational world, a desperate waste of facilities and energies, and the money question is at the root of it all. Apart from over-large classes, scanty equipment, old and unhealthy buildings, there is the constant over-taxing of the resources and physical and mental health of the teaching staffs who suffer accordingly, and the nervous strain reacts upon the children; that freshness which is all-important in the teaching profession is lost, and formalism and routine hold sway.

Many of the university-educated men and women are forced into teaching against their inclinations because they must earn money, while the research or occupations for which they really care require the output of money. On them the overwork of teaching tells doubly, while many a genuine child-lover is debarred from the profession because life has denied him, or her, the financial assistance requisite for the proper training.

Much discussion goes on over the question

of the school-leaving age. The present economic disorders make it necessary for a child to earn and add a few shillings to the miserable family income as soon as possible. **But what child is fit to enter the industrial world at fourteen or fifteen ? What can any civilisation expect of an education which is called finished at an age before its recipients have had time or opportunity to awake to its advantages or interests ?**

The endowment of the individual would not only enable members of the teaching profession to escape the results of the present conditions of overwork and under-payment, but would insure against people adopting the profession merely for lack of something more desired, and, at the same time, would open the way for many a true child-lover and educator to take up the work now financially barred.

Children would be able to stay at school and, let us hope, receive a more liberal, less exam-ridden education — an education for the leisure in which they must one day share — and face after-school life with the assurance that they will not be confronted with the mad rush for employment for employment's sake, or be flung into blind-alley jobs for the sake of a few shillings.

Financial improvement would make it possible for parents to take a wider choice of the school to which their children shall go. Today many parents pay for the upkeep of state schools through rates and taxes, and

then pay a second time to keep their children at a private or public school.

With the widening of choice of schools it is likely that the private school would be better established and could afford to extend and experiment in much-needed new methods, while an increase in competition would raise the standard of teaching and give scope for varieties of types, as opposed to the knowledge-machines of today.

“Usury” and Poverty

Philosophists, moralists and religious teachers of all ages have been consistent in their condemnation of what they termed usury, and in finding in it the direct cause of poverty, misery and the downfall of nations and empires. Mr. Kitson, in his report before the Macmillan Committee, said, “I am against usury in every form. Usury has been the curse of the world from the beginning, it has broken other empires than this, and it is going to break this empire. There is not a single great moral or religious teacher who has not denounced it.”

The failure of the democracies of the past, the imminent failure of our democracy in the present, lies in the fact that they have dealt only with the political rights of the people and have ignored their economic rights. People must be allowed to share in the advance and prosperity of civilisation in general and of their own community in particular. If our country were indeed poor, then we would bear our share of the burden,

but this is far from the truth, and today we should share its wealth.

War

Women are urged to train their sons against war, to inculcate a sense of its horrors and dastardliness. We are asked to support leagues and sign ballots for peace; but while our wills may decide for the abolition of war; while we may vote it senseless and wicked, most of us are conscious of the futility of these efforts and know that they are merely an attempt to cut off and destroy the flowers of some poisonous growth while its roots are left untouched.

On all sides, from men and women alike, one hears condemnation of war as such, and of modern warfare in particular; few attempt to excuse it on a plea that nations must fight and that man is a bestial, war-loving animal. A general hatred of all its horrors prevails, while women justly revolt against the idea of producing sons for cannon-fodder and daughters to suffer the brutal consequences of war.

But if war is not wanted, how does it arise? If we have decided against it, why do we live in constant fear of its recurrence? It is now far removed from the religious and political and tribal wars of earlier times and is a financially-controlled affair.

War is caused by the so-called necessity for a prosperous country to maintain an excess of exports over imports and to dispose of surplus supplies—an insane state of affairs

which can result only in fierce commercial competition, while each of the countries involved in the race for export markets entirely fails to provide for the needs of its own people, and forces abroad goods which they may need badly at home.

We are liable to be plunged into war at any moment, and the fear of it is always with us ; yet it is not of our own will, but at the dictates of an insane financial system.

Women's Vote and Democracy

Whether it was the efforts of the suffragettes or the sterling work which so many women did in time of war which won the vote for them, the fact remains that, having won it, they have, on the whole, been content with its possession rather than its use. Many vote blindly for one party or another, failing to realise that any government, at present, works under the control of the powerful interests which can provide the party funds.

Without money no government can act; and, as no government can regulate the money supply, it must consequently play the tune called by those who pay its supplies.

With all our vaunted freedom and democracy we are not sufficiently alive to the fact that both are nominal and that we are, in reality, now governed by a clique of men of whom we know nothing and who in no way depend upon us for their position or power—the financiers who, as has been said truly,

“direct the policy of governments and hold in the hollow of their hands the destiny of the people.”

If the control of the credit of the nation is not regained for the nation, if we do not act before it is too late, we will be but another example of the weakest going to the wall, and our weakness lies in acquiescence to a state of affairs which is in desperate need of a remedy.

If poverty and misery must always exist, as we are told by some, then the efforts of philanthropists and religious and social groups to abolish poverty are at best vain, at worst hypocritical—a mere playing on the surface. But it is not so. Poverty is absolutely unnecessary; inequalities of possessions and the use made of them may continue, but that is not poverty.

It is against the iniquity of the existence of poverty in the midst of abundance that women should direct the power given them by their votes. Let us vote for the one thing needful, the abolition of poverty; let us insist upon it in no uncertain terms.

If plenty exists, as it does admittedly, then, as the late King George said: “It cannot be beyond the power of man so to use the vast resources of the world as to ensure the material progress of civilisation.”

There is a way out of the present *impasse*, and it is for us to demand that it is recognised and used. The machine and the inventive genius of our ancestors and contemporaries have combined to emancipate

us still further, but it must be the economic endowment of the individual which gives the final freedom.

Earnings are becoming less as the machine displaces labour. When we share the prosperity of our country, and receive the National Dividend, then, and then only, will present faults be righted. The impossibility of the state of affairs today, with actual plenty and great potential wealth existing with conditions of poverty, artificial scarcity and restriction of output, is public knowledge. It is also the shame of our civilisation.

We cannot continue in conditions in which the desire for peace is almost universal, yet the fear of war ever-present; in which we long for the dawn of the Golden Age of prosperity and anxiety-free leisure, while around us we see the gloom of frustration, of suicide, mental illness, neuroses, cynicism and disillusionment. These are not our natural inheritance, but the outcome of an archaic and false monetary system.

There are signs that the limits of public endurance are at hand. Let us make it unmistakably clear that we will no longer tolerate, for ourselves and our nation, the continuance of the tyranny of this money-control and its attribute—Poverty. We would be free.