

SOCIAL CREDIT

For Political and Economic Democracy

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Weekly Twopence

A NEW YEAR'S MESSAGE

FROM MAJOR DOUGLAS

IF I were to be asked at the present time what, of all prevalent ideas, is both potentially and actually the most dangerous, I should feel no hesitation in replying at once. My answer would be "The acceptance of the *general*, as distinct from the *functional*, sovereignty of the expert."

In common with so many of the vital questions of the present time, and in the words of Omar Khayyam, "But a hair divides the false and true" in this matter. Once an objective has been decided upon, the methods by which that objective can be reached are problems for experts, and the intervention of the untrained and inexperienced mind into them can only be a source of confusion and difficulty. No sensible person would suggest that every individual who is dissatisfied with the service rendered by the L.M.S. Railway should be allowed to walk into the Head Office of that estimable concern (situated, probably, not at Euston Station, but in the Bank of England), and to demand the right to issue directions as to how the trains should be run and by whom they should be run. But it is none the less fundamentally true that the general public as a whole is justified in demanding any form of railway service it may desire, which can physically be obtained—even no service at all, and the disbanding of the experts. Although the difference in these two conceptions is simple and vital, it is frequently overlooked.

Our Unknown Destiny

Now the difficulty in which the world stands at the present time was not inadequately formulated by Abraham Lincoln when he said, "If we could know where we are and whither we are trending, we would know better what to do and how to do it."

In place of this conscious formulation of a general objective, we have that confusion which was expressed in the popular song, "We don't know where we're going, but we're on our way." It is exactly this state of affairs which provides the opportunity for the unbridled licence of the Planning expert, and behind him the conscious World Tyranny.

Imposed "Utopias"

In what I am about to say I have no desire to exploit a political defeat, such as has been recently sustained by the Labour Party. As I suggested some time ago, it would have been a matter of little practical importance had the Labour Party been successful at the last election. To the extent that there would have been any change of policy, the tendency would have been an acceleration towards the **unbridled sovereignty of the expert and the enslavement of the individual.** The point I wish to make, however, in this connection is that the rank and file who have in the past made up the political strength of the Labour Party, have had imposed upon them ideologies provided by

numbers of people who have, perhaps unfairly, been described as short-haired women and long-haired men, who, in probably ninety-nine per cent. of the cases involved, have no experience either of the day-to-day or minute-to-minute problems of the real world in which they live, nor any conception of the practical results of putting into operation the wide schemes of planning which they produce with such facility. The fact that they were fifth-rate experts is not the point.

What is in error is the assumption that they could plan the lives of every individual by Common Law.

During the various tours round the world which it has been my fate to make in the past few years I have invariably been assailed by the financially inspired press with a demand for a plan, and have been forced, regretfully, to admit my inability (perhaps worthy of comment since it is so rare) to provide a World Plan, with blue prints, at short notice. On these occasions I have been generally concerned with asking those persons who

have done me the honour to listen to me, to consider the nature of the **objectives** towards which their present **mechanisms** were directed, and as to whether it would not be desirable to recognise consciously those **objectives** and to bring them under review. It is only recently that a sufficiently encouraging answer has been returned to me to render the question of mechanisms, in my opinion, of any practical importance, mechanisms being, of course, matters for experts.

The task to which the Social Credit Movement and its Staff Organisation, the Social Credit Secretariat, has set itself, therefore, is one of the accomplishment of first things, first. It is, first, to restore the sovereignty of humanity, as such (considered, not as engineers, scientists, or industrialists, but as men and women), over its destiny, and to provide a means of expressing an opinion upon that destiny.

Subordinately to this, it is studying consistently the desirable mechanisms which can be employed when the objec-

tive for which they are to be employed has been recognised and demanded.

I am confident that great as has been the progress in 1935 (a progress which is remarked upon by that sober chronicle "Whitaker's Almanack") it is small in comparison to that to which we may look forward in the year just beginning. I am equally confident that no setbacks which may, and probably will, take place in any part of the world, can now avail to stem that progress.

C. H. DOUGLAS.

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GOOD RIDDANCE

Two Newspaper Comments on the Defeated A.A.A.

THE A.A.A. has been both successful in its objects and popular among those whom it affected. By an ironical coincidence Mr. Roosevelt in his Budget Message to Congress was lauding its operation on the very day on which the Court passed sentence of death upon it. Apart from any question of its constitutional validity, there were of course grave objections, economic, social, and even moral, to the policy of restricting production. But in the plight to which the farmers were reduced there seemed no other way of restoring agricultural prices to a remunerative level. Certainly the method has proved effective. It has restored the prices of agricultural products to the level of those of manufactured goods, thus redressing a balance the dislocation of which had ruined the countryside and caused depression and unemployment in the cities by depriving the manufacturing industries of a most important market. The purchasing power of the farmers has been increased by many hundreds of millions of dollars, which has been one of the main factors, if not the principal factor, in the business recovery increasingly evident during the past year.—*The Times*.

For Not Raising Pigs

UNDER "A.A.A." 10,000,000 "surplus" acres were ploughed in. Acres of corn, cotton, rice, sugar, beet, tobacco. And 6,000,000 "surplus" pigs were slaughtered and thrown away.

Then God gave good weather, and the reduced acreage gave almost as big a yield of crops as the old cultivation. More ploughing in, more slaughtering. Prices rose.

Who paid for the corn NOT grown, for the porkers NOT raised? The millers who bought the permitted amount of corn. They paid a shilling a bushel for the non-existent corn. The butchers who bought the allowed number of pigs. They paid £3 a pig for the non-existent pigs. They paid a levy called a processing tax.

They collected it back from the consumer. It is this tax which has been declared illegal.—*Daily Express*.

In Perpetua

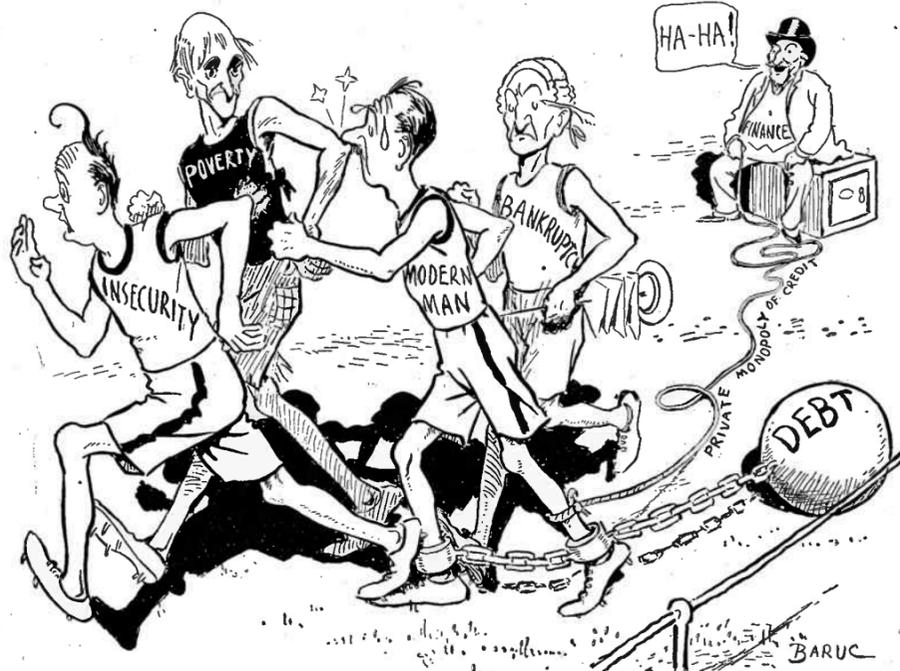
Our title piece this week is changed—changed for the better by its simple, straightforward layout, beautifully proportioned, and specially designed for us by Mr. Eric Gill.

For our last two volumes we have used Mr. Gill's Perpetua type, which, in a larger size, is at the head of this issue. Our subtitles are now also in Perpetua, and the whole effect is thoroughly satisfactory, not only to ourselves, but, we are confident, to all our readers.

We thank Mr. Gill for thus adding to his public benefactions.

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The Human Race and an Inhuman Handicap.

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Fresh Cards, Please

THE Supreme Court of the United States has dealt such a resounding blow to Mr. Roosevelt's New Deal that it has actually produced a situation in which he may be forced to call for a new pack.

Hardly had he presented to Congress his Budget message, in which he actually proposed to make the Agricultural Adjustment Administration a permanent agency of the Government, when by a vote of six to three, the Act embodying the A.A.A. was declared unconstitutional. The prominence given to the minority opinion and its signature by Justice Brandeis gives some indication of the way the wind blows. The decision is not popular with finance.

The defeat is good.

The principle underlying the decision of the Court is a sound one. It is a denial of the right of the Federal Government to tax where it will and to apply the proceeds of taxation wherever else it may please.

It must not be forgotten that Mr. Roosevelt came into power in the midst of a financial crisis engineered by the banks, as all financial crises are, and that while his inaugural speech contained scathing diatribes against individual bankers, all his subsequent actions have been in the direction of political and economic planning so beloved of finance in the sacred name of rationalisation.

At the same time, for the banks to be driven to such drastic tactics, argues that they were frightened, and what they were frightened of was menace, not in the political, but in the economic sphere. They were in danger of losing control owing to the growing independence of the great industrial combines which, during the much advertised American boom, were making immense profits.

The situation was getting so far out of hand that these firms dared not pay out dividends on their huge profits because of the outcry that would have resulted, and they were therefore entering the money market on their own account and financing the carry-over of their own stocks, which they were therefore able to hold off the market at their own discretion instead of at the discretion of the financial power.

So that within the economic sphere itself the defeat of the A.A.A., and previously of the N.R.A., represents the revolt of manufacturing interests against the political interference which was being imposed upon them just at the time when they were escaping the interference of finance. This is a battle of giants, and we may be sure that no quarter is expected or will be given.

But it is a battle within a battle. A greater issue is at stake. It is the issue between political and financial power. By observers on the spot, it would probably be called a fight between political and economic power, but essentially the two most powerful interests are finance and government.

Consciously or unconsciously Mr. Roosevelt is charged with representing the spiritual aspirations of the people of the United States and, although up to date he has taken every conceivable step to consolidate the financial power, it may well be that the titanic exertions of great industrial interests, by driving him backwards from his new deal machinery, will force him into the only course which can possibly save him for another term as President.

The political danger is obvious. He has the choice between open surrender to the financial power or a real instead of a fictitious attack on the banks. In the latter event, he has behind him his immense, though waning, popularity, which may gain some sympathetic strength in his "hour of defeat," and the growing army of what would be contemptuously described by the orthodox press as "the inflationists," the most important of whom are Mr. Townsend and Father Coughlin. Father Coughlin has consistently attacked the New Deal, and his prestige cannot but be enhanced by its collapse. Father Coughlin also represents the spiritual aspirations of the people.

We are to see whether economic sanctions on political aspirations can be maintained, or whether the people of the United States have become sufficiently alive to the issue at stake to take a decisive part in the battle.

We believe that Father Coughlin knows the ropes.

First Things First

When a brilliant and balanced mind expresses itself in superlative terms, it is time for us to listen with the closest attention, however much we may be preoccupied with other matters. In his New Year message, printed on the preceding page, Major Douglas does not say that the acceptance of the general as distinct from the functional sovereignty of the expert is a dangerous idea. He says that of all prevalent ideas, it is both potentially and actually the most dangerous.

In short, Major Douglas, who has spent most of his life as an engineer analysing difficulties and obstacles which lie in the path of any course of action, and devising means of overcoming them, has indicated to us with emphasis that which, above all, obstructs free access to economic security for the individual.

It is not wickedness in high places, nor the ignorance and apathy of the multitude, to which attention is directed, but even away from these, so far as they exist to distract attention. What stands in our way is a confused idea about the proper place of the expert in society. We must, at least in our own minds, if we are to have any influence on the future course of events, put laymen and experts in their proper places.

Italy's "New Deal"

Anyone who doubts that modern wars are due to economic causes should read the special article in *The Times* for January 2 and 3, entitled "Italy at War." The writer, a special correspondent in Rome, does not hesitate to describe the attack on Abyssinia as Mussolini's New Deal — "his mode of forcing idle men and resources into activity."

Despite vast public works—the draining of the Pontine marshes, the restoration of ancient buildings, the construction of motor roads, etc., etc.—at the cost of mounting debt, the Bulletin of the Association of Italian Corporations for December 1, 1934, reported that "Recovery in Italy, as elsewhere, must necessarily be a process extending over years, and the best that can be hoped for at present is to hold in check such unfavourable developments as unemployment, and budget and trade deficits." *The Times* correspondent comments upon this situation:—

Months before the Abyssinian adventure had matured, the Fascist régime was felt in Italy to be up against the problem of explaining to its supporters that, although all-powerful as no Italian Government had ever been before, it could do nothing to find openings, other than ill-paid bureaucratic posts, for young men of ambition and education. For the rank and file employment in public work had been a principal resource; but the Government, during 1934, slowed down public works as a measure of retrenchment. Unemployment totals in the middle months of the year were close to or over the figures of 1933 and greatly above those of 1931.

Red Herring Carved in Stone

Elsewhere in the same article the writer infers that Italian difficulties are largely due to Mussolini's unwillingness to go back on his pledge, carved in stone at Pesaro, not to devalue the lira in terms of gold. This is the red herring, without one or more of which no article in *The Times* touching on financial and economic matters would be complete. Even were the lira devalued, Italy would still have faced the same problem of unemployed workers and resources. At most it would have eased the situation temporarily, but at the expense of other countries.

Italy's problem is that of every other industrial country, how to sell the goods that can be produced to people who lack the money to buy them.

The U.S.A. and the Last War

According to the *Daily Mail* of December 27: The United States Senate Munitions Committee promises the world "new and startling disclosures" bearing on the entrance of the United States into the world war.

The committee's plan is to ensure by these disclosures the speedy passage of legislation prohibiting all sales of munitions or war materials to any belligerent in future wars.

The committee has revealed the text of a letter written on September 6, 1915, by the then Secretary of State, Mr. Lansing, to President Wilson, on the subject of loans to the Allies and the sale to them of war supplies.

Mr. Lansing, in the letter, pointed out that if Allied Powers were compelled to cease buying American supplies, dire consequences would ensue to the economic structure of the United States involving "restriction of outputs, industrial depression, idle capital, idle labour, numerous failures, financial demoralisation, and general suffering and unrest among the labouring classes."

Senator Nye, chairman of the committee, is understood to take the view that Mr. Lansing's letter and the impending documentary revelations prove conclusively that America's entry into the war was caused by the fact that United States bankers' loans were endangered.

From a Seat in the Stalls

The U.S.A. and the Next War

Should there be another world war, and should the U.S.A. manage to keep out of it, that country will be faced with a choice between revolution or the adoption of something akin to the Social Credit Proposals. This appears to be the implication of the neutrality policy announced by President Roosevelt on January 3, which is based on the committee's plan referred to above.

Blockade is one of the most effective weapons, and is certain to be applied in the next war. The U.S. neutrality policy implies the abandonment of the claim to "freedom of the seas," i.e., freedom to trade with belligerent countries; further, it restricts trade with belligerents to peace levels and withdraws state protection from all such trade. In a world war, therefore, U.S. trade would be cut off from blockaded countries, and, as a result of counter-measures taken by such countries, would shrink rapidly with the blockading countries. The rapid shrinkage of export trade thus produced would result in mounting unemployment and starvation, and the country would be faced with the choice of a dictatorship of right or left or the adoption of some plan whereby consumption could be financed. Any plan to finance consumption must cut at the roots of the present system, for it is bound to expose the false morality of the dogma that if a man does not do financially valuable work he has no right to life.

It Can't Be Done

The Times of December 23 made the best and most practical comment on all this by reporting a sharp rise in American exports to Italy. Exports to Italian Africa are even more startling, having increased from \$17,971 in November, 1934, to \$583,735 in November, 1935. The average monthly value of motor cars shipped to Italian Africa in 1935 was \$200,624, against \$6,621 in 1934; while the November totals for oil and oil products were \$12 in 1934 and \$451,348 in 1935.

In no circumstances can an effective boycott be enforced, when traders see a chance of sales. If it were made law there would be determined and heroic smuggling.

This is one of the practical replies to the suggestion that a country which reformed its financial system would be boycotted and starved to surrender.

Blind Man's Bluff

The Economic Intelligence Service of the League of Nations has issued a report entitled "Balance of Payments, 1934," in which it is stated that the United Kingdom had to mobilise her forces in 1931 to meet a sudden deficit in her overseas accounts, and is now faced by the problem of how to allow her revenue from abroad to expand without prejudice to her exports.

Revenue from abroad denotes ability to purchase goods and services from abroad, which seems a desirable state of affairs. Indeed, if we could obtain goods and services from abroad without having to export anything in return, we should not, in common sense, have any reason to complain.

Unfortunately common sense does not rule in so-called economic circles, and the blind leaders of the blind who go by the title of the Economic Intelligence Service actually make a comment which means that ability to obtain goods from abroad presents a problem if, at the same time, we have any difficulty in getting rid of goods from this country.

Is there any possible explanation of this except on the supposition that what we are trying to do is to relieve the so-called unemployment problem by planting it upon the foreigner?

The League of Nations is actually intended to preserve peace, yet here we have, calmly accepted, the most prolific cause of war which exists in the world to-day, and that which has forced the Italian nation into arms.

A Pathetic Challenge

Sir Walter Preston, chairman of Platt Brothers and Co. (Holdings) Ltd., the financial controller of textile machinery manufacturers, has asserted that Lancashire mills equipped with up-to-date plant and using up-to-date methods could compete successfully with Japan "despite the latter's lower wage costs and competitive yen depreciation."

The assertion has been challenged by the Federation of Master Cotton Spinners who claim that the greater part of the Lancashire machinery is already up-to-date and still unable to compete.

This is a pathetic challenge, because it is based upon the idea that the object of manufacturing cotton goods is to achieve a finan-

cial result, whereas the only real object is to produce cotton goods as and when required by the consuming public.

Whether Lancashire machinery is up to date or not, it is admittedly capable of turning out cotton goods at a very much greater rate than the people can at present pay for with their deliberately restricted purchasing power.

Loaded Dice

A mill is to be equipped with the most modern plant in order to test the truth of Sir Walter Preston's assertion quoted above. Its success or non-success, however, may be bound up with so many contributory causes that even if the test were a rational one, it cannot be what is known to science as "a controlled experiment."

The amount of capital both in ordinary and preference shares has very considerable bearing on the measurement of success. Still more important is the amount of bonded indebtedness represented by mortgages and debentures. If the experiment is regarded as successful, it may lead to re-equipment on a large scale, possibly with national financial support, as well as to the recapture of lost markets. In other words, it may achieve temporary success in the economic war, until such time as the enemy re-equips himself with still more "armaments"—textile or lethal.

Unemployed Collapse at Bath

When the history of these Days of Final Tribulation comes to be written, it ought somewhere to be recorded that during the last nine months nine men collapsed and died whilst waiting in queues outside the Bath Labour Exchange to sign on. Also that if an unemployed worker, who had signed on for so many days' relief, died before he went to claim it his widow and children were unable to obtain any money.

It is incidents like these which show the existence of a something which is not actuated by ordinary feelings of humanity. Any individual being who insisted upon men out of a job receiving so little means of subsistence that they collapsed and died from sheer weakness; and who then proceeded to deprive the widows of their means of livelihood, would be a monster. But a system can do this and yet be regarded as wise and beneficent.

The financial system we worship is as cruel as Moloch. Surely it is not the will of the nation that he should continually break the first two Commandments like this?

The March of the Robots

The *Post Office Magazine* describes the switch-over in Belfast of 12,000 telephone lines to automatic working.

"At zero hour, 2 p.m., the switchboards were clear and a silence, as of the dead, was felt. It was a weird experience, and at the same time a solemn and affecting experience. As the operators slowly removed their headsets one of the girls burst into tears, and in a moment everyone seemed to be crying. Soon, however, the reaction set in when all joined hands and sang 'Auld Lang Syne.'

"As usual, the coming of the machine has displaced labour and, unfortunately, a large proportion of the staff, who have done splendid work under the trying conditions of the past few years, are not required under the new system. The problem of finding posts for the surplus staff is a difficult one . . ."

How different the scene would be if we all drew National Dividends and the whole effort of the community was to replace human drudges by mechanical slaves! Surely there is more exciting work in the world than being a telephone operator?

The Money's Yours

On December 20, Royal Assent was given to the Railways (Agreement) Act, which provides for Government guaranteed loans for railway schemes. On December 24 the Railway Finance Corporation, Ltd., was registered with a share capital of £100. The purpose of the Corporation is to raise loans "not exceeding £26,500,000" (we like the "not exceeding"). All the directors are also directors of the Bank of England, with one exception, and he is the Chief Cashier of the Bank—a nice family concern.

The Bank will create credit, at the cost of pen and ink, which will be loaned to the railways, and should they be unable to get the interest out of taxpayer travellers, the State will do so, for it is the guarantor. And all the time the credit itself belongs to the community, which will be held responsible for the payment of principal and interest either as taxpayers or travellers.

A CHRISTIAN'S RESOLUTIONS FOR 1936

By the Very Reverend HEWLETT JOHNSON, B.Sc., D.D., DEAN OF CANTERBURY*

THE first words on Christian lips in 1936 will be the Lord's Prayer. And when we say "Thy Kingdom come on earth as it is in heaven," we utter the most appropriate Christian resolve for 1936.

Our job is to work for God's Kingdom.

That means war against poverty, insecurity and the soul-destroying indigent idleness which we call unemployment.

It means much more than that, of course; but that at least, and that first.

Let us get some principles clear, and then we shall be compelled to say some plain things.

Christ, who started the Kingdom, had much to teach, but if people were hungry He began by saying, "Give them to eat"; if sick, "Arise, take up thy bed and walk."

And He bids us do the same.

He is especially severe on religious folk who neglect these things; on priest and Levite who, intent on "religious" duties and observances, pass the wounded man by "on the other side": He commends the religious "outsider," the Samaritan, who does the needed job.

He pities the unemployed, the insecure, the harassed. In the Parable of the Vineyard, He causes the unemployed labourers, who had done only one hour's work because no one had employed them, to be paid first, and paid as fully as the rest.

No begrudged dole and no stinted dole. They had sweated more in mind if the others had sweated more in body. A living wage for every man is the principle of the Kingdom of God, work or no work, providing they were willing to do their share.

If machines oust men, men have a claim to maintenance out of the increased product of the machine.

These are the principles.

Now, the plain speaking.

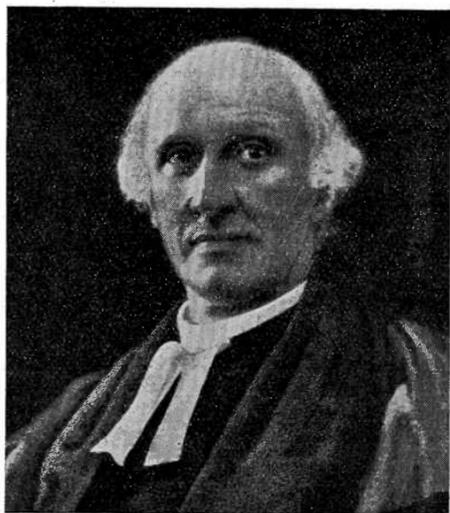
In Britain alone some 2,000,000 are still unemployed. These numbers, it is officially calculated, will increase.

Six millions suffer poverty.

Millions more are harassed by insecurity.

Three major evils these; breeding nervous ills, family strife, suicides and war.

* Reprinted from the *Daily Mirror* of December 31, 1935.



Husbands lose their jobs, conceal the fact from their wives, and after a pathetic pretence for months, commit suicide. Babies pine for lack of milk. Parents stint themselves to save their children. Four hundred thousand families live in disgracefully bad houses.

Add to this the dread of losing job and livelihood. It touches all alike. Taxes increase. Rich and poor grow poorer together. None can say his position is secure. Automatic looms; automatic cafés, sweetshops and newspaper stalls; mechanical music and calculating machines, mean labour displaced and jobs lost.

A leading daily this month informs me that a Russian woman, being put in charge of 210 looms, succeeded in producing 3,000 yards of faultless cloth in seven hours.

Place beside this picture of poverty and insecurity another picture, that of restriction of production and wanton destruction of commodities.

For the world destroys literally mountains of food.

A Christian's primary duty to-day is first of all to get his thinking clear. Then to act with all his might.

There is no need for poverty; no need for indigent idleness and want.

Fewer people can make more things.

Yesterday, real scarcity reigned. Then a Christian had to tighten his belt and share his "bit." To-day plenty reigns. And a Christian's duty is to secure its distribution and hinder its destruction.

Men and machines stand idle. Goods are destroyed, and their production is restricted. Coffee and oranges are flung in the sea and pigs and cows burned. This destruction need not be.

Commonsense says that the goods are there, and can be increased in any required quantity, while common morality says the need is also there and must be met.

Quite obviously, in the very nature of things, those goods can be produced, and means can be found to distribute them without a farthing added to taxes, or a cent put on prices, and without the raiding of the pocket of one to fill the pocket of the other.

It's up to us to make the experts do it. We need not argue or dictate methods; that is not our province. It is our duty to demand results.

If every British voter spoke as follows to his Member of Parliament the thing would soon be done:—

"I want poverty abolished."

"I want goods which are now destroyed or restricted to be distributed."

"I want a national dividend, to be distributed, irrespective of work, to every man or woman willing to do their share of the world's necessary work when it is offered to them."

Just as you and I need not be experts, so neither need our M.P. be an expert. Nor need the Government be experts. Railway shareholders are not experts, neither are railway directors. They engage experts and demand results.

So must we.

To invite you, and thousands of others like you, to join with me in making this grand demand—you may write to me about it if you feel keenly, my name is sufficient address—is my resolve for 1936, and I do it in the name of those hopeless millions of unemployed, insecure, or poverty-stricken Britons.

SHOT AND SHELL

Danish Board of Agriculture is issuing instructions for the slaughter of 40,000 sows, to reduce number of pigs produced.—*"Sunday Express,"* December 1, 1935.

Combined Egyptian Mills, controlling thirty-five cotton spinning mills, reports loss on last year's working of £118,128. Only sixty-seven per cent. of spindles were employed during the year. Loans outstanding now total £4,729,679.—*"Daily Express,"* December 7, 1935.

A new cloth, made from flax and cotton, has been made possible by the invention of a machine which will do a fortnight's work in a day.—*"Daily Dispatch,"* November 29, 1935.

Common Sense

ADVERSITY has some teaching, but it is a clumsy, roundabout way of arriving at a result that can be got better by prosperity.—*Samuel Butler.*

One ton of coal, the product of one miner's day's work, when converted into mechanical energy, will do as much work as one man working for six years.—*Mr. Grenfell, M.P.,* *"Daily Express,"* December 7, 1935.

Present Argentine wheat crop is smallest for fifteen years, yet Government insist that area sown must not be increased, but kept to "normal limits."—*"The Times,"* December 16, 1935.

New mechanical letter sorter at Brighton post office can handle 24,000 letters an hour, to any one of 325 destinations. Sorting by hand, besides being much slower, covers only forty-eight boxes, necessitating a further operation.—*"The Times,"* November 6, 1935.

Female labour increasing in banks, owing to introduction of machines. Since 1929, female staff has increased by over 2,000, whilst the male staff has decreased by 4,000 in the same period.—*"Financial News,"* December 5, 1935.

Welsh tinsplate works are to produce rolled sheet steel for motor car bodies by a new American process, at a considerably lower cost.—*"Financial Times,"* December 21, 1935.

Unemployed schoolmaster, summoned for debt, told court that he maintained a wife and three children on £1 15s. 6d. unemployment pay, less 17s. 6d. a week rent.—*"Isle of Thanet Gazette,"* November 15, 1935.

Democracy is defined as "a form of government in which the supreme power is vested in the people." — *"Daily Express,"* December 12, 1935.

Still less cotton! American officials are completing plans to reduce acreage by thirty to forty per cent., as against twenty-five to thirty-five per cent. last year, in order to restrict yield still further. The official estimate of stocks at the end of the season is about eight million bales (or one million less than last year), but it is intended to eventually reduce this figure to about five million bales. — *"Sunday Chronicle,"* December 1, 1935.

"At present, more than sixteen per cent. of the children entering school at five years old are impaired by physical defects non-existent at birth." — *"Daily Express,"* December 12, 1935.

Official figures of British coal output, and total employed at mines are as follow:—

Week ending	Tons	Persons employed
Dec. 1, 1934	4,588,400	766,300
Nov. 30, 1935	4,949,400	751,800

an increase in production of 361,000 tons, whilst employment has dropped 14,500. — *"Board of Trade Journal,"* December 12, 1935.

In spite of the fact that the United States have found (or made) work for about 5,000,000 unemployed in the last two years, the total unemployed still remains just under 11,000,000.—*"The Times,"* December 5, 1935.

In Great Britain, sixty-nine per cent. of the shipbuilding berths are still idle.—*"Financial News,"* December 6, 1935.

French Wine Glut

Laws to Stamp on Plenty

Much more wine was produced in France last year than could be consumed; and the glut continues, in spite of the fact that the French Government has ordered a pint of red wine to be included daily in the rations of French soldiers and sailors.

The situation is baffling the Government, and, instead of issuing to the people of France a National Dividend which would enable them to buy all the red wine they want, it is taking a leaf or two out of President Roosevelt's now defeated Agricultural Administration Act.

It has decreed a limitation of the product of the grape vine so that, during 1936, vineyard owners must not produce more than 47 per cent. of their average annual output in the past three years.

Another decree orders that vineyard owners must distil into alcohol a given proportion of their grapes. This alcohol must be sold to the Government which can mix it with petrol for use in motor vehicles.

A third decree is ingenious, for, under it, vineyard owners must stock the remainder of their production after they have placed on the market a specific proportion of their forty-seven per cent. of production. This keeps quite a lot of wine off the market and also gives employment to builders of storage accommodation.

Not content with these, the French have suffered a fourth decree which fixes the amount of compensation to be paid to vineyard owners who agree voluntarily to destroy a proportion of their vines.

All the foregoing can be verified by reference to the *French Journal Officiel*, or to the *Financial Times* of January 2 which quotes it.

Lest We Forget

From *"The Times,"* December 12:

The State Department this afternoon gave out the text of Notes interchanged between the Secretary of State, Mr. Cordell Hull, and

the British Ambassador, Sir Ronald Lindsay, on the subjects of the sums due from Great Britain to the United States under the terms of the War debt agreement. The reply which Sir Ronald Lindsay was instructed to make ended with the following passage:—

It does not appear to my Government, however, that circumstances have so changed since their Note of June 4, 1934, as to enable proposals to be put forward at the present time which would be acceptable to both Governments. They wish to repeat, however, that they will be glad to resume the discussions whenever the situation warrants the hope that a satisfactory result might be reached.

From *"The Times" Next Day:*

The Bank of England yesterday announced the purchase of £250,412 in bar gold. Such purchases have become increasingly frequent recently, and they may be connected with the expansion in the note circulation, which is almost certain to reach unprecedentedly large figures at the height of the Christmas spending season. Yesterday's Bank return showed a holding of coin and bullion of £200,062,992, but the return is only made up to Wednesday, and if yesterday's purchase be added the total holding is £200,313,404. This is a record.

The "Scrap-the-Spindles" Loan

To cut our coats according to our cloth is sense, but doesn't it arouse your wrath. To see the banks perform this curious caper, To cut our cloth according to their paper? C.G.D.

Social Credit in Whitaker's Almanack

On page 1008 of the complete edition of Whitaker's Almanack for 1936, there appears an article of about 1,100 words describing the Social Credit proposals, and the interest in them which has been aroused as a result of the Alberta elections.

The writer has made admirable use of the space which has been allowed to him, and although we should join forces with him on certain technical points (for example, we can scarcely agree that society has taken a share of the cultural heritage in the form of rates and taxes!) we can heartily congratulate him

* London: J. Whitaker and Sons, Ltd.

and the compilers of the Almanack on having performed a public service.

The Almanack will also be of special interest to our readers, because it contains the full results of the General Election, 1935.

One House in Six Condemned

One out of every six houses in New York is unfit for habitation according to the Director of Housing in Public Works Administration. One out of five has no bathing facilities and three out of four have no heat.

This gives a new slant upon the most modern and up-to-date capital city in the world. Evidently, in the United States, they are short of bricks, steel, coal, builders, architects, plumbers.

Either that, or they are short of paper out of which we understand a certain proportion of Japanese houses are built up.—*"Evening Standard,"* December 19, 1935.

The Sucker's Year-Book

New capital issues made in the United Kingdom in 1934 amounted to £182,824,000, according to the Board of Trade Journal. This is £30,000 more than in the previous year, but it compares badly with the period preceding the slump, when it used to vary between £200,000,000 and £300,000,000. *The Times* City Editor remarks that "the outstanding characteristic in recent years has been the virtual abolition of lending abroad."

In view of the fact that there has been a Treasury embargo on foreign lending for most of the period this seems an odd remark.

A Professorial Sympathiser

In reply to a friend who sent him the following pamphlets: Report of the Economic Crisis Committee of the Southampton Chamber of Commerce, "Can Prosperity Return?", a Rotary Research pamphlet, and "Banking and Industry," by A. W. Joseph, Professor V. Huntington, Professor of Mechanics, Harvard University, wrote:

I have read every word of the three pamphlets you kindly sent me, with great interest and profit, and find myself wholly in sympathy with the aims of the movement.

Overseas Notes

Friends As Well As Neighbours

Irish Free State

THE Irish Social Credit Party, whose first public meeting was held in Dublin at the end of November, does not appear to be proceeding along orthodox party lines. The Secretary explained that it was the intention to present to every elector "a National Demand for definite reforms, including national control of finance, the payment of a National Dividend, and the institution of the Just Price . . . Having obtained a sufficient number of signed demands it is the intention of the Party to tender the demand containing the definitely expressed will of the people to the Government in power, and if complete and formal acceptance is not forthcoming, then, and only then, would the Party enter the political arena."

The obvious objection to the formation of a party, that it ranges potential support from other parties against you, is one that has no doubt been considered in this case. An equally important consideration is, however, raised in the above wording. For instance, suppose that I, am anxious to hear Father Coughlin on the wireless, and that my present set will only get me the bells of the B.B.C. Unless I happen to be a radio addict in the technical sense, I ask the dealer for a set that will get me Detroit with as little delay and difficulty as possible, and if he could not provide it I should go to someone else who would. In other words I am asking for certain results without knowing or caring how they are produced, and, although I may develop sufficient interest later on to find out how the set works, that is another matter.

A Little Education

It is the consumer's business, in fact, to say what he wants, and the manufacturer's to supply it through the retailer, and everyone knows perfectly well that this is the case. When it comes to a matter of politics, however, the elector-consumer has been trained through intensive propaganda over many years to "take an intelligent interest" in such questions, as Free Trade and Protection, questions on which experts differ and about which he is a lamb among wolves. He is asked to vote on them, his pride is flattered by being told that his opinion makes all the difference, and the one thing he is *not* asked about is what result he would like, no matter by what technical devices it is obtained. If he were asked, there is very little doubt how he would reply.

The voter corresponds to the customer, the Member of Parliament corresponds to the retailer, and the financial or other expert to the manufacturer. The voter must say, "I want so and so; the Member of Parliament must say, "He wants so and so, produce it; while the expert's business is to say nothing at all, like the Scottish Chief Engineer of a tramp steamer in fiction, but to get on with the job. To say that the elector will be insulted if he is not asked to do any more than indicate his desires would be to confess oneself either a knave, or a genius out of touch with the world of ordinary men and women.

Means and Ends

From this point of view the words "Demand for definite reforms" are less practical than "Demand for definite results." A lack of clarity in the distinction between means and ends is something that the money power finds very convenient in us, its dupes. To demand National Dividends is to demand your share of something we are all entitled to and none of us getting, and is only a "method" in the quite general sense that money itself is a method. To demand the institution of the Just Price, on the other hand, is to become involved in a question of pure technique, which, superb mechanism though it is, cannot properly be described as the business of the elector, as such. A National Dividend is money to buy goods which are now being restricted or destroyed; the Just Price is a method of making money go further.

Apart from discussion of probabilities, in which one man's opinion may turn out to be as good as another's, we in Great Britain have one advantage in such a matter as this, and one only—practical experience. The Electoral Campaign works, and it works faster, more economically, and with less friction than any other course that has been devised. Even the threat of a campaign based on Douglas's conception of the nature of democracy has already justified itself in a surprising number of cases, both in this country and overseas. The more the Irish Movement demands results and the less it allows itself to be led into discussions of financial technique, the higher the hopes

it will arouse in this country, and (as we believe) the greater the genuine consternation it will cause to the money monopoly.

Enemy Alien

"Divide and rule," that principle by which a few megalomaniacs still disorder the world; must surely have found its supreme example in the case of Ireland. From the time of Pitt, to go no further back, this ancient home of civilisation has not been allowed to know its real enemies. Green and Orange, Catholic and Protestant, landowner and labourer, field and factory, Free State, Republic, and Ulster—all these finance twists to its own diabolical purposes, and will continue to set against each other until men and women, of every shade of religious and political opinion unite to eject the "enemy alien." This alien is high finance, and, because it operates through the medium of the British Government or the Bank of England, the English people, who have not now and never had any quarrel with the people of Ireland, are too often thought of as a hostile camp. The two are no more hostile than two friends would be in prison who quarrel over the narrow limits of their cell. And this while the key is in the lock, waiting for them to turn it and walk out to freedom!

Monetary Commission

Fortunately there are signs that the prisoners are tired of being prisoners when there is no need whatever for them to be so. The progress of the Electoral Campaign in Northern Ireland needs no comment from me; the meeting in the Mansion House at Dublin shows that at least the clue has been spotted there also. "We could declare twenty republics to-morrow," said Mr. H. T. Gallagher, "but so long as we leave the monetary system as it is we shall do much better to forget all about republics." The conference of Government party supporters in Dublin at the beginning of December also showed a most encouraging curiosity about what the Government had done to implement a 1933 resolution, which called for an inquiry into the possibilities of establishing a national control of credit. The Minister of Finance pointed in reply to the Monetary Commission which has been sitting for the last year or more, and which includes three bank directors, two economics professors, the head of the Industrial Credit Company, and last but not least, Dr. Jacobsson of the Bank of International Settlements, and our (and Frankfurt's) very own Professor Gregory, without whom no such family gathering would be complete.

Pressure Needed

"The monetary problem is intricate and involved," said the Finance Minister, and Mr. De Valera himself added, "I know of no method of monetary control that is going to enable the people of this country to dispose of the surplus bullocks." The motion disapproving of the Government's attitude with regard to the 1933 resolution was eventually defeated by only ten votes in nearly four hundred.

But what has become of the De Valera of a few years ago, whom persistent reports credited with an understanding and approval of Social Credit? At the head of an excellent article in the December issue of *Irish Industry* there is quoted another saying of his at the same conference: "Unemployment remained a big problem . . . but they hoped as time went on to get more and more people into employment." The article comments: "Unemployment instead of being a disease or an evil, as it is generally regarded, is in reality evidence of national well-being. Mr. De Valera could cure the social evils which arise under the present system, but he cannot cure them so long as he tolerates the system." A recent issue of the *Alberta Social Credit Chronicle* quoted President Roosevelt's famous dictum, "It is the function of politicians to yield to pressure." We can only hope that Mr. De Valera is waiting to be pressed.

France

Of European papers which apparently need nothing but an introduction to Douglas's achievement to complete their case and double their appeal, one of the most interesting is M. Jacques Duboin's "La Grande Relève des hommes par la science." This journal advocates the "right to work" without very clearly defining what it means by "work," and although it recognises unemployment as a sign of progress it does not accept the social credit implication. In "Economic Democracy" Douglas has this to say on the subject:

... it is simply hypocrisy, conscious or unconscious, to discuss freedom of any description which does not secure to the individual, that in return for effort exercised as a right, not as a concession, an average economic equivalent of the effort made shall be forthcoming . . . this means a great deal more than the right to work; it means the right to work for the right ends in the right way.

Victoria

The Commission of Assembly of the Presbyterian Church of Victoria, Australia, has unanimously received and commended to the study of the whole Church a memorandum submitted by the Council of the Movement towards a Christian Social Order. The memorandum, which is social credit in everything but name, is divided into nine clauses, of which this is the fifth: "The Right to Live. Purchasing power must, therefore, be made available from some source other than employment. Membership of the community should, *ipso facto*, and normally, entitle the individual to receive sufficient purchasing power to ensure a standard of living commensurate with the achievements of society" (*New Times*).

New Zealand

The Key, organ of the New Zealand League for Social Reconstruction, announces that that body's name is changed to the Consumers' League. The League is to include three forms of action, Electoral, Electioneering, and Economic, of which the first is defined as "Any or all forms of consumer demand, from the simple demand for the abolition of poverty to the comprehensive and specific Charter of Freedom"; the second as "The Douglas Social Credit Party of New Zealand, and such affiliations as may be possible in the political sphere." As far as I know the Party did not actually put forward candidates at the recent General Election.

Attila

The Times of January 3 reported Sir Otto Niemeyer's departure for India, where he is "to undertake, at the instance of the British Government, an inquiry into the budgetary positions of the Central and Provincial Governments." The news of his appointment last September, says *The Times*, "was received with satisfaction in informed circles in India." The Governor of the Bank of England and Sir Henry Strakosch were at the station.

A Canadian Press message denies the report of the formation of a Social Credit "party" in Nova Scotia (mentioned in "Overseas Notes" for January 3). Halifax simply has a study group.

J.D.B.

URGENTLY WANTED

Lady or gentleman to organise work in East Ham. See "Active Service," p. 174.

Destroyers' Harvest

The shortage of foundry and basic iron finds many firms with few available furnaces fit to supply the demand, so many having been scrapped or put out of commission long ago.—*Daily Telegraph*, January 4.

Work For All Means War

All this year the *Daily Express* will fight to keep this country at peace.

All this year the *Daily Express* will uphold the right to work.—*Daily Express*, January 1.

These two aims are incompatible, for never again will there be paid work for everyone in Great Britain, *except in time of war*.

"Often"

The Times review of the year states that while science has made progress during 1935 "its applications [are being] often frustrated by flaws in the world's economic machinery."

But why "often"? Would the wisdom of Oxford say that bodies "often" gravitate towards one another or that water is "often" a compound of oxygen and hydrogen? Money is "always" short, anyhow!

The Biter Bit

There is a most distressing story about the troubles of the rubber restrictionists.

Apparently the average price in 1935 of raw rubber was 7/32 of 1d. less than it was in 1934. This means, according to *The Financial Times* of January 2, that, by the working of the control plan, the plantation owners exported less rubber for which they received a lower price. Bad luck!

One of the ideas of producing less rubber was to get a higher price!

Real Wealth

This report, dealing with the textile, leather and clothing, food, chemical and allied trades, contains tables of detailed information. As usual financial values are mixed with real values, but, by sorting out details, the effect of the ever-increasing efficiency of industry is to be found for those who search for it, showing that output per man-hour is increasing. For instance, the weight output of silk and artificial silk yarn and goods doubled between 1930 and 1933, but the total number of operatives of all ages employed in the industry decreased over the same period, from 69,830 in 1930, to 67,739 in 1933. G.H.

Life and Money²

Does man work to live or live to work? Is man made to serve money, or shall money be made to serve man? Shall we continue to sabotage plenty with an objective of a servile world, or are we men enough to seize the present opportunity and construct a new order—an order in which the spirit of man may develop freely towards its unknown destiny in the Leisure State?

Such are the questions the late and greatly lamented Eimar O'Duffy discusses in this book, well-named "Life and Money." It was first published in January, 1932, but this new and cheap edition is vastly improved by the omission of a detailed scheme of monetary reform, the work of Mr. Cyril Rock.

In its revised form, the book will make its mark as a valuable addition to the library of the propagandist. G.H.

World Production and Prices

Under the above title, the Secretariat of the League of Nations has published an exhaustive survey of trade conditions and statistical data collected by its Economic Intelligence Service, covering the period 1925-1934. The information contained in the section devoted to World Production, especially the review of the progress made (or not made) in the principal industries of various countries, is of importance to all readers who wish to have at hand authentic quotable statistics.

The broad facts which emerge are that the average output per worker in Europe has increased by thirteen per cent. in the last two years; that, whilst world unemployment has fallen about twenty-five per cent. since 1932, it still remains over 120 per cent. above the basis figure of 1929; and that, whilst the world-wide restriction schemes have resulted in a drastic drop in production of foodstuffs and other commodities, in many cases the resultant rise in price has caused consumption to fall in an even greater extent. In the case of meat, however, it is encouraging to read that consumption has increased in years "largely, no doubt, because meat prices have fallen more than the prices of many other foodstuffs." C.C.B.

"As Safe as the Bank"

The immediate object of this pamphlet, issued free by the National Government, is to discredit the Socialist proposals for nationalising the banks; its ultimate aim to unload 'sound financial' dope on a bemused public. We can agree that the Socialist plan to assume control of banking administration, before a change of financial policy has been determined, is unsound. But it is flagrantly dishonest to state that the banks only lend money deposited with them by the public, with its implication that these deposits represent the only money available in the country.

The truth, of course, is:

(1) Banks create money every time they make a loan; these loans become deposits; and the deposits are destroyed when the loans are repaid.

(2) The joint stock banks create £10 of credit (cheque money) for each £1 note in their tills. The Bank of England, having practical control of the note issue, creates credit to any extent it likes.

(3) This monopoly of money creation and cancellation puts control of the link between industry and the consumer into the hands of the financiers, and ensures the shortage of purchasing power from which we all suffer.

And we shall continue to suffer until we demand results (and not methods) from the politicians. K.M.

¹ Report on the Import Duties Act Inquiry (1933). London: H.M. Stationery Office. 5s.

² "Life and Money," by Eimar O'Duffy. London: Putnam. 5s.

³ World Production and Prices, 1925-1934." London: George Allen & Unwin, Ltd., 40, Museum Street, W.C.1. 5s.

⁴ London: Chiswick Press, N.11.

G. W. L. DAY on: MORALS AND ECONOMICS

LORD ABERDEEN not only wants us all to observe the Fifth Commandment, but wants to compel us to observe it by economic pressure.

He says that the duty of parents and children to assist each other has been recognised for centuries in this country under the Poor Law Acts. Now, when relief of the unemployed is to be administered by another State Department, he is anxious that "such an elementary obligation should not be disregarded."

"We feel," he writes in *The Times*, "that the close family relation which does exist in this country is a fine thing, and we hope nothing will be done to lessen the claim or loosen the tie that still holds between parents and children."

One can almost hear the grunts of satisfaction from thousands of *Times* readers. Honour thy Father and Mother. Who could query the justice of that? Why, Jehovah Himself handed it out to Moses on a tablet of stone! By all means let us use economic pressure to enforce it.

Now this brings us to the question of compulsion. Why do people behave in this way or that under different sets of circumstances? Do we, for instance, behave innocently because of the Law, or because our consciences won't allow us to break self-imposed rules?

There was a short period in Russia just after the downfall of the Czarist régime, when there was no government of any sort. There was nobody to enforce the laws. No State official had any authority to carry on because no State existed to give it him. All legal compulsion was suspended; yet in spite of this, everything went on almost exactly as before. Each man continued behaving as he was accustomed to behave.

The things we do and the things we refuse to do are decided far more by our upbringing than by statute. The vast majority of sons and daughters would do all they could to help their parents if they were destitute. To let them starve would go dead against their own rules of behaviour, which are based upon self-estimation. They need no compulsory legislation on this score. On the other hand, there are thousands upon thousands who are perfectly willing to help their parents if they have the money to do it; but when they have no money to do it, no amount of coercion can force them to perform miracles.

Yet in spite of these rather obvious facts, there are immense numbers of people who believe in using economic pressure to make others "good" and "moral."

Before passing their laws and regulations, they must first decide what is moral and what is immoral behaviour. And here, right at the start, they are up against a serious difficulty, for the world is divided on the question of morality and always has been.

We in this country believe it is moral to support our parents in their old age; other races believe it is moral to put them to death when they are old, feeble and a general nuisance to everybody. Some people believe it is immoral to smoke, drink and swear; others think that teetotal non-smokers who exclaim "Oh, bother!" are addicted to secret vices and social deformities.

From the very word "Go!" there is no agreement. Finding there is opposition to their proposals, the compulsionists are indignant and feel fully justified in the

line they are taking. "There, you see now," they exclaim, "how necessary it is for us to legislate."

This, of course, only increases the opposition. In fact, the result of many of these moral drives is to stir up stronger opposition than the compulsive force which is exerted.

For example, the *Sunday Express* has only to unleash its yelping smut-hounds against some supposedly salacious novel to have half the modern young women in England reading pirated editions of it; and the net result of Prohibition in America was such a rabbit-warren of speak-easies as kept the bootleggers in luxury for years.

All sectional legislation of this kind means the exercise of force to coerce the unwilling. Having still (thank God) some spark of spirit, we resist, with the result that one more internal strain is added to the groaning body of society.

The entire community is twisted and torn with internal strains, and in this condition it drifts along, a prey to any outside influences which are applied to it. If you like an electrical analogy, we are like an unpolarised bar of iron. Our task is to polarise ourselves—that is to free ourselves from these numberless internal strains, due to sectional differences, so that we can unite our natural energies.

This can only be done by finding something that we all want. If we all want it, and not just some of us, no force of opposition will be created, so no compulsion will be needed.

The energy which is now frittered away internally will be available to better our condition. We shall be united, and in union is strength.

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"Why?" and "Farming First"
We have a small stock of *Why?*, the New Zealand Social Credit journal, and *Farming First*, the official organ of the New Zealand Farmers' Union, Auckland. Both are published in Auckland, but copies can be obtained at the offices of SOCIAL CREDIT, price 4d. post free.
Italy's "Bad" Budget
Signor Mussolini reports a deficit of £33,000,000 on the Italian budget for 1934-35. War is no respecter of budgets.

NURSERY NOTES AN ECONOMIC LEAGUE PIFFLET Blown Up by R. L. Northridge

THIS pamphlet* opens with three-and-a-half pages about Alberta; they are a little pointless, but very brightly written. They disingenuously hint that Social Crediters are now trying to disclaim responsibility for the Albertan experiment simply because they "find themselves suddenly confronted with the necessity of implementing their promises." Since plans for a turnover tax on the price of all goods as a method of financing the Dividend are mentioned, the anonymous author knows as well as we do that if that is the experiment, it is not Social Credit.

But that is just his little joke. His real purpose is to lead up to the Electoral Campaign by means of this paragraph.

"But perhaps the main significance of these events in Alberta for electors in this country lies in Douglas's insistence that, in order to win popular support for his scheme, it is necessary to employ the arts of expert propaganda—in other words, to give the poor mutts something that makes them go all goggle-eyed with anticipatory appetite and which they will swallow without question, criticism or mastication."

(I told you it was brightly written!)

Piffle About the Pledge

The Electoral Demand and Undertaking is commented upon point by point and I hope the Economic League will forgive my quoting one or two of their good things if I assure the prospective reader that there are lots more where they came from.

"1.—I know that there are goods in plenty and therefore that poverty is quite unnecessary."

Comment: "No. 1 is an abbreviated statement of the pure (but not Russian) Communist theory that all goods should be equally distributed amongst all people, irrespective of the goods or services which they are able, or willing, to offer in exchange."

Well, I hardly hope to be believed, but our anonymous author, four pages later, accuses us of "demanding quarts from pint pots." We are not so unreasonable as that, but I feel sure the problem would present no difficulty to him—if it could be solved solely on paper.

I know it is a shame to prick this colourful

bubble, but I must point out that Statement No. 1 has nothing to do with theory or Communism (Russian or pure); it does not say that all goods should be distributed, equally or otherwise; and it makes no statement for or against any terms or conditions of exchange. It just says, quite flatly, and without pretending to bilge with an entire philosophical system, that since the goods are there in plenty, POVERTY IS QUITE UNNECESSARY.

No Incentive to Produce

"Incidentally," continues the pamphlet, "it (he is still picking on No. 1) ignores the fact that without some incentive . . . to produce, the existing 'plenty,' in so far as it exists, will very rapidly become exhausted." I have also discovered (after some reflection) that it omits to mention that even under the present system millions of gallons of milk were "exhausted" down the drain this year, that nine-million horsepower dynamos are working in the U.S.A., and that the two angles at the base of an isosceles triangle are equal. In fact (after some more reflection) I am prepared to state that the things No. 1 does not contain are practically limitless and I want to know what is the use of a statement that just means one thing, however you look at it.

You will remember that Statement 2 runs as follows: "It is my will, therefore, that poverty shall be abolished." Our anonymous author evidently considers this sentence a poor performance, for he can get only one meaning out of it. "No. 2 means nothing more than did Glendower's boast that he could 'call spirits from the vasty deep,' which was so promptly punctured by Hotspur with his query, 'but will they come when you do call for them?' Any man can go into the middle of the Sahara and say, 'I know that there is water in plenty in the world and in the clouds, it is my will that this desert shall be turned into a garden.' But it does not follow that the miracle will follow."

Commonsense—Not Miracles

This time it is the analogy that does not follow, if you follow me; the water is not available, the goods are. Just try walking into a baker's shop and asking for a loaf of bread, at the same time laying a 10s. note (worth intrinsically about one-eighth of one penny) on the counter. If you have any difficulty in obtaining this nutritious food

locally by some such method, you might write to the Secretariat who will put you in touch with your local retailer.

But it is really unfair to give away any more gems from this collection and I make what amends I can for divulging so much by stating that the rest of the comments are every bit as effective as the two I have quoted, and should on no account be missed for your Christmas party.

Fearing that a regrettable note of levity had crept into my remarks I was about to alter some of them when I was inspired to look over the pamphlet once again. My conscience is now quite easy: I feel certain that the Economic League does not intend it to be taken seriously.

WHERE DOES THE MONEY COME FROM?

AN article in the *Sunday Chronicle* for November 3, 1935, stated that during the last four months overdrafts had been reduced by £12,000,000 and that in the same period deposits had been increased by £21,000,000. In the issue of the same paper dated November 10 a letter from "An ordinary man

had been no other compensating factors, deposits would have increased by £42 millions.

The reason why deposits went up by only £21 millions instead of by £42 millions is to be found in the other items among the banks' assets. Cash holdings were reduced by nearly

MONTH	DEPOSITS	CASH	%	BILLS	INVESTMENTS	ADVANCES
JUNE	£2,000,451	£216,664	10.8	£243,918	£624,188	£775,393
JULY	2,019,311	219,426	10.9	273,683	615,206	774,700
AUGUST	2,013,231	213,300	10.6	286,868	615,217	764,511
SEPTEMBER	2,023,513	207,886	10.3	299,323	618,495	762,668

(000s omitted)

in the street" enquired where all this money had come from.

On the figures as stated it looked as if money had come from some source which had permitted people not only to pay off their overdrafts but also to increase their deposits. But these figures, true as far as they went, were not the whole truth. The people collectively cannot get out of debt and into credit at the same time.

A closer examination of the banks' other activities will supply the answer to the question: Where does the money come from? Above are the figures from the banks' own published statement for the four months concerned.

These figures disclose that while "Advances" were reduced, "Bills" were increased. These two items both represent indebtedness to the banks. Their combined total, in round figures, was £1,019 millions in June and £1,062 millions in September. Thus there was an increase of public indebtedness to the banks of over £42 millions. If there

£8 millions, investments by nearly £6 millions, and miscellaneous items by another £7 millions. So the additional deposits arose from the action of the banks in expanding their credit issues, and the particular form that these credit issues took was the discounting of bills, which is one of the ways by which the banks make advances to industry. In short, the answer to the question is that the banks created the money and lent it to industry. E.W.H.

Holland Worse Off

Not only has Dutch unemployment increased, but imports of raw materials for industry have advanced sharply. In nearly all branches of industry depression has deepened . . .

The few active exceptions are the tin foundries at Arnhem, Philips' Lamps works and the diamond industry, which showed higher employment figures. — *Financial Times*, January 2.

* Notes and Comments, No. 37, "The Douglas Scheme and Practical Politics," issued by The Economic League.

ACTIVE SERVICE

A few weeks ago there was laughter among M.P.'s at the answers to questions by Mr. Baldwin. Previously to that, and some months ago, there was laughter at the replies of Mr. Elliot to questions when he was seeking powers to close redundant bacon factories. It was evident that the replies caused considerable resentment among M.P.'s, but when it came to voting they voted for the Government, and less bacon. These are two instances of ordinary M.P.'s, who are supposed to be the people's servants, showing signs of revolt, but it can go no further than laughing at the Government. The Electoral Campaign is designed to enable M.P.'s to laugh and vote against the Government. We are seeing to-day how a mysterious organisation called "Party Headquarters" is seeking to compel voters to accept as parliamentary candidates two men who have already been sacked by their former constituents. If the Electoral Campaign had been organised in Ross and Cromarty and had reached the stage attained by a number of constituencies like Liverpool, or Newcastle, there would be no bullying of local party organisations. In the last ten days of the the Old Year **Newcastle** collected 1,273 pledges in weather which left much to be desired. In twenty-nine man-hours **Stockton-on-Tees** brought

in 573 pledges. The Christmas season appears to make no difference to these groups.

There are workers waiting to get the Campaign started in Pimlico and Westminster. They lack organisers. Anyone willing to help should write to the Director of the Campaign offering services. If it is not possible to give services it will be much appreciated if pledge-forms can be given. All over the country are small groups and individuals working quietly. Spectators anxious to take an active interest in the game should step into the arena. T.H.S.

National Dividends Club

The Electoral Campaign Supervisor for N.W. London was invited to address an organisation of women in East Ham on campaign methods to secure National Dividends for all. As a result some thirty ladies who had notified their interest reaffirmed willingness to work if someone would act as a Supervisor.

It is therefore sincerely hoped that anyone living in or near this district will kindly get in touch with the Secretariat for the purpose of co-ordinating the work. Unless an organiser is forthcoming we shall lose the valuable services of these volunteers. What offers, please?

Dog in the Manger

THE demand for plenty is spreading rapidly. In two years it has grown from a whisper of a breeze to a great wind of public opinion which already is heard and felt in high places. But we must have more than this; we need a roaring hurricane to sweep away the war-clouds before they burst upon us in death and desolation. At present we are moving too slowly; at this rate we shall lose; we need the active mobilisation of every scrap of goodwill in the community if we are to survive at this critical juncture.

The trouble is that so many people who profess the highest principles do not want plenty for all—plenty for themselves, and for their own class or group, by all means!—but plenty for others—no, that would never do! Let me take two typical examples of such people from personal experience.

Ah. But I'm Different!

The first is a middle-aged widow, fortunately left in "comfortable circumstances" by her deceased father and husband. She is a professed Christian and a regular churchgoer and church worker, and having a good deal to lose, is naturally conservative. Normally a kindly woman, she bitterly opposes the very idea of dividends for all with every show of righteous indignation. To give "working people" not merely a "dole" to keep them alive (which is bad enough) but an income sufficient for health and comfort without their having to work for it would, she is convinced, be utterly wrong. Mention her own dividends and she is up in arms at once. They are the result of many years of hard work by her menfolk, assisted by herself in the home. It is only right that she and her children should have the benefit of them.

"But what, my dear lady, of the great heritage of power and abundance for all created by the hard work of scientists, technicians and working people of previous generations? Is it not only right that every woman's child should have the benefit of that?" She has no answer to this, but remains unconvinced and antagonistic. It is

time that her fine show of "righteous indignation" was pilloried and exposed for what it is—plain grudging uncharitableness!

And So Am I!

The second example is an elementary school teacher, aged about thirty, who has known great poverty and unemployment. Almost inevitably he is an extreme left-winger, and one cannot help sympathising with his bitter opposition to the present system. If he were more ignorant one could excuse him more readily, but he is well aware of the fact of plenty, yet refuses to act upon it.

He is a fierce opponent of the National Dividend because it would leave the capitalist and the rentier where they are, in the enjoyment of such wealth as they possess. He is not glad that some, at least, are not frustrated from the enjoyment of plenty, but (just like the widow) he is indignant that anyone should enjoy comfort and security without working for it. In opposing the Abolition of Poverty he shows clearly that his real aim is the Destruction of the Capitalist System, and not, as he professes, the Material Welfare of Mankind.

Clearly he suffers from the same complaint as the widow—illwill towards another section of the community, which he hides under a cloak of revolutionary idealism, just as she hides hers under a cloak of "morality." In fact we all know well that if he had been in receipt of a comfortable income from childhood he would have been as pig-headed a Conservative as she, and if she had had his environment she would have turned out as embittered a revolutionary as he! They are the reverse sides of the same dog-in-the-manger attitude.

This, then, is our chief opponent in the fight for a sane world, but fortunately there is some goodwill to be found in everybody, and it is our task to work upon it and enlist its help. In doing so we have one irresistible ally—the frantic urgency of the situation. C.G.D.

Nonsense Botany



The flowers that will blossom this spring, tra, la,

Have nothing to do with our choice; We've got to put up at some times, tra, la, With a set of inept little mimes, tra, la, That will echo old Montagu's voice, That will dance to old Montagu's voice. And that's what I mean when I say or I sing, Our Electoral Campaign is now the one thing That will indicate popular choice, It will vindicate popular choice.

The men that are now at the top, tra, la, Have settled our lives in advance; They have hatched out a dozen new plans, tra, la, Which will please all the faddists and fans, tra, la, And leave nothing whatever to chance, And leave nobody's business to chance. So that's what I mean when I say or I sing, Electoral Campaigning is just the right thing To make Members of Parliament prance, To make some representatives dance. "FIREWORKS"

Wine Bibbers Make Work

In France the troops received an unexpected Christmas present when the Army Commission decided to increase their daily wine ration from a quarter of a litre to half a litre. Incidentally this helps to reduce the French wine surplus.—"Sunday Graphic and Sunday News," December 29, 1935.

Hungary orders troops and police to drink wine to help the wine trade.—"Daily Express," November 2, 1932.

Famous champagne firms selling twelve million bottles cheap under new names to get rid of surplus wine.—"Daily Express," June 7, 1934.

French suggest troops should drink the surplus wine.—"Daily Mirror," December 11, 1934.

Mildew welcomed in France because it reduces the quantity of grapes available for making into wine.—"Evening Standard," July 14, 1932.

Too much wine. French ministers approve bill dealing with problems raised by surpluses of wheat and wine—two of most serious for French agriculture.—"Evening News," December 1, 1934.

Hungarians use brandy in baths to get rid of the surplus.—"Evening News," January 10, 1933.

Roosevelt stops flood of whisky.—"Daily Express," October 20, 1933.

Bavarian police asked to help cause of wine growers by accepting daily ration of wine. Offer accepted with patriotic fervour.—"Evening News," January 19, 1935.

SECRETARIAT NOTICES

Back Numbers of "Social Credit." — There is still a quantity of back numbers of SOCIAL CREDIT available in bundles of fifty assorted copies, suitable for free distribution as specimen copies, at 1s. for fifty, carriage free.

Press Cuttings. — Readers are requested when sending in press cuttings, to indicate the name and date of the paper in which they appeared, as well as in the case of photographs, cartoons or sketches.

Public Libraries. — Readers are requested to forward the name and address of the librarian of any public library where a copy of SOCIAL CREDIT is not available.

How To Get What You Want.—Specially written by G. W. L. Day and G. F. Powell to bring home to electors their responsibilities and their powers. This 2d. pamphlet will serve as a very powerful education in Social Dynamics, simply and racyly written.

Price to Affiliated Groups in minimum lots of one gross (144): one penny each, smaller orders at 1s 6d. a dozen, carriage paid. Retail price of single copies, 2d. See special announcement on page 123.

Volunteers Wanted. — Speakers on the Electoral Campaign are wanted. The Secretariat is receiving constant enquiries for them.

Will those qualified, or willing to work in order to become so, please send in their names and addresses to The Secretariat, 163A, Strand, W.C.2? Please state whether available in the afternoon, or evening, or both.

PORTRAIT OF MAJOR DOUGLAS

Reproductions of the portrait of Major Douglas which appeared in SOCIAL CREDIT for November 29 issue are now ready.

Prices are as follow:-

Postcards 2d. each, postage 1d.
Cabinet size, unmounted 1s. " " 1d.
" " mounted 1s.6d. " " 2d.

Quantities of one dozen or more post free. Orders already placed will be supplied at the prices previously advertised, i.e., 6d. for unmounted and 1s. for mounted cabinets.

Group Revenue Supervisors and overseas readers may obtain supplies for re-sale at a special discount of twenty-five per cent. on all orders for one dozen or more of any one size.

A few copies of this photograph are available, specially mounted, size 10 in. x 14 in. at 2/6 each, postage 3d.

Orders accompanied by remittances should be sent to SOCIAL CREDIT, 163A, Strand, London, W.C.2.

Disorderly Inventors The Stamp of Stamp

Speaking at the dinner of the Royal Society in London recently, Lord Hirst, chairman and managing director of the General Electric Company, said: "Science has been accused of being the cause of unemployment. The real cause, I believe, is that, through the pressure of the war, inventions and improvements that ordinarily might have come about in the course of generations were telescoped into the space of four years, and the world was not able to make use of them quickly enough."

Sir Josiah Stamp addressed the Cardiff Business Club on Friday on "Getting out of the Wood."—"Western Mail," December 14.

SLOGAN STAMPS



Stamps in two and three colours in this attractive design are now available at 1d. and 6d. each, or in sheets of twenty-five at 2s. and 12s. a sheet respectively, post free. The penny stamps are in two shades of green and white and the six-penny stamps in two shades of green and yellow.

SLOGAN LABELS at 16 a Penny

These labels are available in the Electoral Campaign colours, orange and purple, are ready gummed, and bear the following inscription:—

"The Abolition of Poverty. Demand it! Clearly, Simultaneously, Singlemindedly. Vote for it, Unitedly, Consistently and Parliament will obey you."

The price of these labels is 1s. for one dozen sheets, post free.

By using these stamps and labels and selling them to friends and sympathisers, you will extend our influence, increase the sales of SOCIAL CREDIT and help our funds.

Groups which have nominated a Supervisor of Revenue to work the Group Revenue Plan G.R.1, can obtain supplies of stamps and labels at special reduced prices for resale. Individuals who are not members of Groups, can also purchase supplies at special prices for resale by undertaking to work the Individual Revenue Plan P.R.1.

These two plans are intended to help finance the Secretariat, your paper, and local activities.

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

GET TO KNOW ABOUT THEM

THESE ARE FACTS

THERE is poverty. Millions have to forego their wants. The shops and warehouses are full. The problem of producers is, not how to produce, but how to get rid of their output—how to find markets.

The problem of consumers is how to spin out an inadequate income—how to provide markets.

All consumers would like to have bigger incomes to enable them to buy the things they want—and thus provide markets.

All producers would like people to have bigger incomes—and thus provide the markets they want.

Everyone, therefore, is agreed on this vital object: bigger incomes—incomes sufficient to enable the people as consumers to buy the things the machines produce.

When people agree that they want a result that is physically possible, they can get it if they unite in a clear demand for it.

The constitutional and effective way for people to say what they want—to express their will—is by the Parliamentary Vote.

The Electoral Campaign of The Only Democrats is organised to help the people to express their will clearly and effectively.

Members of Parliament must and will do

ESSENCE OF SIN

THINKING as an occupation or as amusement is itself a mode—and a most dangerously potent mode—of mistaking means for ends.—"YOU and Parliament," by Dr. Tudor Jones.

... St. Athanasius said, the essence of sin is the erecting of means into ends ... —"God, Man and Society," by Rev. V. A. Demant.

'LIFE'S AIM IS AN ACT, NOT A THOUGHT'

Keep your aim on the

NATIONAL DIVIDEND

and don't stop working till you get it.

the bidding of their constituents as soon as they know what their constituents want.

Therefore, the quickest way to get bigger effective incomes, which we call National Dividends, and to end poverty and want, is to join in the Electoral Campaign by signing the form on the back page.

NATIONAL Dividends are money to buy the things that are being destroyed and the production that is being restricted.

Buying Security

The phenomenal success of insurance is a sinister symptom when it is remembered that insurance companies make their living out of selling financial security to a financially insecure public. The more insecure the public, the better the prospects for insurance.

Out of thirty-one Insurance Companies reported in the *Financial Times*, fifteen had record years in 1935, most having had previous records last year. Only one company made a smaller net profit than last year.

CORRESPONDENCE

Blame Yourselves!

Assuming that there are 5,000 able-bodied Social Crediters in London (an absurdly low estimate), they would, with the help of friends, be able to get at least half a million pledges in ONE EVENING. In other words, with every Social Crediter putting his hand to the wheel we could master the position in London within a few evenings. The provinces would follow like wildfire.

Before we tell electors to "blame themselves for not demanding Results" I think we should start with saying "Social Crediters, blame yourselves for not giving the electors an opportunity to demand Results." Therefore Messrs. G. W. L. Day's and G. F. Powell's leaflet is rewritten for home consumption:—

SOCIAL CREDITERS! Blame YOURSELVES:

When individuals need money to buy the goods which are destroyed and the production which is restricted—yet YOU don't teach them to demand RESULTS.

When National Dividends (the distribution of what is destroyed and restricted) is a RESULT which millions of electors are only just beginning to demand, through the Electoral Campaign—yet YOU concentrate on METHODS.

When the Powers-That-Be have divided and ruled for hundreds of years while electors argue over METHODS such as Conservatism, Liberalism and Socialism—yet you try to teach them another METHOD, i.e., "Social Credit."

A Social Crediter is Under a Misapprehension:

When he does not realise that most electors never can, never will, and never need understand the technique of Social Credit and it would take hundreds of years to educate them.

When he forgets that 400 Social Credit candidates alone (who would not all be elected) would need nearly half a million pounds to finance only one General Election campaign, and even if a majority were elected we might get something that was not Social Credit.

When he does not appreciate that the Electoral Campaign will deliver the goods quicker (within a year in fact) and at comparatively small cost of YOUR time, by making M.P.s (of any party) obey the will of the electors.

When he fails to work on the Campaign IN ADDITION to any propaganda or other activities.

YOU Have a Responsibility:

Because Great Britain is a democracy and only YOU can get electors to demand what they want, i.e., RESULTS and not METHODS.

Because you cannot blame electors when they vote for METHODS if YOU try to teach them another METHOD, instead of giving them an opportunity for RESULTS.

Because YOU were given a job by Major Douglas (at Buxton) and that job can be done IN A FEW WEEKS, but ONLY if YOU and all others with you get busy on the Electoral Campaign.

YOU Must Act:

Because YOU would have no difficulty in getting at least ten people who would have no hesitation in working for THE ABOLITION OF POVERTY.

Because every ten persons can easily collect at least 100 (in London; more in the provinces) Electors' Demands and Undertakings in one evening.

Because if YOU and 10,000 Social Crediters each get ten helpers you can collect over 1,000,000 pledges IN ONE EVENING.

Are YOU going to help to collect in one evening over one million pledges which demand RESULTS, or will you fall into the trap—which Major Douglas has pointed out—of arguing over METHODS for another hundred years?

At least YOU are surely willing to try to collect a party of ten friends and take them out on the Campaign for ONE EVENING as a test? Then kindly send your name in to the Secretariat.

G.R.T.,
E.C. Supervisor, N.W. London.

"Fireworks"

The clergy of all Christian denominations have long told us that the awful fate awaiting evildoers who die unrepentant is "Fire and brimstone and wailing and gnashing of teeth."

About the middle of the last century one of His Majesty's Learned Judges was reported to have "Dismissed Hell with Costs," as the result of a judgment expressing disbelief in this doctrine.

The Scriptures tell us "The love of money is the root of all evil."

As a Christian I cannot help admiring and congratulating the clergy of the Church of England on selecting November 5 as the night on which they pledged themselves to abolish poverty.

When poverty has been abolished we will truly and in every sense of the word (and words) have "Dismissed Hell with Costs."

A. O. COOPER,
Supervisor Propaganda, Cardiff S.C.A.

Dividends for Doles

I write to tell you how I appreciate the contents of SOCIAL CREDIT as a piece of progressive journalism; it acts as a tonic to one's mind when one's economic future is insecure as mine at present is, along with thousands more. I have had three years' unemployment, and only temporary work now and again this year, and it has been more a mental than a physical trial with me. My patience has been tried when arguing with some people, who contend that this matter has got to right itself without man's intervention and caprice. Such people ought to read SOCIAL CREDIT and have their minds enlightened.

Plenty for all; is it a fact?

Enough for me and you;
Yes, science shows us that it can
Make it all come true.

Yet millions live from day to day

As if it cannot be,
They do not live, they scarce exist
In abject poverty.

Mankind can surely find a way

From this entanglement,
So that we contentment have,
Instead of discontent.

Arise, ye citizens, arise,
This tragedy to end,
And use your votes with one accord
To gain your Dividend.

St. Albans. A. G. ANGEL.

University Social Crediters

If there are any Social Crediters present or past members of university organisations (the N.U.S., the S.C.M., I.S.S., and so forth) who wish to help in keeping Social Credit a live issue at student conferences, I should be glad if they would write to me.

MILES HYATT.

4 Gray's Inn Road, London, W.C.1.

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Will you please compare the prices of these cars with anything offering elsewhere. It is in your own interest to do so:—

1935 S.S.I. 16 h.p. 2-door Saloon, Black, 4,000 miles, price £195.

1935 Austin 12/4 Ascot Saloon de Luxe, Blue with Brown trimming, £125.

1935 S.S.I. 20 h.p. Tourer, 7,000 miles, £195.

1935 Austin 10 h.p., 3,000 miles Saloon de Luxe, Blue, £120.

1931 Vauxhall Cadet 6-light sunshine Saloon, 16,000 miles, 4 brand new tyres. £65.

1935 Vauxhall 14 h.p. Saloon de Luxe, 6,000 miles. £155.

1934 Austin 10 h.p. Tourer, faultless condition. £89.

1935 Morris 12/4 Saloon de Luxe, 9,000 miles. £115.

1935 Morris 10/4 Saloon de Luxe, 9,000 miles. £115.

1935 Morris 12/4 Saloon de Luxe, 7,000 miles. £125.

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Announcements & Meetings

Notices will be accepted for this column at 6d. a line, minimum three lines.

Notices must reach the publishing office with remittance by the Monday morning before the date of issue.

Belfast Douglas Social Credit Group
Group Headquarters: 72, Ann Street
Office Hours: 2.30 to 5.30 and 7 to 10 p.m.

Blackpool and Lytham St. Anne's Social Credit Group
Holds meetings at 8 p.m. Thursdays. Open to Public.

Cardiff Social Credit Association
Meeting at 10, Park Place, on Monday, January 20, at 8 p.m.

Glasgow Douglas Social Credit Association
Free Public Meeting in the Rooms, 200, Buchanan Street, on Wednesday, January 15, at 8 o'clock.

Liverpool Social Credit Association
Hon. Secretary: Miss D. M. Roberts, Fern Lee, Halewood Road, Gateacre, Liverpool.

Nottingham Douglas Social Credit Association
A. L. Gibson, Esq., F.C.A. (Social Credit Secretariat Director) will speak at "Elite" Cinema, Nottingham, at 8 p.m., Monday, January 13.

Woodford and District D.S.C. Group
Meeting for enquirers and campaigners on Thursday, January 16, at Conservatoire, Clevedon Road, South Woodford, at 8 p.m.

Week-End School
A Week-end School and Social for Social Crediters will be held at "Netherwood," The Ridge, Hastings, opening February 29.

National Dividend Club
All enquiries should be addressed to the Honorary Secretary: Capt. T. H. Storey, 28, Ashburnham Gardens, Upminster, Essex.

Australian Social Crediter desires correspondents interested in stamp collecting and Social Credit papers. — S. Lucas, 70, Alexander Street, Hobart, Tasmania.

ARE YOU A SOCIAL CREDITER? DO YOU BUY YOUR TEA at the keenest prices and yet help the Secretariat?

If not, do you know that we pay part of your purchase price as a donation to the funds? Is not a lack of funds holding up progress?

THEREFORE We ask for your co-operation by buying a necessity, for which you pay less, and also make an indirect contribution to the Cause.

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NEW DEMOCRACY (Incorporating "Controversy") The Premier and Sole American SOCIAL CREDIT REVIEW

Edited by Gorham Munson and Lawrence Morris 15 cents a copy \$2.50 per annum 66 Fifth Avenue, New York, N.Y.

FROTTI FOR BEDLAM!

OUR South Sea Island friend is standing for a Parliamentary Bye-Election in North-East Bedlam, and has asked us to publish his Election Manifesto. He has promised to keep us informed as to the course of events, and solicits our support.

Lovely Electors and Electrices

Frotti (that is Me) asks your supportings for his candidships in the Election, brought about by the unfortunate death of the sitting member through a surfeit of patries (Over-production).

Let us look around us. Take Shipping. In what a bad way is she? It has been found not enough to subsidise shipbuilders for building one ton and scrapping two.

* Early have I learnt that the boat-life to Englishmen is a woman.

"The Stately Ships go on— Break! Break! Break!"

Now, the ideas which marks me out as easily distinguished from all other modern thinking-blokes is that we ought to apply these doctrines to the Unemployed. So far no one else has had the courageous notion of standing up to asseverate candidly that this must be done.

We ought, I say it without fears or fevers, to scrap three Unemployed for every Unemployed Baby born! On that, Sirs, I stand pats.

At the present moments H.M. the King gives Bounty to all parents of Triples, Quadruples and Octaroons. This is not right, with all due respectings to H.M.

Electoral Fellows! Here is the solutions you are researching for so long. (See Financial Supplement for simple explications of how money could be raised for Bounty-gifts by simple issues of Funding Loans negotiated by Bahk of England.)

And don't get mixed upwards. Just because Bill Beverage, Joss Stump and Clarence Skinner have so much times for making speeches, travelling incogitato, and so forth, does not mean they are Unemployed too.

AND VOTE FOR FROTTI.

ELECTORS' LEAFLETS Demand National Dividends

Leaflet No. 4 For Recruiting.—Contains a space for address of local group or supervisor. For distribution at meetings, or delivery by post or from door to door after collecting signed demand forms.

Leaflet No. 5 Elector's Demand and Undertaking.—The instrument of the Electoral Campaign, in purple on orange or purple on white.

Leaflet No. 6 For Personal and Business Friends.—Not suitable for the house-to-house canvass, but for use in offices, factories, or by travellers, or at parties.

Leaflet No. 7 For Getting Workers and Funds. A cheap give-away leaflet which should attract buyers of the 2d. pamphlet "How to Get What You Want."

The Dean of Canterbury's Forms. Combined letter and pledge form. Obtainable from the offices of SOCIAL CREDIT, 163A, Strand, London, W.C.2.

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READ "THE NEW TIMES" 3d. weekly; 15s. per annum, post free. Published by New Times Pty. Ltd., Box 1226, G.P.O., Melbourne.

A Demand For Government Typists Qualify now. Rapid courses. Fees moderate. Miss Kate Taylor, 524, Grand Buildings., London, W.C.2.

ELECTORAL CAMPAIGN

BELOW is the form Parliamentary electors are being asked to sign. Please read it carefully, sign (if you have not done so already) and send it (1/2d. stamp) to The Only Democrats, 163A, Strand, London, W.C.2.

We Will Abolish Poverty Elector's Demand and Undertaking

- 1. I know that there are goods in plenty, so that poverty is quite unnecessary.
2. I want, before anything else, poverty abolished.
3. I want, too, national dividends distributed to me and every Briton so that we can buy all we want of the goods that are now destroyed and the production that is restricted.

Signed..... Address..... (Signatures will be treated confidentially)

What to Read

- THE WORKS OF MAJOR C. H. DOUGLAS:— Economic Democracy (4th Edition) 1934 ... 3s. 6d.
Credit-Power and Democracy (4th Edition, 1934) ... 3s. 6d.
Social Credit (3rd Edition, 1933) ... 3s. 6d.
The Control and Distribution of Production (2nd Edn., 1934) ... 3s. 6d.

- By OTHER WRITERS:— The Douglas Manual, by Philip Mairet ... 5s. od.
Economic Nationalism (3rd Edition, 1935), by Maurice Colbourne ... 3s. 6d.
The Social Credit Pamphleteer ... 3s. 6d.

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