

Roosevelt's  
Deeds  
Belie  
His Words

—Pages  
4 and 5

# SOCIAL CREDIT

For Political and Economic Democracy

OFFICIAL ORGAN OF THE SOCIAL CREDIT SECRETARIAT LIMITED

Father  
Drinkwater's  
Fighting  
Sermon

—See Page 5

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FRIDAY, FEBRUARY 12, 1937

Weekly Twopence

## L2,000,000 For 'Jerks', But Nothing To End Starvation

### FUTILITY OF 'RECOVERY' PLANS IS FURTHER EXPOSED

FACTS AND EXPERT OPINION GLEANED BY "SOCIAL CREDIT" THIS WEEK FURTHER EXPOSE THE FUTILITY OF GOVERNMENT PLANS TO "SAVE" THE DISTRESSED AREAS.

South Wales plan, reported in SOCIAL CREDIT last week, is to subsidise coal export trade to put miners back to work. A shrinking world market makes this plan hopeless.

This plan will be advanced by nationalisation of the mines. Meanwhile, L50,000,000 British loan to France, according to "Echo de Paris," is to be guaranteed by French railways, which are to be electrified immediately.

France is South Wales' best coal customer. Bang goes another market for South Wales coal.

Meantime, Germany and Turkey continue further to expand their coal trade in markets which once were served by South Wales. Latest scene of trade onslaught is Brazil.

Nationalisation of the mines will arm South Wales coal trade with a big stick to beat the Germans and Turks in the price-cutting game. But they, no doubt, will reply with still lower prices.

But the fight for markets cannot result in victory for South Wales for another five years, for all contracts ousting British coal trade abroad are on terms never less than five years.

And even if South Wales regained all her lost markets, full prosperity would not be returned to her impoverished 45,218 miners.

Professor J. R. E. Phillips, of University College, Aberystwyth, points this out very clearly in a survey of the Rhondda Valley.

He reports that only 60 per cent. of the people living in some parts of the special areas in South Wales are earning wages.

Forty per cent. are living either on unemployment benefit, public assistance, or old age pensions.

In the lower income group, which contains 50 households, social service payments amounted to more than 80 per cent. of the total income.

#### REDUNDANT LABOUR

In 21 households with incomes per head ranging from 3s. to 6s., no income at all was received from wages.

Which means they are living in poverty.

"It is highly improbable," says the report, "that the coal mining industry will ever absorb the present redundant labour.

"The situation will not, therefore, readjust itself by this method. As yet the problem of the distressed areas has not been tackled on systematic lines.

"Without referring to any scale of human needs it may be said that quite a large proportion of the households examined were living below the poverty line, and therefore under conditions which no human being should be forced to live.

"Some forms of conscious economic planning in these areas can no longer be shelved by the State," he concludes.

He is wrong. No planning is needed to solve the problem. These 40,000 impoverished families could themselves solve the problem if they had the money.

With a market like that industry will plan itself.

#### PENSIONS

For the year ending March 31 last, the expenditure on pensions paid under the Widows', Orphans', and Old Age Contributory Pensions Acts, amounted to L43,358,364.

### WILL YOU SEND A SHILLING

WE, the undersigned, think that SOCIAL CREDIT is not advertised sufficiently to the general public and would like to suggest to all readers of this journal that we begin a publicity campaign in London.

Do you not want to see news vendors standing at street corners selling the journal and spreading the good news?

May we ask you to help us to create a fund which will be used exclusively for this purpose? Will readers send their shillings?

SOCIAL CREDIT must be advertised, and we think that this means of placing it before the public will meet with a good response—make the public SOCIAL CREDIT conscious, let them know that there is a newspaper which is looking after their interests.

Administration expenses in this venture will be cut down to the minimum, as the greater volume of the work will be done by voluntary workers who will bear their own expenses.

May we therefore again appeal to your generosity and earnestness to help us place SOCIAL CREDIT before the Nation?

We are enclosing our shillings herewith.

(Signed) S. E. GILPIN  
N. R. BROWN  
K. P. BROWN

We commend this splendid example of personal initiative as deserving of support. While the Secretariat funds must of necessity be conserved for the purposes for which they are being employed and are not available for such additional activities, the Treasurer will be pleased to assist by passing on to the organisers of this project all monies sent in response to their appeal.

### ANSWER TO GOVT. BALLYHOO

UNDETERRED by the storm of criticism from the medical profession which greeted the Government's effort to sidetrack the malnutrition scandal with a physical jerks campaign, it has issued a White Paper dealing with physical training and recreation.

Famous athletes and sportsmen are to administer a fund of L2,000,000 "to provide adequate opportunities of physical recreation for young persons and adults whose lives are normally passed in offices and workshops."

They will constitute two national advisory councils, one for England and Wales, and one for Scotland, and will set up Grants Committees to give local efforts a share of the fund.

Plans include the extension and improvement of existing facilities for physical training and recreation, such as gymnasia, playing fields, swimming baths, camping sites, and club and community centres.

Owing to the difficulties of enforcement, and of agreement upon precise definitions of the ages between which it is to be applied, of the extent of the obligation to be imposed, and of the nature of the training to be undergone, compulsory attendance at training centres has been rejected in favour of a voluntary system.

#### VOLUNTARY

"Admittedly," says the White Paper, "a voluntary system involves only gradual development, but none the less the Government are satisfied that it represents the only method of approach likely to achieve success."

Moreover, the scheme is to embrace a wider field than formal physical training. As the White Paper says:—

"While the Government fully appreciate the vital importance of physical training of a more or less formal character, they consider that a scheme confined to physical training would fail to recognise the wide variety of the demands for physical recreation and the important part which games, swimming and other physical activities have to play in promoting physical fitness."

In addition to the lump grant, sums amounting to L150,000 a year will be provided by the Government for working expenses.

The B.B.C. is to be asked later to co-operate in helping those who are unable to attend classes or community sports by appointing a "Radio Drill Sergeant" to conduct morning and evening drills over the radio.

All these preparations are harmless enough—their complete success would be assured if attendance at the centre were rewarded by a gratuity sufficient to buy the food and clothing that half the population cannot afford to buy, and for which our agriculturists and industrialists cannot find a market.

That is the point, and as an answer to the physical jerks ballyhoo a film has just been released which everyone should see.

#### THE FULL STORY

"We are not concerned with propaganda. Our aim is to tell the truth," said the producers of this film, "The March of Time," in an interview. "If the truth is horrible, then we feel it had better be given a showing-up."

"We went out to tell the story of Britain's new Get Fit campaign, and we found that

what the people need is food, not physical jerks. The film proves this to be true."

The film begins by showing shops laden with food, docks piled high with imported meat, and then, in contrast, unemployed men, thin, hungry-looking, their wives and children huddled together.

Since the announcement, today, with the Territorial Army 40,000 short, the Regular Army 10,000 short and the Air Force seriously under-manned, England needs men—men physically fit."

And, as he speaks, skinny young men, with narrow shoulders and their ribs showing through their skin, appear on the screen, step on to scales in a recruiting office.

"Come back when you have got more flesh on you," says the doctor. But the answer comes back, "Can't get more food; I'm on the dole."

The film switches over to the Zoo, where the secretary, Professor Julian Huxley, says if he fed the animals in the same way that about half the population in Britain is fed, he would be severely censured.

The picture accuses the Government of trying to side-track public attention from the starvation among the people by urging physical fitness.

This film deals with facts. It shows how thousands of families in Britain are without the means of buying adequate food. And it is food they want—not physical jerks.

#### NEWCASTLE CITY HALL

Tuesday, March 9th, at 8-0 p.m.

### MAJOR C. H. DOUGLAS

Will address a Public Meeting

on

#### SECURITY

(INSTITUTIONAL & PERSONAL)

In the Chair

The Rt. Hon.

THE EARL OF TANKERVILLE

Tickets 2s., 1s. and 6d.

Tickets for this meeting can be obtained from the following agents:

THE UNITED DEMOCRATS, 31 Oxford St., Newcastle-on-Tyne.  
MR. A. S. CARPENTER, Hon. Sec., 102 Fairholme Rd., Newcastle-on-Tyne.  
MR. PEMBREY, Bookshop, Cloth Market, Newcastle-on-Tyne.  
THE BOOK ROOM, Brunswick Place, Newcastle-on-Tyne.  
MR. PAGE, Bambridge Studios, High West St., Gateshead.  
MR. JOHNSON, 12 Hawthorne Rd., Stockton-on-Tees.  
MR. LAMB, 46 Clifton Avenue, Hartlepool.  
MR. T. F. SMITH, 3 Mast Lane, Cullercoats.  
MR. ANDERSON, 19 Hadrian Rd., Wallsend-on-Tyne.

**Windbag  
The Fuehrer  
Works  
The Oracle**

**A**DOLF HITLER'S speech to the Reichstag was, by common consent, a windy affair, full of sound and fury indeed, but signifying nothing. One sentence from it has been seized upon by optimists as containing a challenge to the money power.

"If I increase the production, I increase the income."

It is a trap sentence. It might mean this: "If I grow a sack of potatoes, I take steps to ensure that money to buy them is made available."

If that is what he means then it is a challenge to the money power. But that is not quite what he says, which is more like this: "If I grow a sack of potatoes, I automatically grow the money to buy them."

That is the assumption of orthodox economics which lies at the root of the world's trouble.

Now read our leading article this week, for by their fruits shall ye know them.

**Savee Facee**

**T**HE debate on the Physical Jerks White Paper exposed the disingenuous nature of this piece of Government ballyhoo. Government spokesmen loudly protested their innocence of any intention to sidestep the growing scandal of starvation.

It was pointed out that the proposals were a cumbersome burden on existing voluntary organisations for physical training and recreation, which could well have been assisted without all this fuss.

The sudden awakening to the possibilities of exercise at a time when *a* the army needs recruits, and *b* there is a clamour for food, was noted by the private members who got a word in.

The self-congratulation at not using compulsion was ludicrous.

**Government Enemy  
No. Two**

**T**HE fearless Dr. M'Gonigle, M.O.H. for Stockton-on-Tees, is becoming almost as much a thorn in the side of the Government as Sir John Orr himself. He is the very opposite of those disingenuous medical yemen who report complacently that a little starvation is good for the digestion. Uncomfortable words like "deplorable" and "starving to death" appear plentifully in his reports.

He is also a practical man. Twelve years ago the infantile mortality rate in Stockton was 120 per thousand. Today it has been

**COMMENTARY**

reduced to 45 per thousand, which is less than the average rate of 57 per thousand for England and Wales.

**Pills for Nutrition**

**H**E found that owing to unemployment and low wages, expectant mothers could not buy the food containing the vitamins necessary for their health. So what did he do but establish an ante-natal system in which he supplied mothers with the requisite calcium and phosphates in capsule form! They could not afford it as food, so he gave it them as medicine.

He also put children on a chopped meat diet at the age of six months, with very remarkable results.

He writes: "When examination of certain groups of deaths has been undertaken it has been proved that many people have been slowly starved to death."

At the moment he seems to be listening to the song of the Planmaniacs. It is a pity, and we can only hope he will get over it.

Production is already efficient to the point of glut. What is needed is distribution of the product, and that is a matter for individual taste, not for Planster grandmotherliness.

**Fires—And "Prosperity"**

**M**ANY a bad debt, says the proverb, is paid out of a good fire. Last year, "prosperity" year, London Fire Brigade attended 4,732 fires—440 fewer than in 1935.

Major Douglas submitted to the Macmillan Committee a graph showing how the number of suicides and bankruptcies varied with the variations of policy of the Bank of England.

Is there a similar connection between the number of fires and the Bank's policy? Certainly last year, one of improving trade owing to an increase in the money in circulation due to rearmament, the number of fires decreased markedly.

**T**HAT important section of the financial system—Insurance—benefits twice over, for while fire claims shrink, additional premiums are demanded against war risks!

**Lesson From France**

**B**RITISH trade union leaders, higher wage campaigners, can learn a lesson from France.

M. Blum, French Popular Front leader,

came into office more than a year ago to improve the lot of the people.

Wages were raised, working hours were shortened. Industrial France became a Trades Union Utopia. The franc was devalued.

This week-end the French housewife had a shock. The equivalent of her pound bought 40 per cent. less than a year ago. Everything is dearer.

The French trades unions now ask a further increase in wages. State budget at the end of the year is expected to show L300,000,000 deficit.

Hardest hit are blackcoat workers, unskilled men who never had a rise anyway.

The only way to lift up the standard of living for everybody without a corresponding increase in the cost of living is by demanding a National Dividend. British trade unionists, please note.

**Utopia—Do You Want It Here ?**

**T**HEY point to Sweden as Utopia. Well, if you want it you can have it. This is the Swedish Utopia.

Everyone well-fed, well-clothed, well-housed. Each has just enough—and no more than enough—pocket money to give him a very short rope of freedom.

He is like a tethered goat, perfectly free within the little circle drawn by the end of his rope, the length of which is not chosen by him. There is no noticeable poverty there; living conditions are good.

But the people as a whole are pretty strictly governed by the smallness of their incomes.

They are kept three times as hard at work as they need be (Sweden exports three times as much of what her people produce as what they consume), and, although their national budget shows such a huge surplus they are evidently going to be taxed just as heavily in the coming year as last.

*The people of Sweden are, it is true, to be given more specific services by the Government who will have this surplus to spend; but it will be spent as the Government thinks fit, and not as the individual people could choose if the money were left in their pockets instead of being taxed out.*

**The Most Successful Swindle Ever**

**W**ALL STREET JOURNAL, American finance sheet, reports that at the end of June, 1935, the American national debt stood at £7,699,400,000, all banks holding £3,477,600,000 thereof.

Same date 1934 debt stood at £5,546,800,000; bank holdings £2,199,000,000.

"Thus," is editorial comment, "the banks are called on to take £1,272,600,000 of the two-year £2,152,600,000 addition to the national debt.

"What they took corresponds roughly to the Treasury deficit for the two years."

**E**VIDENTLY the banks are not doing so badly under President Roosevelt's régime, despite his diatribe against them in 1932.

This three thousand million holding of the banks is probably matched by an equal sum held by allied institutions, such as insurance companies.

**America's credit, like Britain's credit and in fact the credit of every nation, has been misappropriated by finance and is now lent to the people, the real owners, and must be repaid with interest. It is the most successful swindle ever.**

Beside it the activities of the Kreugers and Hatrys look like robbing the office stamp money.

The American people could draw dividends on this vast sum; instead they pay interest!

**Cabinet Misrule**

**W**HAT Baldwin said to the Dominion Premiers to secure their unanimous backing in his negotiations with Edward VIII is not to be made public. Both in Canada and Australia some restiveness about this is already apparent.

The relevant documents, in spite of the fact that the Premiers took their decisions in the absence of their Parliaments, are not to be tabled—not in the public interest!

The public is interested all right, but not being in quite the same dazed state as during the crisis, it is not to be allowed to know.

Democracy in 1937.

**A** PICTURE flashes on the screen—a ship is going down, and men and women are struggling to keep their self-control and reason in the face of sudden death . . .

There is nothing more wonderful on this earth than human bravery.

But will someone please tell me this. Why are women and children put first only when it is a question of life and death?

To be considered of equal importance with men would satisfy us, but it seems as if women and children are put last—when it is a question of buying and selling, and all the everyday things that go to make up workaday life.

Take milk, for instance. What is the point of having enormous herds of dairy cows unless it is to supply every child and mother with as much as she needs?

Do we find the Milk Marketing Board putting women and children first when working out their scheme?

On the contrary. With the exception of the milk-in-schools scheme (served ice-cold even in the depths of winter) nothing has been done to make things easier.

In fact, milk has become more expensive for the country woman, and, in some cases, entirely beyond her means.

"The land is flowing with milk, but people on the land can't drink it," says Lady Denman, in a recent article in the "News-Chronicle."

Lady Denman is the chairman of the executive committee of the National Federation of Women's Institutes, who have recently made special inquiries into the consumption of milk in country districts.

The astonishing fact is that, despite enormously-increased production, consumption in the villages is actually decreasing.

At one time the farmer gave his hands free milk, or sold it very cheaply. Owing to milk board regulations, he can

**Mrs. Palmer Exposes:—  
THE GREAT MILK  
SCANDAL**

no longer do this. If he sells at the door he must keep strict account.

As a result most country people have to pay 6d. a quart, more than they have ever paid before.

On an average wage of thirty-four-and-six a week the farm labourer's wife can buy very little at this price. If she has three children it would cost eight-and-nine a week to supply the family of five with a pint a day. She finds it impossible, so buys cheap foreign condensed milk instead.

Some of the country children have never tasted good cow's milk in their lives, and say they don't like it when it is offered at school.

The letters published by the Women's Institute in *Home and Country* are enough to make one's blood boil.

From Montgomery: "In my district not half the milk is used that was when it was cheaper."

From West Kent: "Out of twenty-four mothers, thirteen bought no milk at all during the pre-natal period."

From Oxfordshire: "There is plenty of milk in these villages, but at 6d. a quart it is quite impossible for children to have enough."

The Milk Marketing Board has stimulated production to such an extent that in the last half-year production has gone up by ten million gallons.

But instead of finding out how the surplus can be distributed to those who can't afford to buy, they resort to the most wanton destruction in the history of mankind.

Mind you, they make the most frenzied efforts to sell it.

They call in the help of advertising experts, who say you can sell anything if only you tell people often enough to buy it.

So we get the "Drink More Milk" campaign.

There is a hint of blame here. Milk is surplus because you don't do your bit in helping to drink it!

Here's an advertisement from the Under-ground:

"Report of teachers to the School Medical Officer of Cumberland—

"For the first time for several years there has been no epidemic during the autumn term, and an absence of coughs and colds. The children who get milk regularly look as if they got it. The teachers note pale cheeks now rosy, and the children brighter."

Of course they do, but why couldn't these children have milk before they were old enough to attend school?

A visitor from Mars would say: "How very ignorant these poor earth-dwellers are! They do not even know the value of good food and

drink until they see it written up on the wall."

The surplus is further reduced by supplying factories with milk at fivepence a gallon, to make chocolates, sweets, buttons, and umbrella handles.

You may wonder why the factory pays so little while schools pay 1s. a gallon; ordinary milk is 2s. 4d., and tuberculin-tested\* milk which is the best for children is 4s. 6d.

I will let you into a secret. Factories use the milk to make work. You only use it to make your children's bone and muscle.

And the rest of the milk is thrown away. Even the children of so-called middle-class parents don't get enough of the best.

Very few families can afford T.T. milk, and though it could be produced in large quantities the amount sold is practically nil.

I will quote from just one more letter published in their magazine, *Home and Country*.

"Most of the milk publicity advertising is wasted, because the milk sold is used by the already sufficiently fed. The milk is not getting to the children who need it. And by the time a child gets to school in many cases its health is already undermined, and no feeding-up afterwards can undo the under-feeding of the first few years.

"If the Government is going to meddle with food supplies and advertise the fact, the Government should take care that food is forthcoming at a price the poorest can pay, or as sure as eggs is eggs and milk is milk and the woman voter has a vote, the Government that does not produce 'the goods' will cease to govern."

This is the right spirit. If there are any members of the Women's Institutes who would like to help us in our campaign to abolish poverty, will they please write to X.R., Social Credit Secretariat, 163A, Strand, W.C.2?

\* If bought in small quantities, T.T. milk is 8d. a pint.

**PRESS CLIPPINGS**

for a  
*Social Crediter's*  
Notebook

Many vagrants committed crime deliberately so that they might go to prison as a change from the road.—Mr. J. T. Gibbons, founder, National Wayfarers' Association.—*"News Chronicle,"* October 22, 1936.

"The school of Stifford, Essex, for convicted boys, is an excellent idea. It does seem, though, that these boys, twice convicted, are getting a better chance than the average 'poor' boy. I teach in a large senior school, and there are boys here who are all but dressed in rags; their only school gift is 'free milk.' Must they commit an offence before their lot becomes happier?"—Letter to the Editor, *"News Chronicle,"* October 22, 1936.

The Tees ironwork plant of Messrs. Pease and Partners at Middlesbrough is to be demolished, a task which will find work for many men for a year.

The plant includes three blast furnaces, and has been idle for eight years.—*"News Chronicle,"* November 10, 1936.

North Wales baker works 10, 12, or even 14 hours every night for 30s. a week; 20 hours at Christmas and Easter, with no extra pay.—*"Daily Herald,"* October 10, 1936.

Wholesale prices of food in October were six per cent. above figures for June.—*"Daily Herald,"* November 12, 1936.

Towel weavers' wages in Heywood "run round about 30s. a week."—*"Daily Herald,"* October 20, 1936.

Weavers in Bolton district receiving 11s. 2d. for a 48-hour week. Hundreds of labourers in mills—many married, with families—earning less than 32s. a week.—*"Daily Herald,"* October 23, 1936.

International Labour Office report for first half of 1936 states output of primary products slowly mounting to 1929 level; manufactured goods, which declined more than 30 per cent., is now above 1929 level; the unemployment index, however, is still some 50 per cent. above 1929 level; and the total of world trade is still 20 per cent. below 1929 level.—*"Daily Herald,"* November 12, 1936.

Glamorgan C.C. Education Committee report states 12,967 children needed footwear; 8,911 needed clothing; and many were prevented from attending school.—*"Nottingham Guardian,"* October 21, 1936.

In East Lancashire cotton towns many have less than 4s. 10d. to spend on food.—*"Daily Herald,"* October 23, 1936.

Man, wife and six children living in cellar in Derry; rent is 3s. a week; man an invalid.—*"Belfast News Letter,"* November 6, 1936.

Families are being reared on 7s. 6d. to 14s. a week in County Tyrone.—*"Belfast News Letter,"* October 6, 1936.

Man, aged 24, charged with dropping his 15-month-old daughter over railway bridge, said: "I realise quite clearly what I have done. I couldn't afford to keep her."—*"Empire News,"* November 15, 1936.

Hippopotami earn L20 a day for working in films.—*"Observer,"* October 25, 1936.

Two parrots left a legacy of L500 in will.—*"Observer,"* October 25, 1936.

# City Council Debates Finance For Two Hours But Fails To Face Debt Problem

## "SPENDING MUST BE CURBED"

**B**EWILDERED Aldermen discussed finance for over two hours at a Birmingham City Council meeting last week. They are face to face with the same result of a crazy financial system which affects every town in Britain.

Total municipal indebtedness in the country has reached the alarming figure of L1,306,000,000 and is growing at the rate of about L70,000,000 a year—half the increase being due to housing.

Birmingham's neighbour, Dudley, recently celebrated the highest loan debt figure in its history.

There is about as much chance of reducing these debts under present financial methods as there is of paying off the National Debt of eight thousand millions.

Not one constructive proposal emerged out of two hours' talk—no one could call giving the Finance Committee dictatorial powers to veto expenditure a constructive suggestion.

The expenditure which has landed the city in its present mess was described by Alderman Grey as "necessary but uneconomic."

His was the task of telling his fellow councillors that the expenditure was necessary but must be curbed.

His fellow councillors are in the same Alice-in-Wonderland frame of mind—they have dual personalities. On the one hand, it is commented locally, they are startled, even frightened, by the heavy expenditure; on the other they are not in the least alarmed, and indeed are willing and eager to spend money . . .

The situation is getting so hot that no one wants to be handling it, and committees are trying to pass each other the buck.

### Handing the Baby

"I have noticed a tendency to make the General Purposes Committee a scapegoat in this matter," said Alderman Grey. "It is suggested that the effect of our report is to toss back to the Corporation the ball which ten months ago the Corporation passed to the General Purposes Committee."

"I suggest as a more apt illustration that this Council, disliking its responsibilities of veto, gave the General Purposes Committee the baby to hold—a baby, mark you, suffering from convulsions—in the hope that the convulsion would pass or that the General Purposes Committee, in conference with the Finance Committee, might find a remedy before the baby was handed back again."

"Well, the convulsion hasn't passed, and there is a second and more serious convulsion looming ahead."

### Souvenirs Farce

The proceedings later developed into pure farce when the arrangements for Birmingham's Coronation celebrations were criticised.

"I read that they are going to give earthenware mugs to school-children as souvenirs, and," said the critic, "this is arousing a lot of comment in trade circles in the city."

"We are reputed to be a city of 1,200 trades and it seems to be singularly unfortunate that the Committee should select a souvenir which could not be made locally."

Alderman Grey said the earthenware mugs were offered at 6s. 8d. a dozen, less four per cent., and with free delivery to schools and institutions.

Untarnishable metal mugs were quoted at 7s. 6d. per dozen.

Assuming that the price included delivery (which was somewhat doubtful) it would have involved an extra cost of L650.

### TO THE EDITOR

## "Challenge To The Catholics"

**I**N answer to Mr. J. McDowell, may I point out that my article (Challenge to the Catholic Church) had clearly only one object; and that, to expose the hypocritical attitude of the Catholic Church as expressed in the pastoral letter which I quoted, and which was signed by high dignitaries of the Catholic Church in England.

This letter vigorously condemns the results of the administration of the Government as evidenced in the conditions of poverty amid plenty, while in no way does it refer Catholics to the neglect of their own responsibility and duty, incurred by reason of their enfranchisement, to exercise political action to order different results.

The fact that the signatories of this letter inveigh against the policy of the Government is evidence that they conceive a dif-

## 735 Die Through Poverty In Richest City

The day before these ludicrous proceedings the other, more serious side, the human side, of Birmingham's corporate life was being described by Dr. Edgar H. Wilkins, the Art School Medical Officer of the city, addressing the Birmingham Rotary Club.

"Although Birmingham is now the most prosperous city in England," according to Dr. Wilkins, "there is still an enormous amount of poverty and distress which is not confined to the unemployed."

**Prosperity, by raising prices, had brought greater hardships to many of the very poor. Raising wages only further increased prices.**

### Malnutrition

All efforts to prevent malnutrition and improve the standard of physique of the community were futile if the problem of lack of money were not dealt with.

All families depending wholly on the father's wages as an unskilled labourer were at, or below, the poverty line if there were more than two or three children.

Moreover, all families depending wholly on the father's unemployment benefit were below the poverty line if there were even one child.

Even the minimum standards of adequate nutrition as laid down by the committee of the British Medical Association were largely unattainable.

These minimum diets were priced in 1933, when food prices were the lowest since the war.

**The 5s. 10½d. diet of 1933 now cost over 7s. 6d. in Birmingham, and the price was still rising. Defective nutrition therefore was not only likely but inevitable for a large proportion of the population.**

### 680 Die Through Poverty

Analysing the death rate of Birmingham, Dr. Wilkins declared that in 1934 there were 680 lives lost through poverty, and in 1935 the figure was 735. The death rates from tuberculosis and respiratory diseases, he added, demonstrated even more strikingly the tragic effect of poverty. In the central area of the city the tuberculosis death rate was 50 per cent. higher than in the outer area, and in two of the poorest wards was 3½ times that of two of the well-to-do wards.

## Awful Child Wants to Know

**W**HY is the Government giving Army recruits a special diet?"

"To make them fit and strong."

"Why?"

"To fight somebody, I suppose."

"Why weren't they fit and strong before?"

"Because they didn't have enough to eat when they were children."

"Why didn't the Government give them a special diet then?"

"Because nobody realised they would be wanted as soldiers."

"Does the Government only feed people up when they've got to fight somebody?"

"Obviously."

"If they had been given a special diet when they were children would they be fit and strong now?"

"Yes, and half as big again. There would also be enough recruits to fill the Army twice over."

"Why?"

"Because all those rejected as unfit would be fit."

"Well, if they fed all the children now they would have plenty of soldiers when they grow up, wouldn't they?"

"Yes."

"Well, why don't they do it?"

"Because that would be waste of money."

"Why?"

"You can't expect the Government to feed children who may not be wanted as soldiers."

—NATHANIEL GUBBINS  
(Sunday Express Humorist)  
February 7.

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## THE ALBERTA EXPERIMENT

An Interim Survey  
By Major C. H. Douglas

Will be published in March by Eyre and Spottiswoode. The first chapters of this book on this most stirring and momentous piece of current history will appear in the next issue (March) of

THE FIG TREE

JOHN MITCHELL  
Merthyr Tydfil, S. Wales

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Vol. 6. No. 1. Friday, February 12, 1937

**Daylight Robbery**

IT is by their actions, not by their words, that the rulers of nations can be judged.

Four years ago President Roosevelt in his inaugural address let loose a diatribe against bankers which electrified the monetary reformers of the world.

Major Douglas exposed the ambiguity of that speech at the time it was made, and nothing the President has done since has failed to strengthen the power of finance.

Across the Atlantic, we learn from *The Times* of January 26, "there is now proceeding another of those dynamic and courageous social experiments that have been the essence of the Roosevelt régime since 1933."

It is, under the guise of unemployment and old age pension insurance, a colossal taxation racket. About 26,000,000 workers are affected, and their employers will be taxed too, as in this country. The American scheme, however, goes much further in the enslavement of the individual than our own financial rulers have dared to go—yet.

In view of the utterance of Sir Josiah Stamp, quoted elsewhere on this page, we may as well examine this blue-print of what the future has in store for us.

THE 26,000,000 workers are to have personal accounts opened as from January 1, 1937, and from then until they reach 65 their weekly work and wages are to be recorded at the central bureau.

Earnings in successive or simultaneous jobs are alike taxed, on a percentage basis, up to £600. Thus, in an extreme case, a man who changes his work five times in one year pays five times the tax paid by one who keeps his job.

You are taxed for falling out with your employer for any reason! That gives him the whip hand . . .

Although the money is collected centrally, unemployment benefits will be paid only in the state in which the credit has been acquired. That puts you in your place and keeps you there . . .

The pensions are retirement pensions. No retirement, no pension, but the tax is paid just the same.

Even so far it is apparent that this scheme is a direct blow at the independence of the individual—the exact reverse of a National Dividend.

THE full beauty of this, "the greatest insurance business in the history of the world," remains to be revealed, and the words of *The Times* are naively adequate.

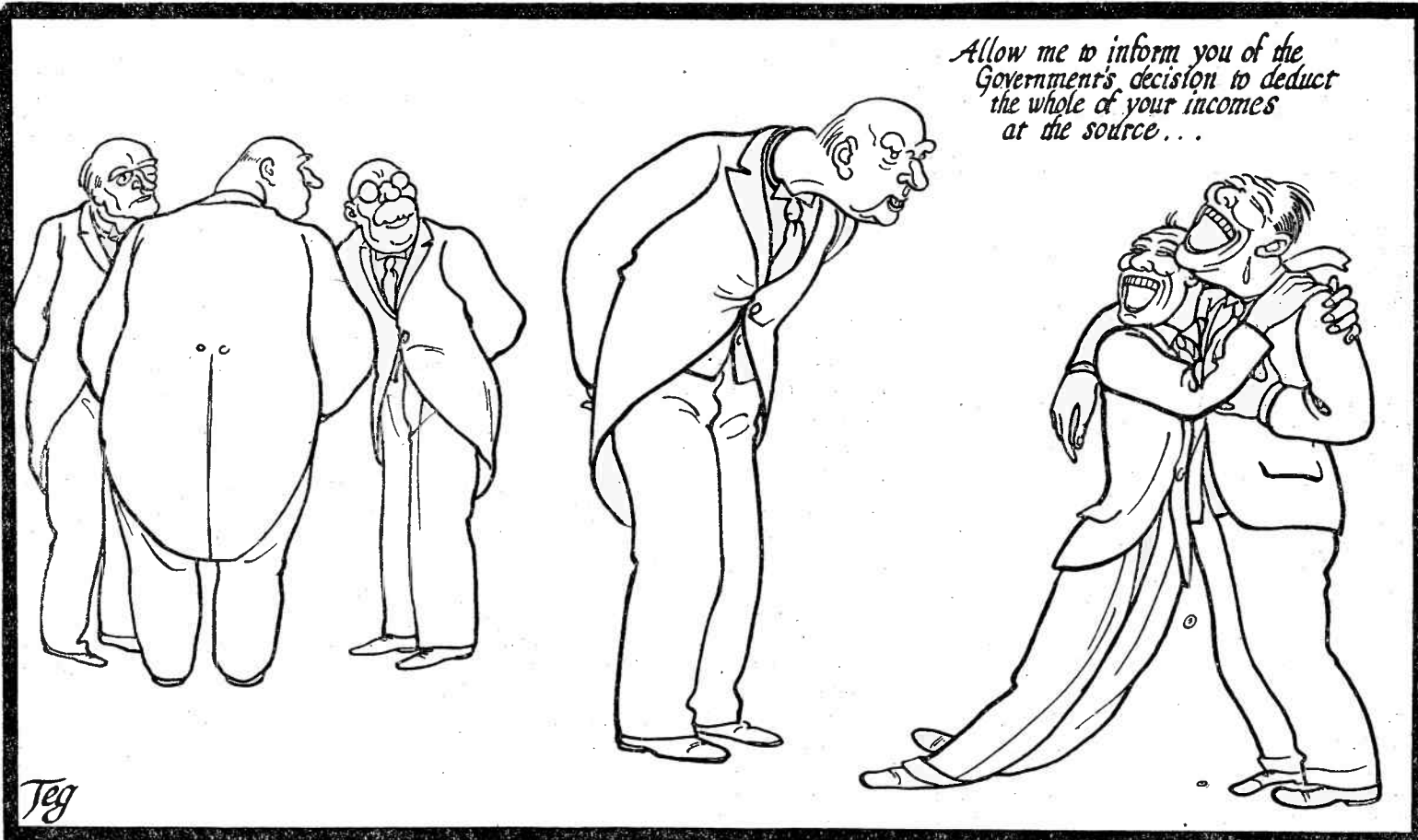
"The surprising feature of the President's scheme is its austerity—taxation now, but no pensions for five years and no Government subsidy to the fund. Who will say that this is pandering to the mob?"

So President Roosevelt reckons to get back the Soldiers' Bonus all and more in five years and reduce 26,000,000 people to the level of serfs, feverishly paying their taxes and being good boys lest they forfeit their benefit.

In the next thirty-eight years approximately £9,000,000,000 will be knocked off the people's ability to buy the teeming production of the U.S.A., and a huge sum will be available to finance all the other despotic devices that this cunning brain may evolve for the enslavement of his people.

With his hands in the pockets of 26,000,000, President Roosevelt smiles and prates of freedom—and even prepares to pack the Supreme Court with six extra judges in case they pronounce his schemes illegal.

**Budget Day Approaches . . . Another 3d. on the Income Tax is promised.**



(Courtesy of the "New Catholic Herald")

"Direct taxation thirty years ago in relation to its effect on individual effort and action seemed to reach a breaking-point, and was regarded as psychologically unbearable at levels which today are merely amusing. But there can be little doubt that with the right applications of experimental psychology and adjusted education the mind of man would be still more adaptable."—SIR JOSIAH STAMP.

**GOVERNMENT, according to MACHIAVELLI**

**The People Are Progressively Weakened**

By

**G. W. L. DAY**

IN the civilised world of today the tide of dictatorship surges forward upon all shores alike, and it is held in check only in so far as an inborn love of freedom acts as a barrier against it.

In Russia, where the people have always been accustomed to oppression, the fury of heresy hunting and revenge is given full rein. In Germany, Nazi governments, automatically re-elected, scarcely trouble to keep up the appearance of constitutional forms. Only in countries, such as ours, which have already passed through periods of dictatorship, is there any real resistance to the growth of tyranny.

But what of the future? Nicolo Machiavelli throws some light on this question in the fifth chapter of "The Prince," where he discusses three different ways of governing cities or principalities which have been accustomed to live under their own laws and in freedom.

THESE three ways are, firstly, to allow them to live under their own laws governed by an oligarchy friendly to the prince; secondly, to reside there in person; and thirdly, to ruin them.

Of these three ways he evidently favours the third, for he says "He who becomes master of a city accustomed to freedom and does not destroy it, may expect to be destroyed by it, for in rebellion it has always the watchword of liberty and its ancient privileges as a rallying point, which neither time nor benefits will ever cause it to forget.

And whatever you may do or provide against, they never forget that name or their privileges unless they are disunited or dispersed, but at every chance they immediately rally to them, as Pisa did after the one hundred years she had been held in bondage by the Florentines."

On the other hand, he says, cities or countries which are accustomed to live under a prince are helpless as soon as he and his family have been exterminated, for they cannot agree in making a new ruler from among their number, nor do they know how to govern themselves.

They expect to be governed by the accustomed autocratic methods, and they will live peacefully under a new ruler so soon as the old one has been deposed or put to death.

Unless the form of government is altered, the sole difficulty for a prince is in acquiring his principality. When once he has done this, he holds it with ease.

But if he attempts to change the form of government, it is another story. Machiavelli says "And it ought to be remembered that there is nothing more difficult to take in hand, more perilous to conduct, or more uncertain in its success, than to take the lead in the introduction of a new order of things. "Because the innovator has for enemies all

those who have done well under the old conditions, and lukewarm defenders in those who may do well under the new.

"This coolness arises partly from the incredulity of men, who do not readily believe in new things until they have had a long experience of them.

"Thus it happens that whenever those who are hostile have the opportunity to attack, they do it like partisans, whilst the others defend lukewarmly, and in such wise that the prince is endangered along with them."

HERE is a whole essay in brief on the difficulties of pioneers, rulers and reformers. Many may listen to a reformer or support an innovator, but those who have done well under the old régime fear they may not do so well under the new one, while the people as a whole are incredulous by nature and will not readily believe in new ideas before they have had a thorough taste of them.

So the question arises, are these innovators to rely on others, or on themselves? Should they use prayers, or force?

Machiavelli answers: "In the first instance they always succeed badly and never compass anything; but when they can rely on themselves and use force, then they are rarely endangered.

"Hence it is that all armed prophets have conquered, and the learned ones have been destroyed.

"Besides the reasons mentioned, the nature of the people is variable, and whilst it is easy to persuade them, it is difficult to fix them in that persuasion. And thus it is necessary to take such measures that, when they believe no longer, it may be possible to make them believe by force."

Moses, Cyrus, Theseus and Romulus, he says, could never have enforced their constitutions for long if they had been unarmed. But Savonarola was ruined the moment his followers lost their faith in him, because he had no means of making the unbelievers believe.

Those who rely on force have all their

difficulties behind them when they have made their ascent to power. After those who envied them their success have been exterminated, they will begin to be respected, and will continue afterwards powerful, secure, honoured and happy.

I THINK you will agree that these rules of government are very much in vogue today, not only among innovators such as Hitler and Mussolini, but also among our own rulers. We may perhaps feel we have advanced a long way since the days when conquerors put to death those they conquered, together with their families.

After a General Election there is never a physical massacre of the previous Government, partly because there is a strong prejudice in Great Britain against bloodshed and partly because all governments nowadays are different facets of the same ruling oligarchy.

But what about genuine opponents to this Old Political Gang, and to those who stand behind it? They may be found among the people, so if the Machiavellian principles are operating we must expect to find this oligarchy arming itself to the teeth, politically, in order that it may rely more and more upon itself, while the people are progressively weakened, so that they are less and less able to offer resistance. We must expect to find governments relying more on force and less on prayers.

This is precisely what we do, in fact, find. The Cabinet, and Finance which stands behind it, grows more and more autocratic and impregnable, while the people are progressively weakened, the method being to attack and impoverish them, one section at a time, so reducing them to impotence.

FOR examples: the land-owners have been ruined by grinding taxation and death duties, the trade unions have been curbed by legislation affecting strikes and funds, while the unemployed, who might otherwise prove formidable adversaries, have been crippled by economic disinheritance and semi-starvation which saps the energy of both body and mind.

## NEW READERS SHOULD READ THIS

1. YOU are short of money to spend and you therefore go short of goods and services which you want.
2. The majority of Britons are in the same boat.
3. At the same time the goods we all want are being destroyed and their production is being restricted, because we have not the money to buy them.
4. Sane people know that such destruction and restriction while people are in want is sacrilege.
5. Unless you protest with all your might your silent consent makes you guilty as an accessory to this foul crime.
6. Your conscience and your self-respect require that you do your duty as a voter in a democracy by insistently demanding the Abolition of Poverty and the issue of National Dividends (without taxation) to all, as a right and not as a concession.
7. National Dividends are claims on the goods that are being destroyed and the production that is being restricted.
8. Don't waste time arguing methods. DEMAND RESULTS at once and urge others to do so.
9. This is YOUR JOB and you cannot leave it to another and retain your self-respect. They also have their part of this great task to do. They cannot make good your failure. (See Electoral Campaign form on back page.)
10. IT'S UP TO YOU.

## Smaller Eggs — To Help British Farmers!

BRITISH egg industry, worth £30,000,000, is in danger of ruin, say poultry farmers demanding a levy on all imported eggs. People are not eating enough British eggs; 4,000,000 in the distressed areas cannot buy them anyway. Government's fatuous reply to poultry farmers' demand is an order to make British eggs smaller. Grading regulations are to be altered to make the "standard" egg 1 7/8 ounces instead of the present two ounces. By promoting "medium" grade eggs into "standard" eggs, and "standards" into "specials," it is calculated British eggs will compete on fairer terms with foreign produce in the shops. The case for National Dividends grows stronger every day. Only reason British egg farmers cannot pay their way is because British people cannot buy their eggs.

# Roosevelt Acts "Good Neighbour" For Better Business

## MORGAN PLOT IN SOUTH AMERICA

ROOSEVELT, just after his election for a second term of office as U.S. President, has abandoned the U.S. monopoly of intervention in South American affairs for a "Good Neighbour" policy.

Three peace pacts between Latin America and the U.S.A. have been drawn up. They are the basis of this "Good Neighbour" policy—which is nothing more than a "Good Business" policy for bankers.

It is a Morgan-Rockefeller scheme permanently to enslave economically the South American republics.

Until Roosevelt first took office in 1934, relations between the U.S. and the South American republics had always been under a cloud.

The Monroe doctrine, under which the U.S. undertook to prevent foreign intervention in South America, had meant that such intervention was an American monopoly.

Again and again, the U.S. Government had intervened in the affairs of the South American republics, usually in the interests of "bond holders."

Further, in addition to such official interventions, there were many of an unofficial nature to which the U.S. Government turned a blind eye, and not once, but many times, the history of this or that republic was altered, as a result of the supply of sinews of war by one or other of the big American corporations.

[E.g., the Gran Chaco war between Bolivia and Paraguay, in which thousands were slain to decide which of two rival oil interests should control the Villa Montes oilfields.]

### THREE TREATIES

In his inaugural address on March 4, 1933, President Roosevelt announced that this interventionist policy was to cease. That in future the U.S. would play the part of "Good Neighbour," and would respect the independence and integrity of all nations, special reference being made to the South American Republics.

Subsequently, the American marines who had occupied Haiti, the black republic of the Caribbean, for twenty years, were withdrawn, and a new agreement was signed with Cuba to supersede the so-called "Platt Amendment" of 1901, under which the U.S. had intervened "for the maintenance of government capable of protecting life and property and of discharging Cuban financial obligations to the United States."

With this record of good intentions and good deeds behind him, Mr. Roosevelt received a reception at a conference at Buenos Aires such as had never previously been accorded to any representative of the United States.

Subsequently three treaties were signed by Senator Cordell Hull, his foreign minister, one for the maintenance of peace, one for the co-ordination and amplification of existing treaties, and a Non-Intervention Protocol.

The true purpose of this "Good Neighbour" policy is to prevent the people of South American republics obtaining arms to overthrow (when it is necessary) any of their U.S. finance-enthroned rulers.

For such revolutions are dangerous to U.S. investments.

Senator Cordell Hull engineered these pacts. His chief backer is J. P. Morgan (U.S. Montagu Norman), who, when Hull needed election funds urgently, sent him £12,000.

### CONTRACT

Morgan, you may remember, successfully stopped the munitions inquiry by making it impossible for Congress to secure the necessary funds for the investigation.

Morgan knew that he would be exposed as an important person among those who caused the World War.

And Morgan controls, is protected by, the small, but important, group of politicians under Roosevelt.

Morgan wanted a more dividend-paying policy in regard to Latin America. Morgan, using Hull, is getting it in the "Good Neighbour" policy, formerly just a policy, now a written contract in the form of three "peace pacts."

Meanwhile there is a rumour that a Fascist coup-d'état is brewing in Mexico, but no word of who is financing it.

## Catholic Priest Attacks "Filthy" Money Supply

FATHER F. H. DRINKWATER, in a sermon at his church at Small Heath, Birmingham, on Sunday, launched out vigorously against the system of financing public works. He referred to Birmingham as being "in the clutches of money-lenders," and said:

"... Birmingham, like every other town and city, has had to borrow, and last March its debt was £54,000,000, mostly to moneylenders who had no money to lend, really, but who knew the trick of creating money out of nothing with a fountain-pen, and lending it out at so much per cent. to 'mugs' like you and me."

"... Isn't it extraordinary, then, that we are content to go on using a money-supply that is filthy and foul at its very source with human selfishness and greed?" "No other priest might say these things, but I am going to, for this is how they appear to me, looking at the facts of finance in the light of my ordinary job of teaching the Ten Commandments."

"If a great city like Birmingham would start asking questions about the nation's money-supply, we should be a good deal nearer than we are now to the reign of social justice."

### Always Repaying

Father Drinkwater referred to the recent debate in the Birmingham City Council on the need of rationing the expenditure of various committees, and said:

"It is only lately that these facts of finance have been unearthed and revealed to the general public."

"The reason that expenditure has to be rationed is that most of our City Council's income goes in paying for necessary work that has been done in the past which we haven't finished paying for yet—and never will finish paying for in your lifetime or your children's or your grandchildren's."

"That's what it means when you get into the clutches of money-lenders."

## Cows Sold For 7 Shillings To Keep Up Price of Milk

MR. W. MITCHESON, Burnhope Flats (Durham), farmer, milk producer-retailer, according to the Minister of Agriculture in a statement in the House, has persistently refused to pay contributions due under the Milk Marketing Scheme.

Judgment for £28 4s. 8d. levies and £3 4s. 6d. costs was obtained.

Three of Mitcheson's cows were sold for 7s. under distraint.

This is the foul sort of thing that is being done in our name by our Government officials, because we do not make our Members of Parliament obey us.

No one, not even the farmers, wants to reduce the milk supply, but because people lack "monetary or other claims" with which to buy all the milk they want, the Milk Marketing Board has been set up to restrict production, and people such as Mr. Mitcheson are sold up if they refuse to comply with its crazy regulations.

Don't sit back and say "How dreadful," protest to your Member of Parliament, and get busy in the Campaign to abolish Poverty—see back page.

## BORN INTO DEBT

Every baby born at Sunderland owes somebody £26 the moment it enters the world. The debt per head has risen from £6 in 1919 to £26 in 1936. During the last year the process has been speeded up, as, whilst the increase for the last five years of civic net loan debt has been £591,000, in the last year it has risen by £370,000.—"North Mail," October 17, 1936.

## ROVER BARGAINS

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1936 14 h.p. Sports Saloon, Black, Brown trimming. Also two similar cars, Grey, Blue trimming, and Blue, Blue trimming, £235.	1935 10 h.p. 6-light Saloon, Maroon, Maroon, trimming, £155.
1936 12 h.p. 6-light Saloon, Maroon, Maroon, Blue trimming, £215.	1934 14 h.p. Sports Coupe, Green, Green, trimming, £115.
1936 10 h.p. 6-light Saloon, Green, Green, trimming, £185.	1934 14 h.p. 6-light Saloon, Green, Green, trimming, £115.
1935 14 h.p. Sports Saloon, Black, Brown trimming, £185.	1934 12 h.p. Sports Saloon, Fawn, Brown, trimming, £145.
1935 14 h.p. Streamline Coupe, Grey, Blue trimming, £255.	1934 10 h.p. 6-light Saloon, Maroon, Maroon, trimming, £115.
1935 14 h.p. 6-light Saloon, Grey, Blue Blue trimming, £175.	

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1932 20/25 7-Seater Limousine by Thrupp and Maberley.

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## GREAT ULSTER LECTURE TOUR

By Lt.-Col. J. Creagh Scott D.S.O., O.B.E.

BELFAST ADDRESS ON

## 'Democracy or Party Government'

Thursday, February 18, 1937 at 8 p.m. in the WELLINGTON HALL (Y.M.C.A.) WELLINGTON PLACE DOORS OPEN AT 7 p.m.

Admission, 6d. Reserved Area, 1s.

Tickets obtainable from: THE UNITED DEMOCRATS (D.S.C.M. Headquarters), 72 Ann Street. ERSKINE MAYNE, Donegall Square West. MULLAN'S, of Donegall Place. THE PEN SHOP, Riddell's Arcade. COWAN'S, Confectioners, 74 Ann Street.

Lt.-Col. J. CREAGH SCOTT, D.S.O., O.B.E., will also address Public Meetings at BANGOR, Co. DOWN—

MONDAY, FEBRUARY 15 COLERAINE, Co. DERRY—

TUESDAY, FEBRUARY 16 COMBER, Co. DOWN—

WEDNESDAY, FEBRUARY 17 BALLYMENA, Co. ANTRIM—

WEDNESDAY, FEBRUARY 24 For further particulars of above see local advertisements. DON'T FAIL TO HEAR this Fighting Colonel (who led his command at the Somme). He will show you how you can obtain permanent SECURITY and FREEDOM.

## FROTTI . . . . . ANOTHER FABLE . . . . . And They Still Had No Chairs

WELL, the great furnishing firm of Albion Ltd. was once in a very bad way. And the trouble was the Cost Office and the Management, who had got matters into such a mess that the works had come to an almost complete stoppage. In these circumstances the shareholders decided to call an extraordinary general meeting to receive an explanation and discuss remedies.

At this meeting the works-manager explained that affairs in the works were quite chaotic. He said that in one shop there were millions of chair legs ready to go on chairs, and in another hundreds of thousands of chair-seats and chair-backs waiting for legs; but it had been found quite impossible owing to the methods adopted by the cost office to shift the chair-legs out of one department into the other, so that actual chairs could be assembled. Something, he thought, had gone wrong with the calculations; he did not know what, but that was not his business. It was the business of the experts.

Opening the discussion, a Mr. Mannin Street said he thought the experts should be

made responsible. If they could not do their job, let them be dismissed and new ones appointed in their places. What in any case were they employed for, except to do this technical job of facilitating the making of chairs?

But a storm of protest arose at once. Major-General Bludyer, Chairman of Directors, said he had never heard of such a thing. It was contrary to all business precedent. Were they children, who could not be expected to understand the matter and tell the expert what to do? He for one thought he could, and had no hesitation in saying that more discipline was the thing—let the experts be given more powers to control insubordination among the workers.

At this a horn-rimmed earnest young shareholder, who was supported by a large body of opinion, indignantly repudiated the General's method. The workers should be taught Long Division, so that they could work out the problem for themselves. Long Division was the policy that would save Albions. Let them mark his words.

Still another rather small group of shareholders pleaded for a change of heart among the shareholders themselves. Let them not require, in their selfish pursuit of pleasure, that chairs should actually be made. Sacrifices were necessary all round. People should be prepared to tighten their braces and sit on the floor.

And near the door some red- and black-shirted shareholders were trying to throw one another out, because one lot wanted to give every shareholder one chair-leg each, and the others wanted to hit every shareholder over the head with one. So they could not see eye to eye.

In the circumstances the meeting was dissolved—and there were still no chairs.

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

### Announcements & Meetings

Notices will be accepted in this column from affiliated Groups at 6d. a line, minimum three lines.

**Cardiff United Democrats.** Meetings each Wednesday at 34, Charles Street, at 8 p.m.

**Liverpool S.C. Association.** Hon. Secretary, Miss D. M. Roberts, Fern Lee, Halewood Road, Gateacre, Liverpool. All enquiries welcomed.

**Northampton.** Anyone in town or surrounding districts interested in the active side of Social Credit, please communicate with the local Secretary, 14, Victoria Road, Northampton, or 163A, Strand, London, W.C.2.

**National Dividend Club.** Electoral Campaign. Enquiries are invited and should be addressed to the Honorary Secretary: Capt. T. H. Story, 28, Ashburnham Gardens, Upminster, Essex. At all meetings time is set aside for comments, discussion, questions and answers, for our mutual assistance in the Campaign. Whether yet members or not, all are welcomed.

**Poole and Parkstone Group.** Every Tuesday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome.

**Wavertree Social Credit Association.** Will all Supervisors, Ward Supervisors, Members, Campaigners, and all our friends who have given assistance in the past, kindly take notice. An important meeting will be held on Monday, February 15, at 7.45 p.m. The Bungalow, Heath Road, Allerton. No. 8 car.

### Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

**The Linden Restaurant.** "Talk it over at the Linden" at lunch, tea, or dinner. Good food: pleasant surroundings: moderate prices: comfortable coffee lounge: 44, Notting Hill Gate, W.11.

**Press Cuttings Bureau.** Accountant; World's Press News; Countryman; Scottish Farmer; Church Times, Banker. Will anyone willing to act as scrutineers for the above papers please write to Mr. T. L. Mawson, Petit Port, St. Brelade's, Jersey, C.I.

What is it all about—this Social Credit? Leaflet entitled "Ask and It Shall Be Given You" explains briefly yet pithily. It is available at 4d. a dozen (or 2s. for 100; 8s. for 500; 15s. for 1,000) post free from SOCIAL CREDIT, 163A, Strand, London, W.C.2.

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# Taxation THINK

it Over . . . .

## TO WHOM ARE WE ALL IN DEBT?

THE National Debt in 1913 was £706,000,000, and in 1935 was £7,945,000,000, or ten times as much, and it is steadily rising. Probably 80 per cent. of this debt was created by the process to which the *Encyclopaedia Britannica* refers, that is to say, by the banks creating money out of nothing and lending it to the country through the agency of War Bonds and other national securities. Or, to put the matter another way, just as the banks create money out of nothing, so they bought the War Debts for nothing, and our income-tax, sur-tax, and death duties are what we pay them for having created and appropriated for their own use the National Debt.

It does not require much assistance to see that just so long as the population will stand it—and Sir Josiah Stamp assures us that, with care, the population will stand much more of it—we shall go on paying an increased amount of taxes, the major portion of which will go to increase the power of banking institutions and their grip upon the population.

IF THE STOCK AND BONDS WHICH THE BANKS, INCLUDING THE BANK OF ENGLAND, HAVE APPROPRIATED IN THE LAST FIFTY YEARS HAD BEEN PLACED TO THE CREDIT OF THE COMMUNITY, NOT ONLY SHOULD WE BE FREE OF TAXATION BUT WE SHOULD BE DRAWING A SUBSTANTIAL DIVIDEND.

—Major C. H. Douglas at Belfast, November 24, 1936.

\* \* \*

If you read the above carefully you will realise who won the war. Those who worked and fought in the years 1914-18 to save the country from appropriation by an invader are now waking up to realise that the Bank of England appropriated the credit which is the property of the British people.

**Demand Your National Dividend**

## BOOKS

### WHAT IS TRUTH?

The Truth About Interest. William Brown (Oliver & Boyd, 1s.).

IT seems rather a pity that Pilate did not address his celebrated question to Mr. William Brown; it is certain at least that he would have been answered, for Mr. Brown is very sure that he has Truth in his pocket. Judging from the present example, however, other people will not be so confident.

The author attacks the banking monopoly of credit, and few outside "the profession" will quarrel with that: he attacks the banking monopoly merely because it charges interest on the money it creates, and here there will be few so poor as to do him reverence.

If Mr. Brown had confined his case to such interest and sinking fund charges as do not become income to any individual, he would have been on firm ground.

Instead, he obstinately assumes the present price system to be self-liquidating.

"His [Douglas's] A + B theorem showed me that he had no real conception of the working of money, and that his uncritical followers were just as ignorant"—and includes interest, usury, dividends, and rents (excluding maintenance charges) in one sweeping anathema.

It should be sufficient to point out that, if Mr. Brown had his way, a man who through age or infirmity was compelled to get a manager for his business would thereby be disqualified from sharing in the profits.

Mr. Brown is as "moral" as the Income Tax Acts on the subject of earned income, and mentions Gesell with approval though the latter's proposals amount to a negative interest.

While nothing can be said for extortionate rates of interest, a rate sufficient to enable the banks to secure a legitimate remuneration offers an equitable method of presenting the bill for their services.

It also ensures the prompt repayment of a loan, while a variable rate can be used to discriminate between more and less risky enterprises. The real problem lies elsewhere.

R. L. Northridge

### LOCAL TAXATION

Rates and Rating. Albert Crew, assisted by Francis Jones (Ninth Edition, 1936. Sir Isaac Pitman & Sons, Ltd.: 12s. 6d. nett).

CHAPTER I. is a very short but interesting history of rating from Norman times to the present, emphasising the Poor Relief Act of 1601 upon which modern rating law is chiefly based.

Seventy-one Acts, from that of 1601 down to the Tithe Act of 1936, having a bearing on rating are mentioned and explained briefly.

The Rating and Valuation Act, 1925, and Rating Statutes, 1928 to 1932, are fully commented upon.

This is a useful reference book for lawyers, rating officials, and rating surveyors, but it is of interest also to Social Creditors who are studying this form of taxation.

A. Welford

### THE OFFICE

Office Organisation and Management. The late Lawrence R. Dicksee and Sir Herbert E. Blain, C.B.E. (Pitman, 7s. 6d.).

BASED on the premise that man was made for work, this book is an excellent presentation of the line-up of office routine necessary under the present economic and financial system.

The authors have covered the ground comprehensively, and their tables of customs duties leave no doubt as to the conclusion that no possible item of human need has escaped the eagle eye of the taxgatherer, customs or otherwise.

If a copy of this book is extant a thousand years from now, it will be chained to a desk in some museum, as an unconscious revelation of an era when mankind was forced, by threat of starvation, to fit into a system under which figures in books took paramount place.

But even here the fact emerges as early as Chapter I: "There is no branch of manufacture of which the cost has not been materially reduced by labour-saving machinery."

H.E.H.

## A National Wages Board Is Proposed!

THERE is an article in the current issue of the *Nineteenth Century Review*, signed A. G. McGregor, advocating a Wages Board.

"The dispute method of adjusting wages," says Mr. McGregor, "is too crude for the Machine Age, as unsuited to it as is the oxcart and should be as much a thing of the past. The only possible way to ensure full employment for all, high wages and general prosperity is to have a Wages Board with full authority to fix wages in every industry."

"The employer and his employees are not competent to determine even the wages which should be paid for their own best interests."

"As volume production and the use of better methods lower prices, as they always do under free competition, the Board would decree rises . . . allowing rises in cases where there tended to be a shortage of workers and withholding rises where there tended to be a surplus."

A Wages Board should have jurisdiction over wages and salaries, say, under £800 a year . . . All employers should be left free to make what adjustments they wish in the pay of their employees getting over £800 a year. (Supply and demand can be left to adjust salaries equitably in the upper brackets!)

A little further on Mr. McGregor says that if the worker is not satisfied with the ruling pay for the work he is doing or his working conditions, then he should be able to find a demand for his services elsewhere at a rate of remuneration in harmony with the laws of supply and demand.

Mr. McGregor does not specify where this "elsewhere" is to be found if the Wages Board is to have jurisdiction over the whole country and over all industry—except over those earning over £800 a year!

The article, which is lengthy, is full of contradictions, but is another example of the sinister trend of events and of the urgent necessity for all who understand to put all their available strength, time and money into the fight against this insidious and growing tyranny before they find themselves bound and helpless in the grip of a centralised authority controlling everything by which men live and move and have their being.

D. Beamish

HILAIRE BELLOC AND CECIL CHESTERTON, IN THE CONCLUDING STAGES OF THE PARTY SYSTEM

Declare :

The Party System, Already Far Decayed, Threatens The National Life IT MUST BE DESTROYED

IN the origin of the Party System that system corresponded to a very real and a very deep division. The system itself was run by an aristocracy and run more or less corruptly—very corruptly, as far as individual statesmen were concerned. But these individual statesmen were the spokesmen of two great bodies of really divided opinion: the one inhabited from Jacobite loyalty, the other from the Whig revolution.

Two very distinct philosophies once animated the two parties, and the distinction between these philosophies retained some vigour till the last quarter of the nineteenth century.

The echoes of those opposed political philosophies have been heard by many men now living. Indeed, it is possible to forgive an elderly man, sincere, informed and courageous, who still attaches some sort of meaning to the supposed differences between the party leaders.

As for the mass of the people whom once these divisions also affected in some degree, they affect it now no longer.

The distinction imposed by official candidates is for the mass of the workers absolutely unreal; and the individuals in the mass of workers by an overwhelming majority would, if they were asked, say so in so many words.

They vote thus and thus apathetically, with no hope that any result will come to them from their vote, and they vote with no feeling of intimate sympathy between the philosophy of the candidate they support and their own philosophy; and that for a very good reason: the candidate whom they may support, whether he stands pledged to obey the one set of leaders or the other, is defending no philosophy at all.

NOR is it true that the Party System provides an alternative Government ready to take the helm at a moment's notice after a great change. Of all systems in modern Europe it provides such a Government least.

A sudden change requiring an alternative Government is something which the Party System has taught the public to regard as wholly out of nature.

The same objection applies to the claims that the Party System permits of free and full debate upon the main issues before a nation; it does nothing of the kind.

It permits a full and free debate only upon such subjects as the two allied teams called "the Government" and "the Opposition" have decided to have debated. Now and then, indeed, an intriguer of prominence, for some purpose of his own, breaks the rules of the game. He occupies a position high enough to be able to do so with advantage.

This was the case when Mr. Gladstone launched Home Rule without consulting the greater part of his colleagues, let alone his nominal opponents: it was the case, again, when Mr. Joseph Chamberlain launched Protection.

FINALLY, what are we to say with regard to the argument that the Party System, being an institution of this continuous and highly unconstitutional country, should not lightly be tampered with?

That argument appeals at once to the heart and to the head of every man who knows what a State is, and of every man who has any reverence for the past.

It is a strong plea for most of our ancient corporations; certainly for nearly all our ancient, and upon the whole innocuous, customs. It is a plea even for the maintenance of many definite and corporate institutions, ill-suited perhaps to the modern State, but possessing advantages of their own which, after reform, could never be supplied; but it is not an argument for the Party System, because the Party System, as an institution, has lost both the externals that bound it to the life of the State, and the internal vitality which gave it a real meaning.

The Party System is now neither a quaint and an innocuous reminder of the past, nor

a corporate and living thing still possessed of its identity and forming an integral part of the State.

The Party System, in other words, in so far as it is an institution, is in the last stages of decay. It is not innocuous. The decay of party has already begun to disturb the national life, and if we are not careful it may poison it—so far as its corruption proceeded.

We have indeed no need to concern ourselves further with the excuses for a continuance of the machine. Nothing remains in practical politics but for the practical politician to destroy the Party System as rapidly and as thoroughly as may be.

There is no need of finding an alternative. The alternative is there, underlying the evil. A free Parliament, the ancient theory of a national deliberative assembly, is ready to hand when the encumbrance is got rid of.\*

We do not need to frame some scheme which shall supplant the Party System: all we have to do is to make the Party System impossible; and that end will be accomplished when a sufficient number of men are instructed in the hypocrisies and follies, when the real and modern peril which it involves has been brought home to a sufficient number, and when men begin to ask for an opportunity to express their opinions at the polls.†

INTO all attempt at reform there enters an element which is the converse of mere criticism or of mere exposure, and which forms a necessary basis for any constructive work. That element is the element of popular need.

Unless the mass of the nation needs a reform, not only is there no necessity for the undertaking of a considerable change, but there is great difficulty in accomplishing it; and it is, and has been, the continual error of abortive schemes that they correspond only to some need suggested by historical parallels or present in a contemporary few, but not felt by the general body of citizens.

That a need for change is felt in modern Britain with regard to the machinery by which a small number of co-opted men combine to govern the country in collusion is certain.

But there is a body in which that need is not felt, and to which it does not apply.

LET us take a certain type of British elector, perhaps a business man or a shopkeeper or even an artisan, who, though by no means wholly duped by the Party System, yet lends it his support; and let us ask ourselves whether many such would not reply to the demand for reform somewhat as follows:

"You have been careful to explain to me that a little group of men belonging to a class whose only common mark is wealth, reserve to themselves enormous salaries paid out of my pocket, and monopolise all the political power in the State, by the playing of an elaborate game.

"It is not a fraud practised upon me; it is rather an admitted fiction necessary to the play of our institutions, and a fiction which I readily use.

"I feel about my politics what I feel about my religion: the necessity for clothing a few moderate and vague tendencies in strong and exaggerated language, and in a heavy and stiff ceremonial which I know does not correspond to any internal strictness of definition, but which affords me something concrete upon which I can repose.

"Then again, you are concerned to tell me that this clique of people are very rich, and, where large sums of money are concerned, very corrupt.

"Mr. Pompous, you tell me, made a new office with a salary of about L40 a week

\* A free Parliament, yes, and watchful of our liberties, insistent upon the results we want. The word deliberative is a little too redolent of the expert, and we do not want a Parliament of experts. Read *Brightening Bankers' Brains*.

† It is impossible to express an opinion through the ballot box. The vote cannot record intelligence but only desire. We must demand the results we want at the polls.—Ed.

attached to it, stuck his mistress's nephew into it, and gave that nephew's brother a fantastic fee out of the taxes for some arbitration work in the Far East.

"You tell me that Mr. Pompous was only able to pull off the double job by letting the money-lending Mr. Judaeus suck dry the resources of such and such an Oriental district over which Mr. Pompous' colleagues and first cousin was the master through his position in the Cabinet; but, my dear sir, had I been in old Pompous' place, I should have acted in precisely that same fashion.

"In my own sphere I act in that fashion every day. I rather respect Pompous for having managed to hold his tongue and to control his face so well for so many years as to have arrived at a position where he can create on a really large scale.

"Meanwhile, I see that the system gives me the services of Pompous' brother-in-law for nothing. This chap inherited a couple of millions; what he wants is power and notoriety. He will never take a bribe, and he will give the State all the advantage of his ample leisure and vast opportunities.

"Now, my dear sir, I have no sort of desire for the 'Representation of the Popular Will.' Phrases like that give me a headache.

"I know very well that a violent and universal feeling would be respected by the Party System, and it is only violent and universal feeling of the sort of people that, as a whole, need be concerned about."

THAT, put much more shortly and much less didactically, is what many such an elector, to whatever class he may belong, up and down England, feels when he hears the Party System attacked; that is the instinctive reply of many such men.

Upon what practical basis, then, can reform repose? To what instincts or needs can it appeal, and what co-operation will it discover in what fractions of the State?

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## TRAGEDY

TWO tragedies from the daily press last week:

A man who hanged himself because he had come to the end of his resources after being jobless a year.

A mother, pleading to a magistrate, "Don't take my child from me." Her conduct, which it was alleged, led her to neglect her child was, she said, due to the result of needing money to pay doctors' bills for self and child.

★

**THE MAN**, 59-year-old Percy Hardman, of Chorlton-cum-Hardy, Manchester, a "very proud" man, rather than let his wife know he had lost his job a year ago, performed the daily routine of leaving for work, the weekly routine of handing her a housekeeping allowance.

Until, "he came to the end of his resources," and hanged himself.

★

**THE MOTHER**, summoned at Islington, N., because of complaints about her mode of life. She was separated from her husband, looked after their 11-year-old daughter.

The daughter had been placed under supervision.

Don't take her away, pleaded the mother, who said her conduct was the result of needing money to pay doctors' bills for her child. Now the bills were paid, and she had work that would keep them both.

The magistrate told her that the child would remain with her, but if there were further complaints of her conduct, would have to be looked after elsewhere.

★

*National Dividends — "monetary or other effective claims to such products as we now destroy or restrict"—would have spared the man's life, the mother's anguish, and thousands of other such cases would never arise.*

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The drifter brings in 100, 'Surplus' herrings. A good-hearted fellow buys them. This Was—

## THE FATE OF ONE 'SURPLUS' HERRING

HERRINGS are my trouble; they have been annoying me for years, and I lie awake for hours, moaning over herrings and the short-comings of my education in economics and, it may be, also in arithmetic.

A drifter brings in a hundred herrings more than the buyer on the quay is prepared to purchase. As a way out of the difficulty of disposal, the buyer helpfully suggests that they should be taken out to sea again and dumped.

However, being a good-hearted fellow, he is at length persuaded to take a risk and buys them. He sends them to the market, where they are purchased, against the better judgment of the owners of the market — more good-hearted fellows.

Through various middlemen they contrive to reach the retailer, good-hearted-fellowing it all along the line. By this process the hundred unwanted herrings are now in the possession of a hundred retailers and of course the individual herring has gone up in price.

Let us assume that the trawler received tenpence for the hundred at the quayside, and that by now, owing to the cost of transport and other charges, the retailer can only make a modest profit provided he can sell the herring for a penny.

The poor man proved to have been quite right when he protested that there was no chance of selling it in his neighbourhood because people had not the money.

So there the herring lay on his slab, eyeing him with a glazed look of silent reproach because he could not get it sold.

Certainly the notion occurred to him that he might present it to some deserving person who badly needed a herring but could not quite afford one. These thoughts he brushed aside as quite contrary to the principles on which he conducted his business and unworthy of a conscientious fishmonger.

The herring's reproach became distinctly less mute as time went on, and he asked himself on several occasions what he ought to do about it.

Finally he solved the problem by throwing the herring, just before it had become so ripe as to have lost all its food-appeal, to a stray cat.

Presently a really bright idea struck him, and he would undoubtedly have acted upon it, if the process of decomposition on the part of the fish had not beaten the process of his cerebration by a good three lengths.

The bright idea was this, he could have preserved at least the semblance of the decencies of business if he had provided the would-be purchaser with the means to buy.

He could have handed the woman a penny and she could thereupon have purchased the herring from him in a quiet, orderly manner, and he would have thus got his penny back.

By this process he would in reality have given the herring away for nothing and would have lost his profit and his capital.

Of course this particular solution of the difficulty might have been reached by any of the previous holders of the herring, if only they had been clever enough to think of it, but is it the right one?

Now I am sure that Social Credit readers can help me by providing the answers to that and the following questions:

(1) Is there any difference between dumping this unsaleable herring into the sea at the beginning, giving it away to some needy person at any stage of its transit from the quay to the retail fishmonger, and throwing it to the cat in the bitter end?

(2) If the needy are to be given preference over the wide and windy ocean on the one hand and the narrow but borborygamous cat on the other, who is to bear the loss on the dead fish?

(3) Is it one of the good-hearted fellows referred to, such as the retailer in the present instance, or is it someone else?

(4) If it is someone else, is it the Government, and if it is the Government, is that also the taxpayer, and is that not you and I and everybody liable to tax?

(5) Will this kindly provision of purchasing power on our part not necessitate an increased taxation on us?

(6) My private impression is that our purchasing power will be reduced by the exact account which we subscribed to prevent useful but unsaleable herrings going into the sea or into the cat. Is this correct?

(7) If so would this not result in our having to do without a new pair of shoes or some other article?

I feel certain that Social Credit will indicate exactly at what stage and by what means these hundred herrings can be rescued from their hundred graves, with great advantage to the poor, and without inflicting any loss upon anybody.

I am sorry I must stop now, just as I am becoming interested, and long before I am finished. The fact is that in my earnest desire to get this herring affair off my chest, essential things have been forgotten.

I have not yet taken my usual Sunday morning ration of Mr. Garvin's "cauld kail het again" on The Ridiculous League; Sanctions against Italy; and Real British foreign Ministers.

D. B. Bullin

## Brighten Bankers' Brains

We do not want Parliament to pass laws resembling treaties on economics.

What we want is for Parliament to pass a minimum of laws, which laws will seriously penalise the heads of any industry, and banking and finance in particular, if they do not produce the results desired.

I will be specific. I think that the chairmen, superior officials, and branch managers of all banks, insurance companies, and other financial institutions, should be licensed. The fee for such a license should in the first place be moderate. Say £100 if the individual retains his post indefinitely. For any change in the personnel within a period of, say, five years, not due to death or disability, a very substantial increase in the license should be imposed. The general policy to be pursued by finance should then be imposed by Parliament, and no interference with the details of banking, insurance or other finance should be permitted. If the policy imposed by Parliament is not achieved within a reasonable time, a sufficient number of chairmen and other officials of financial institutions should have their licenses withdrawn; and the very greatly enhanced fee (I should suggest one thousand times the original license) exacted for the new licenses should be applied to the reduction of general taxation.

I have no doubt whatever that some such policy as this would brighten the brains of bankers who are unable to see any way out of our present difficulties, and I commend this policy to the governments of New Zealand and Alberta in place of the assumption of responsibility for technical details to which they appear to have committed themselves.—Major C. H. Douglas at Liverpool on October 30.

## "Protection" For Cyclists

The Minister of Transport has asked the Transport Advisory Council to report on any further measures which might be adopted for the better protection of cyclists and other road users.

This is in view of the continued increase in the number of pedal-cycles in use, and the number of accidents in which pedal-cyclists are involved.

Look out, cyclists! A forced tribute to the Insurance Institutions is likely to be levied on you, under the nice-sounding cloak of "protection."

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### CURRENT ISSUE

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## WE WILL ABOLISH POVERTY

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 to United Democrats, 163A, Strand, London, W.C.2. Will you volunteer to help in the Campaign?

### ELECTOR'S DEMAND AND UNDERTAKING

- I know that there are goods in plenty and therefore that poverty is quite unnecessary.
- I want, before anything else, poverty abolished.
- I demand, too, that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them.
- These distributions must not deprive owners of their property nor decrease its relative value, nor increase taxes or prices.
- In a democracy like Great Britain Parliament exists to make the will of the people prevail.
- So I pledge myself to vote for any candidate who will undertake to support this my policy, and to vote consistently against any party trying to put any other law making before this.
- If the present Member of Parliament here won't undertake this, I will vote to defeat him and his successors until this, my policy, prevails.

Signed .....

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(Signatures will be treated confidentially.)