

**CANADA
BANS A
SOCIAL
CREDITER**

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SOCIAL CREDIT

WE live in the Power Age, with ability to produce wealth enough for all. This paper exists to champion The People's right to proper distribution of this wealth; to declare the subservience of all financial and other institutions to The People's will; and to demand the National Dividends our country can well afford, so that all may enjoy the Plenty that is now possible.

**Banks'
Throttling
Grip On
A Farmer**

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FRIDAY, JANUARY 7, 1938

Weekly Twopence

ROOSEVELT THROWS A DAMP SQUIB

Restriction To Insure Against An Abundance In The Future

PRESIDENT ROOSEVELT'S much boosted speech said nothing of any good to the people of the United States. It was a long speech. It contained a lot of nonsense.

He said that human needs and human desires were infinitely greater and *more difficult to meet* than at any previous period of the life of the Republic.

That does not make sense. There is no real difficulty at all in meeting every material human need and desire. American industry is slumping simply because its output is so much vaster than the American people can absorb—with their present incomes.

American industry can easily supply every material want of the whole American people. It can produce super-abundance of goods and services. No one can deny that fact.

Therefore all that is required to enable the American people to satisfy themselves is big enough incomes. Yet President Roosevelt did not state this obvious truth.

On the contrary he spoke about the desirability of "balancing the budget"—which would necessitate heavier taxation. In other words, he suggests *reducing* the people's spending power by making them pay more taxes.

Defending the policy of crop restriction, he said, "It is shameful misrepresentation to call this a policy of scarcity. It is an insurance before the fact, instead of a Government subsidy after the fact."

What fact was he alluding to here? Answer: The fact of abundance! What does the "insurance before the fact" mean? It means making sure beforehand that the crops shall be restricted.

An attempt, in short, to birth-control potential abundance of real wealth to fit the dearth of money in the hands of consumers!

Is this democracy? Is it the way to peace? The answer is an emphatic "No" to both questions.

Only by consolidating "economic" democracy, that is, by a distribution to the people of enough money to buy all they want and can produce, can political democracy survive.

National Dividends would solve the phenomena of wars amidst desire for peace, poverty amidst plenty, and dictatorship amidst democracy.

The demand, however, must come from THE PEOPLE.

Is 'Sound Finance' Worth It?

IT was revealed at the inquest yesterday that shortage of money had led him to take his life. . . .

Verdict: "Suicide while the balance of his mind was disturbed when suffering from mental depression."—*News Item.*

M.P.'s and Higher Living Costs

WHEN the Government suggested raising the salaries of Members of Parliament, the Opposition did not raise any opposition.

There was complete unanimity in the House of Commons for the result so welcome to each Member. No member of the Opposition advocated that the desired RESULT should be achieved by Socialism—not one voted against an increased salary because the Banks had not yet been nationalised—they didn't even ask "Where is the money to come from?"

When the electorate ceases to divide itself by arguing about ways and methods, which are of infinite variety, and concentrates on the RESULT desired—unity and power will become possible, and any reasonable DEMAND so made will be quickly satisfied.

The Members of Parliament voted themselves *unanimously* a 50 per cent. increase of income.

The electorate can do the same, if they have the will to make that a demand, and ignore meanwhile all other objections until they have got what they want, as the Members of Parliament did.

NEW SHIPPING PLAN WILL HIT THE CONSUMER

REPRESENTATIVES of the shipping industries of twelve countries have agreed to a scheme which gives power to the Tramp Shipping Administrative Committee to prescribe minimum freights, regulate tonnage, and impose money penalties for breach of regulations.

A compulsory levy is paid by all adherents towards the cost of the scheme.

Chief object of the scheme is to cut out competition and to hold up freight rates.

The scheme will come into effect this month, and there is no doubt it will increase cost of living to the consumer. The scheme was adopted on the recommendation of the present Government to take the place of the now expired tramp subsidy

Thus the Government, by accepting the policy of the Treasury (which is the policy of the Bank of England), withdraws a subsidy and recommends a scheme that involves action by shipowners which is diametrically opposed to the interests of consumers. Incidentally, such a technique of "sound finance" provides a convenient "Aunt Sally"—the shipping industry—for the public to throw at, thus confusing the issue, and preventing the public from seeing the "truth that would make them free"—the truth being that financial institutions are the cause of social and industrial conflict—the cause of higher prices and shortage of purchasing power, and that the Government is serving the interests of these same institutions instead of the people.

If this truth were widely known and realised, it would have a unifying effect on the demands now being made and also upon the point to which they are directed.

Britons Are Leaving Australia

LATEST official statistics of the Commonwealth of Australia show that in the nine months ending September 30 last, Australia had permanently lost 1,399 British and gained 3,837 aliens.

During the year ending June 30, out of 6,166 permits granted to immigrants, 4,591 were for Southern Europeans, and of these 2,425 were for Italians, 1,251 for Greeks, the rest being Jugo-Slavs or Albanians.

The Shanghai correspondent of the Rome *Gazetta del Popolo*, says:—

"Not many years will pass before the world will hear Japan speak of the enormous undeveloped riches of Australia, and the little yellow men will affirm their right to exploit this immense unpopulated territory."

Buying a Car?

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The finest and largest stock of immaculate used Rover cars. CALL or PHONE MAYFAIR 4748

We do a large used car business and often have real bargains at very low prices. Everyone knows the lucky motorist who "picked it up" for £20.

It was probably at Ernest Sutton's

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HOW MUCH DOES YOUR TOWN OWE ?

DO YOU KNOW—

How much the Municipal Debt is in your town ?

How it has grown during the last 3 years ?

How much the loan charges amount to ? Get one of your local Councillors to obtain the figures for you.

Then fill in the particulars on the form below and send it to the Editor.

Name of Town.....	
Total Debt	Total Loan Charges
1935—£.....	1935—£.....
1936—£.....	1936—£.....
1937—£.....	1937—£.....

FORD DEMANDS NEW MONEY SYSTEM

IN an interview reported by the *Christian Science Monitor*, Henry Ford said, "Money has become a business in itself instead of an adjunct to business. Money is not wealth; wealth is what money buys. But that has been turned upside down. The present system has got us twisted into producing things to buy dollars with, when what we need is a money system that will produce dollars to buy goods with. Under the present system the tail wags the dog. Money is just part of society's transportation system for moving goods from man to man; it breaks down so often it is time our financial engineers developed a better model."

The present money system, Mr. Ford said, is entirely out of date, and is in large measure responsible for recurring business recessions. "It is a system that seeks to control labour; wants to control government, finance, food, industry and even the schools. It manifests an avariciousness that would control everything."



THE CAUSE OF POVERTY AND A SUGGESTED CURE

By J. H. HUMPHREY A Glimpse into the Douglas Social Credit Proposals

From SOCIAL CREDIT
163A STRAND, LONDON, W.C.2
or From J. H. HUMPHREY
53 Vicarage Road, Chelmsford, Essex

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COMMENTARY

Perhaps you've read these items in your newspapers—
our comment will give them a new significance

Scrap

SCRAP metal is now going out of the United States in record volume for foreign war machines.

The U.S. export of scrap iron and finished iron products for July totalled 461,391 tons—only about 61,000 tons below the monthly average for 1917, when World War demands reached their peak.

Japan is at present buying more American scrap and finished iron and steel products than Britain, Germany, Italy, Russia, and China combined.

In the first six months of 1937 Japan bought 1,318,000 tons, while Russia, Germany, Italy, China, and Britain took only 518,000 tons.

U.S.A. Trade Agreement

LAST year imports from the U.S.A. to this country were valued at about £88,000,000. Exports from this country to U.S.A. over the same period were valued at about £40,000,000.

These figures will supply students with the motives underlying the new trade agreement proposals—which will cause new troubles for American producers and British Empire producers in their desperate attempts to recover financial costs from what markets are available.

Mystery—

A WRITER in the *Daily Mail*, referring to the Socialist Pension Plan, which forms the "most impressive measure in their programme," calls it "grandiose and impracticable." The Bill proposes to increase the present old age pension of 10/- a week at 65 to £1, with an allowance of 35/- a week for married couples.

The Prime Minister referred to it as "dishonest politics," because "there is not a word in the popular explanation of the scheme to indicate that it is not a free gift, and that it would have to be paid for by increased contributions!"

The *Daily Mail* writer emphasised this complaint with black type, saying "there is no explanation which can be followed by the average man and woman as to where the money is to come from to pay for it."

It is a bit late in the day to start raising up this bewhiskered old mystery, now that the Government has found fifteen hundred millions out of the blue for rearmament. Now where does that money come from? Ah—h—!

Nothing for Money

IN the year 1934-5 the total of local rates in England and Wales was £340,296,187, of which £63,115,779 was paid in loan charges.

Spell-Binding

PRESIDENT ROOSEVELT again made great play, in his address to Congress on January 3, with attacking persons for "misuse of the powers of capital" and "the selfish suspension of the employment of capital."

He has followed this spell-binding technique before and there is a purpose in it—a design to forestall criticism of an unworkable financial system.

The assumption is made that there is nothing wrong with the bankers' financial system, but there are certain big industrialists who are not "playing the game."

This is exactly what the International Financiers love, and especially in the U.S.A., for some industrialists there have become so rich in past years that they have been close to the point of escaping control; the Henry Ford type of industrialist is an instance.

So, in order to camouflage the real nigger in the woodpile, what better than to adopt

What Are We Doing?

THE great democracies of Britain and the United States, looking at the police terror of foreign dictatorships, may well say, "Thank God, it hasn't happened here."

Some other terrors have happened here (and there), however. The gnawing fear and actual privation that are inseparable from poverty and slums and insecurity. The dull agony of years of unemployment in the midst of prosperity.

When the history of these days is written future scholars will pay high tribute to the tenacity, courage, and dignity of those men and women who bore the load in Britain's distressed areas and America's forgotten farm lands. The question for us is: What are WE doing about THAT?—"*Daily Express*."

The answer is on the back page.

the attitude of righteous indignation against the wicked "capitalist," and, posing as the champion of democracy and the "people," point the accusing finger with stern-sounding words to them?

Hence, the inspired campaign against

individuals who are really no more responsible for the financial phenomena than are farm labourers.

But the trick serves for the time being to confuse, to mislead, to hoodwink the people—but the results of an evil system persist and grow.

When the debts loom large enough, when privation on a mass scale becomes more and more accentuated—as they will—the innate urge for life and freedom will clarify itself into a popular, united and clear demand.

Then, the opposition to that demand will be faced with disclosure; the real nigger in the woodpile will be seen; nor will all the arts of spell-binding politicians serve to cloak him further. And because his powers of obstruction are largely dependent on concealment and trickery, his reign of deceit, of frustration, of fear and tyranny will be over, and a new era of freedom and security will be here.

B.B.C. Bans Sir Benjamin Dawson

THE B.B.C. made arrangements to broadcast an "Absent Guest" dinner held at Selby on December 30, but on being informed that Sir Benjamin Dawson, chairman of the Bradford Central Division of the Conservative Association, was to be the principal speaker, the B.B.C. cancelled its projected broadcast of the event.

Sir Benjamin will be remembered as having made a speech last year on the appalling distress he had witnessed amongst the poor.

"When I had finished my tour," he said, "I felt thoroughly ashamed of my country, thoroughly ashamed of the 'National' Government, and thoroughly ashamed of the Conservative Party."

"The pigs on my farm are better housed and fed than some of the people I saw."

Was that why he was banned?

Contrast

IN Japan the people are enjoying a boom of prosperity bigger than anything within living memory.

As a consequence of the war!

Casualties on the war front are less numerous than they are on the poverty home front in peace time.

In the U.S.A. the slump is reaping its harvest. Over 10,000,000 workers are unemployed, that is, their wages are stopped.

What advocate of peace has yet stipulated that peace shall provide for men and women an economic security at least equal to that of a soldier at war?

National Dividends would make peace a more profitable business for the common people than war.

The Source of Crime

IN 1935, out of the 53,000 men and women who went to prison, one-third were there for not paying their debts.

The policy of the Bank of England in keeping people short of money is the main and immediate cause of the full prisons in our land.

The Technique of Oppression

"EVERY sanction of the legal system exists to enforce the obligations of debtors to creditors. Even the Lord's Prayer has been altered, not altogether euphoniously, to eliminate the dangerous sentiment which, less than 50 years ago, was worded 'Forgive us our debts, as we forgive our debtors.' Through control of the monetary system the controllers of the financial monopoly have effective control over the debt structure—control over debtors—and thus control over entire communities. If, owing to a chronic shortage of purchasing power, people can gain access to production which they are unable to purchase, only by incurring debt against future monetary credits to be issued to them, the end is easily foretold; it is a question of time only before the debt structure will overwhelm entire nations. That is a situation which is rapidly approaching."

L. D. Byrne in *The Fig Tree* (No. 3)

FEAR IS THE CAUSE

AS the big Bavarian slammed at me with his bayonet, I side-stepped, and we came together, body to body, eye to eye. And in that moment I saw fear in his eyes, FEAR in flaring capitals. He must have seen an even wilder fear in mine, but he will never speak to my shame, for he is dead—shot from behind a few seconds later.

Now why did two terrified youths, Irish and German, come to death-grips in a French meadow? The answer is, fear.

In 1914, Germany was fast overhauling Britain in the race for trade. Older readers will admit that we feared her, feared her methods of dumping and price-cutting, her machine-like efficiency.

And she feared us, feared the resources of our Empire, feared that, with our flying start, we would always retain commercial supremacy—unless deprived of it by the sword.

Fear begets hatred, hatred breeds war, hence my unlovely encounter with the Bavarian.

After the war, many an ex-soldier, braver than I, who had faced death with composure, learnt what fear was—fear of unemployment, which means poverty, degeneracy.

We are at peace now, a peace which is not peace.

Peace is a condition in which that marvellous creature, the human being, lives freely and fearlessly, co-operating with his fellows to their mutual good. Do you live fearlessly?

We may be divided into two classes, savers and non-savers. The savers are afraid, and their saving is evidence of their fear. They dread a slump, a "rainy day," an unforeseen illness, the possibility of being unable to give their children a start in life. Even their thrift does not banish fear.

The non-saver's fears are simpler, but no less scaring. Economic uncertainties abound, a new labour-saving machine may efface his means of livelihood. A capricious employer may don the black cap.

Fear blocks the river of trade. Brown, an intelligent mechanic, earns £4 a week, maintains his family on £3 15s. and saves 5s., or £13 a year. At the year's end his two children would like to have bicycles apiece. "No," says Brown, "a rainy day may come; I'll save the £13." "Splendid fellow," says the orthodox economist, "you are the backbone of the thrifty British nation."

Is he? The two youngsters forego a certain kind of healthy exercise. The bicycle-seller, deprived of orders owing to the thrift of potential clients, decides that he will forego that new overcoat and make last year's do instead, and so on back to the virtuous Brown.

Fear is an unhealthy subject. We are told that, by thinking overmuch of a disease, we may contract it. No one wishes to be a victim of the disease of fear. So let's switch to a fresh wavelength, and contemplate courage.

I invite your attention to a certain gentleman who has had the courage to state, and maintain (in the face of jeers, sneers, and bitter hostility) that, poverty being obviously unnecessary when the springs of abundance are flowing to waste, we have the means at hand to replace fear by confidence.

He draws your attention to the elector's demand and undertaking*—sign it—and act on it.

If you are a typical Britisher, you will defer the matter, "think over it," etc. But have a care. If you do not, now, tell your rulers what you want, they may very soon tell you what they want. Dictatorships are increasing in number; they usually lead to an economic morass, and there may be no way out of the morass save war.

Take heart, man, take heed, and throw in your whole weight with the forces of sanity.

"DEMOS"

* It is reproduced on the back page of this paper.

WILL YOU HELP IN THIS IMPORTANT TASK?

AS notified in SOCIAL CREDIT, December 17, this special appeal was launched by Major Douglas to promote the further expansion of Social Credit principles.

All monies drawn from this fund, whether for use at home or abroad, will be at the sole discretion of Major Douglas.

Overseas subscribers may specify that up to 50 per cent. of their donations should be expended in aid of Social Credit activities in their own country.

The Administrators have now been chosen by Major Douglas, and the names will shortly be announced in SOCIAL CREDIT.

In the present chaotic state of the world the importance of such a fund cannot be overestimated, and our readers are asked to help to the utmost, at the same time not forgetting the normal requirements of Headquarters.

Please make all cheques payable to Social Credit Expansion Fund.

To The Treasurer,
Social Credit Expansion Fund
c/o Social Credit Secretariat Ltd.,
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London, W.C.2

I have pleasure in sending the sum of

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as a Special Donation to the Social Credit Expansion Fund, to be expended by the Administrators at the sole discretion of MAJOR C. H. DOUGLAS or his nominee.

Name.....

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MRS. B. M. PALMER TELLS —

Why Experts Should Be On Tap Not On Top...

THE matron of the Mount Albert Grammar School, Auckland, N. Z., was not satisfied with the health of the boys under her charge, and called in a home science trainee to take charge of the kitchen department.

This expert made various changes in the boys' diet. As a result the boys' health is definitely better. Colds have been few, dental decay has decreased, and the school medical officer has had practically nothing to do this year.

The success of the experiment has been so marked that it has attracted attention all over New Zealand and Australia.

At the end of two years the improvement is still maintained and other schools are following suit.

NOW I do not propose to give a list of the alterations which were made in the boys' diet, fascinating though it is. It would be impossible to do justice in a short article to the scientific principles on which the plan was organised, or to give any idea of the variety of the menus.

Suffice it to say that the milk ration was increased to at least one pint and a half a day, and fruit, vegetables and salads were added in as wide a range as possible.

But I am not really concerned with these details—I want particularly to draw your attention to the way in which the desired result was obtained.

The matron was not satisfied with the health of the boys. She did not experiment with their diet in order to find out what was wrong.

Instead, she called in an expert who was willing to take complete responsibility for providing a satisfactory diet, and who was also given complete charge of the kitchen.

And in this way the matron got the result she wanted, a school of healthy boys.

There was, of course, no difficulty in obtaining the necessary foodstuffs.

NOW you will wonder why I should take up space in the paper to discuss what seems to be such a very simple matter.

I want you to think very carefully and ask yourselves why it is that similar problems of malnutrition, maternal mortality, typhoid epidemics, and so on cannot be solved in a similar way, by calling in an expert, making him responsible, and giving him complete freedom to carry on the job in the way that to him seems best.

You will find that it cannot be done because there is nearly always another expert interfering with the work.

This sinister figure is working towards an entirely independent result, quite a different result from what you require. He throws sand into the machinery so that you do not get what you want.

This saboteur is the financial expert.

AMONG the cuttings which readers send me from time to time are the reports of work done by experts on nutrition.

There is not the least doubt, from these cuttings, that this science has made great strides in the last few years. These experts know their job.

FIRST EXPERT

Sir Joseph Bancroft, Chairman of the Food Investigation Board of the Department of Scientific and Industrial Research, in an address reported in the *Lancet*, quotes the very liberal diet given to recruits at Aldershot, in the Physical Development Depot.

Here is a specimen day's menu:—

- REVELLE Barley sugar and biscuits.
- BREAKFAST Porridge, fish, tea, bread and butter.
- 11 a.m. Milk and fruit.
- DINNER Roast mutton, peas, potatoes, boiled roll and treacle.
- TEA Bread and dripping, custard tart.
- SUPPER Rabbit pie, bread and butter.

He then went on to say, "But how much did that diet at Aldershot, without which the frame on which to build fit men would have been absent or creaky—cost? It cost the army 1s. 3d. per man per day.

"I think that for a private family it would have been nearer 2s. 6d. a day, or 17s. 6d. per week.

"Who is going to pay for it?"

He added that it was not the doctor's business as a doctor to decide how the food was to be paid for, but it was his business as a guardian of the health of the public to see that the matter came to the public eye.

SECOND EXPERT

Sir John Boyd Orr says that only 4 million of the population can afford more than 14s. 6d. a week for food. Whose fault is this?

Now here you have the issue clearly stated—the medical experts are willing to do their jobs and to bring about the result we require, but the financial experts are not.

They do not intend to obey orders, unless we state our commands in such a way that disobedience will be impossible.

LET us return again to New Zealand.

The Radio Station IZM, Auckland, New Zealand, held a mock election campaign a few months ago. The winning speech was delivered by Mrs. C. J. Kirk. Here are some extracts from her election address:—

"It has been truly said that Members of Parliament are just like all the rest of us, and that that is a nasty smack at the rest of us. But it seems to me that they have

gone about their duties with a wrong conception as to what those duties are.

"It surely is for the electors to indicate what they desire from the Governing Authority. **This is the very essence of Democracy.** And it is for the elected representatives to ensure—if it is physically possible—that those desires are met.

"To this end, the representatives must see that the appropriate experts are employed to bring about the desired results, and are made personally responsible for them.

"It must be clearly understood that those experts should be 'on tap, but not on top,' as Major Douglas put it, no matter whether they are engaged in the fighting services, on public works, or in the industrial, commercial or financial spheres.

"If a desired objective is physically possible, it cannot be accepted as a valid excuse or explanation that there are 'insuperable financial obstacles.'

"If one group of experts fails to cope adequately with their section of the problem, it is the duty of the representatives to discard those experts firmly and promptly, and to engage others who will be more efficient or more amenable to the desires of the people.

"That is, of course, the principle upon which the normal woman runs her home. She is not an expert in electric lighting, in the mechanism of vacuum cleaners, in coal supplies, nor in any of those devices that go to the making of a comfortable home; but she engages the services of experts as may be necessary, from time to time, and if one fails, or is inefficient, she very soon arranges for the necessary alteration. She demands the desired results, and sees that she gets them.

"That is the function, surely, of a Member of Parliament, and that is why a woman who has successfully managed a normal home, and made it as comfortable as the physical

2s.-A-DAY DIET

A LEADING homœopathic physician had a patient who was suffering from the effects of extreme malnutrition.

He prescribed the following daily ration:

- One quart of fresh full cream milk.
- Two or three fresh raw eggs.
- Porridge made with sultanas.
- Fresh vegetable soup.
- Fresh fruit and salads of all kinds.
- Cheese, bread and butter.
- Milk puddings of all kinds.
- Pure English honey.
- Plenty of warmth and no physical jerks.
- Olive oil for massage.

COST: AT LEAST 2s. A DAY.

possibilities would permit, is particularly suitable at the present stage of affairs to act as a Parliamentary representative.

"As Thomas Hardy put it: 'The pale pathetic peoples struggle ever onward through hoodwinkings to light,' and from our elected representatives we must demand and see that we obtain — the results that we desire.

"To that, and to that only, I pledge myself."

WHEN candidates in genuine elections take up the same attitude as Mrs. Kirk towards their constituents, democracy will be less of a mockery, and those experts who have been working so hard pointing the way to health will have the satisfaction of seeing their precepts put into practice, and a happy and healthy nation growing up to take their place as men and women in a new world.

PRESS CUTTINGS

Change of Address

The SOCIAL CREDIT Press Cuttings Bureau will be directed in future by MR. D. A. WATSON, Summerhill Villa, Samares, Jersey, to whom all cuttings should be sent. This cancels the previous temporary arrangement.

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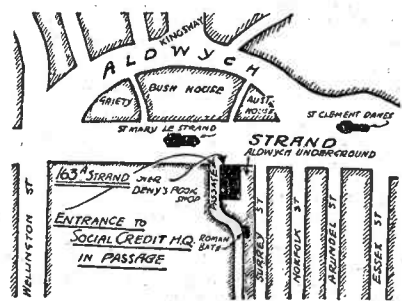
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**GEORGE HICKLING Tells What
Happened****When The Banks
Got Their Throttling
Grip On A Farmer****Clarification**

NOT so long ago a certain member of a City Council brought before that body a resolution, the text of which read like this:

That, in order to place the burden of taxation where it rightfully belongs for the payment of wages and relief, the Government be requested to levy a tax on labour-saving machinery responsible for unemployment, or to give municipalities the authority to levy a tax where necessary for the payment of wages to employables and relief to unemployables.

The alderman who introduced the resolution said that putting relief taxes on property was "misplaced and dishonest" — they should be levied against the machinery which "threw men out of work."

But what of the man who owns machines? Do those machines provide him with the money wherewith to pay new taxes?

They do not. But the proposal was pretty "warm" in hunting for the hidden key. Evidently it is becoming known that machines displace "labour," also a feeling is growing that "money" taxes on property are "misplaced and dishonest."

That is true.

But it is no remedy to re-misplace a misplaced tax.

The shortcomings of the alderman's proposal are twofold.

First, he assumes that taxing one person to pay another makes more money, which is like saying that sawing off an inch from one end of a foot-rule and fixing it at the other end makes it longer.

THE idea that there is a fixed quantity of money floating about in people's pockets or in their bank accounts, so that, if money is required for a new expenditure account, a raid must be made on existing money, is as far away from the truth as the idea that the earth is flat.

But the idea is quite common, for those who really *make* new money dislike any advertising of the fact that they do make it, lest taxes that are now misplaced are properly placed on them.

Perhaps, had the alderman known this, he *might* have aimed his proposed tax where it could be met without sacrifice from anybody. But apparently he didn't know.

Thus, our worthy alderman was trying to be an expert on the function of taxes and money without really knowing about the first principles of either.

That was his first shortcoming. The second was his obvious misconception of his duties as a representative of the public, and this was by far the more serious of the two.

It is not the duty of public representatives to be technicians on "relief," or "money," or "taxes"—but it is their duty to find out what their constituents themselves want, and to see that their declared will is represented and carried out as far as his power goes.

IT is for a representative body to give orders to technical experts, and the sooner electors start reminding their public servants of this duty the better, for in a democracy the electorate are primarily responsible for whatever is done in their name.

It is a commonplace thing to ensnare the elector away from his personal responsibility by asking him to vote for a measure that affects *others rather than himself*—such as taxing the rich, for instance.

This trick is designed to frustrate, to paralyse the clear expression of what you *yourself* want first, which as a democrat it is your positive right and prime duty to do.

THE following is an excerpt from a confidential bankers' circular issued two years prior to the Panic Circular of 1893:

"We authorise our loan agents in the western States to loan our funds on real estate to fall due on September 1, 1894, and at no time thereafter. On September 1, 1894, we will not renew our loans under any consideration. On September 1 we will demand our money. We will foreclose and become mortgagees in possession. We can take two-thirds of the farms west of the Mississippi as well, at our own price... We may as well own three-fourths of the farms of the west and the money of the country. Then the farmers will become tenants as in England. After September 1, the interest we receive on coupons will be accumulated. We will not lend any of our funds after that date, as we can make more money by withholding our interest income."

"Ah," says the sceptic, "but that was forty-five years ago. They don't do things like that now."

82 PER CENT.**FINANCE-OWNED**

You think not? Then take a look at these figures; in a recent survey made in the U.S.A. it was found that out of 107,579 corn-hog farms eligible for A.A.A. benefit

67,302 were owned by insurance companies

21,447 were owned by the banks.

Eighty-two per cent. of the total number of farms have passed into the ownership of financial institutions!

These figures were given in an article by Gorham Munson in *Free America* for October, 1937.

Now listen to what happened to an Australian farmer, who lost a leg in the war. Mr. Gordon Wilkins, former Country Party member of the New South Wales Parliament for Bathurst.

Here are his own words:

"Twenty-two years ago I left the Wellington district to do my bit for Australia, and after three years on the other side, came back minus a leg..."

"I received a pension of £2 10s. a week. Remember that, because I propose to tell you what can happen to a soldier's pension when the bank gets a grip on a man.

"I had a property of 1,035 acres in the Wellington district, freehold and C.P. title, of which 400 acres was under wheat, 10 acres under lucerne and the balance all excellent grazing country... on it I had a comfortable little home.

"... Then with the depression... I went to my bank manager... The overdraft was secured on the land and buildings, and, in addition, was supported by a guarantee of £1,000 entered into by two guarantors being jointly and severally liable..."

I DID AS**I WAS TOLD'**

"I was a member of the Country Party and had been their candidate at a number of elections..."

"I thought it was my job to fight Lang, and I did as I was told. So I went into the country and told them that Lang was a wrecker. It all came from Sydney and I did not inquire who was responsible for the propaganda.

"... rather than claim the protection of Lang's Moratorium Act I went into voluntary liquidation in February, 1932.

"So the bank came in and took possession of the land and buildings under its power

* From *Money Creators*, by Gertrude M. Coogan. Published by Sound Money Press, Inc., 120, W. Adams Street, Chicago, Ill., U.S.A. \$2.00.

of mortgage. It cleaned me up. From that time on the bank collected all the rents. I had lost my business, but there still remained the matter of the £1,000 guarantee, under the 'personal covenant.'

"... I went into the Bathurst electorate in the 1932 election, opposed Lang and defeated Gus Kelly, the sitting Labour member.

"... I was still satisfied that all the Party propaganda that was coming up from Sydney was the truth. I was still satisfied that the banks would give me a fair go and as soon as the crisis was over would allow me to get back to where I was before.

"About the middle of 1932, Mr. Martin, Minister of Justice, brought down a Bill to amend the Moratorium Act.

"I told Mr. Martin I could not support the Bill... Mr. Martin came to me next day and said: 'I have the assurance of the Associated Banks that no guarantor who is brought back under the provisions of the Bill will suffer any hardship. In fact, they will be treated sympathetically and justly on the merits of each case.'

"... So... I... voted for the Bill.

"... the Bill was no sooner operative than my co-guarantor and myself received notices from the bank's solicitor calling up the guarantee... I had helped to give the bank the whip and they were using it.

THEY TOOK**MY PENSION**

"When Lang had told us about the interlocking of the banks with the overseas financial groups and how they were dominating the affairs of the Country Party and the Government, I had not believed him. In fact, I laughed at the suggestion. But now, to my sorrow, I was to find it was only too true.

"... So from the beginning of 1934 the bank collected my war pension... although it meant crucifying me, they were prepared to do it. I carried the arrangement through 1934, 1935 and half 1936... voting with the Government on every occasion.

"In May, 1935, I went up again as Country Party member for Bathurst, still prepared to use the anti-Lang propaganda supplied from Sydney. It was not till I was defeated, however, that I found to what extent the bank was really prepared to go.

"... My co-guarantor received a writ for

† Mr. Hughes, Minister for Repatriation, admitted subsequently in the House of Representatives that Wilkins' pension had been collected by representatives of the bank.

£1,730, representing the £1,000 guarantee and compound interest... an old man of 80... for the first time in his life, he received a writ... It almost broke his heart...

"I've had many years in politics, but this is the most bitter lesson of my life. Just as I was prepared to fight and risk everything in 1915, so, after thinking this out calmly and without any passion, I have decided there is only one honest thing that I can do; that is, come out into the open and fight the interests who have given me such a raw deal.

"... I was crushed for one reason only—because the banks and financial interests are today the real governments of this country... In the interests of Australia you must remove government by the banks."

If this happens to catch the eye of Mr. Wilkins, I hope he will in future refer to the interests of *Australians* not *Australia*.

Institutions—whether they are financial or political, Banks or States—have no justification for existence except to *serve* the will of the people.

These Institutions will *govern* us to our individual and collective ruin, if we—the sovereign people—fail to *govern* them by giving a clear, united, and definite order through our representatives for a **RESULT** we want.

The Albertan electorate have demonstrated the first steps of the only way to security and freedom, by demanding National Dividends and a lower cost to live.

WE HAVE BEEN**LOSING THE PEACE**

Mr. Wilkins lost a leg in the war against the Germans, but there is an enemy in Australia that has robbed him of his property—collected his war pension—ruined him and his friend who trusted him.

The Banks won the last war, and we ex-service men have been losing the peace ever since. We must *unite* and demand **NATIONAL DIVIDENDS** which belong to us and not to the Banks, we must demand the monetisation and distribution of **OUR** credit (which the financial institutions have usurped) and when we see who or what obstructs or opposes this demand to live, we can recognise the enemy of peace, of honesty, of security, of life itself.

The situation is such that we must claim—that is, *fight for*—our birthright. The **DEMAND** will show us who opposes—and the way to victory and freedom.

**—But The Finance Hell-Hole
Will Remain Safe**

EIGHTY-FIVE feet below the Bank of France lies the underground fortress wherein is stored the Bank's gold reserve. Should enemy airplanes arrive to bomb Paris, the whole office apparatus of the Bank—from adding machines to clerks—will descend to the vaults and continue their work unhampered by incendiary bombs.

Adjoining the strongest of the vaults, which is protected by six-foot thick steel walls and doors that bombs, hand-grenades and even shells could not penetrate, are other rooms containing provisions enough to feed the staff for at least 80 days.

Even the water comes from a special underground spring that could be cut off only with extreme difficulty. In another room, great machines pump in air, make it cool in summer and hot in winter, and generate the electricity.

While wars rage outside, the inhuman machinery of speculation can thus go on discounting notes, adding up figures, and transacting the eternal business of finance.

—Frank C. Hanighen in "Travel."

News From The Albertan Front

E. J. ATTER, SOCIAL CREDIT COMMISSIONER, IS BANNED FROM CANADA

MR. ERNEST J. ATTER, whose appointment as Assistant to the Social Credit Commission in Alberta was announced in SOCIAL CREDIT for December 24, has been refused permission to remain in Canada by the immigration authorities. As a result of this refusal, Mr. Atter had to give up his new post and return to California.

SPEAKING over the radio at Calgary on December 6, E. L. Gray, M.L.A., Alberta Liberal leader, said insincerity of the Conservative leader, of those behind the People's League and of some who claimed to speak for the U.F.A. was largely responsible for the failure of his attempts to secure satisfactory co-operation and unity of opposition to the Social Credit government.

PREMIER ABERHART, addressing his constituents at Okotoks on December 9, said that the government had been laying the foundation carefully, for, in addition to solving the debt problem, it was necessary to get the purchasing power in the hands of the people. We must get the right to issue our own credit . . . We have gone to the courts to find out if the people have the right to govern themselves in a democratic way . . . You never had a better government in the history of the province.

THE Hon. Solon E. Low, the Provincial Treasurer, at the same meeting, told of the efforts of the government to avoid borrowing money from the bank and said "it was the intention to reduce taxes as fast as we can for we realise that when we tax the people we take that much money out of circulation."

BY way of contrast Sir Edward Beatty, President of the C.P. Railway, speaking at a luncheon address at the Windsor (Ont.) Chamber of Commerce on December 8, warned Canada against allowing public finances to reach the state where repudiation would be unavoidable . . . "Should the Government of Canada ever lead the way in general repudiation of public debts, organised society would come to an end."

IN a letter to *The Albertan*, a correspondent, Mr. Gourley, has summed up the People's League by writing "The People's League believe in continued borrowing and as a consequence further enslavement of workers and a lower relief quota. If it denies this, then how is it going to get the money? There are only two other ways: One is using our own credit (Social Credit), the other is soak the rich. Being capitalistic, it won't soak itself. Being at enmity with Social Credit it can't get any help from that direction. Then what is it going to do?"

AT a meeting at Macleod on December 10 Premier Aberhart did some plain speaking. He said, "It is one thing or the other, the people or the money powers. My choice is the people . . . I have investigated carefully and found that Alberta is worth saving. It is the richest, *per capita*, in the Dominion, and the people should not have to work all their lives and then find themselves destitute in their old age." He went on to say that the province was filled with plenty which the public could not buy because they "did not have enough tickets. . . We have nearly all the coal in Canada, and yet there are people suffering from the cold."

PREMIER ABERHART, when he addressed a large audience on December 12, said "I could never see how progressive Liberals who are sincere in their views of monetary reform and the government control of credit, as propounded by the present Prime Minister, Mr. King, could unite with the Conservatives, who are satisfied with the present antiquated financial system of borrowing ourselves into debt. I didn't see how they could get along when they first talked of marriage together . . . These squabbles for political advancement are not apt to be appreciated by the people who want a change in the present conditions of suffering and privation and debt."

IT was reported in Edmonton on December 13 that around March 7 will probably see the opening of Alberta sittings of the Royal Commission on Dominion-Provincial relations, and that presumably a week will be spent in Alberta.

MR. JACKSON DODDS, General Manager of the Bank of Montreal, speaking at its recent annual meeting, said "Observers at a distance are apt to misjudge Alberta and its citizens by the present state of affairs there . . . It is one of the most richly endowed provinces, but in the midst of its vast natural resources there has been in some districts virtual destitution and despair." Commenting on the increase in deposits by the public to \$681,000,000, Mr. Dodds said, "Despite all that is written and said nowadays on the subject of 'loans creating deposits,' 'fountain pen money' and 'monetising assets,' including what is described as 'our cultural heritage,' it is safe to say that not one of our customers, whose balances make up our total of deposits by the public, has any doubt whatever as to how his or her deposit came into being."

Is Mr. Dodds telling the world that depositors "make" money, "create" their own deposits?

Where do they get the money from?
R.A.D.

Albertan Farmer Gives Cheque For 30 lb. Turkey Drawn On His Farm 'Bank'

AS all students of Major Douglas's writings know, the word "pecuniary" is derived from the word "pecus"—cattle. Its connection with money dates back to the time when cattle were money, and for convenience the custom arose of issuing leather tokens which were easily carried, as claims on cattle.

These leather tokens were issued by the owners of cattle in exchange for goods they purchased. The owners of wealth were thus able to monetise it, whereas today the ownership of real wealth and the control of the issue of monetary claims on it has been separated, with the result that those who control the issue of money are able to dictate to everyone else.

It is this question of the beneficial ownership, that is to say, the control by the people of the power to issue monetary claims to real wealth, that is the crux of the struggle in Alberta. Alberta is the wealthiest province in Canada, yet the people live in poverty, because those who have usurped the control

of the issue of money refuse to make their system reflect the facts.

One Albertan citizen at least has now found a way temporarily to overcome this difficulty. He has reverted to the age-old system of issuing tokens as claims against the real wealth surplus to his requirements and which he wished to exchange for other real wealth.

Our farmer friend, Mr. P. M. Ashby, of R.D. Ranch, wanted to take out a subscription to the *Edmonton Bulletin*, but he lacked the money. He was not defeated, however, and if all other Albertans show equal determination to get what they want, it is certain that they will win the freedom and plenty which their province is so amply able to provide. Mr. Ashby addressed the following letter to the paper:

December 9, 1937
The Editor,
"Edmonton Bulletin," Edmonton.
Dear Sir,
I enclose cheque for 30 pounds of turkeys,

value \$6.00, being payment for one year's subscription to the *Bulletin*.

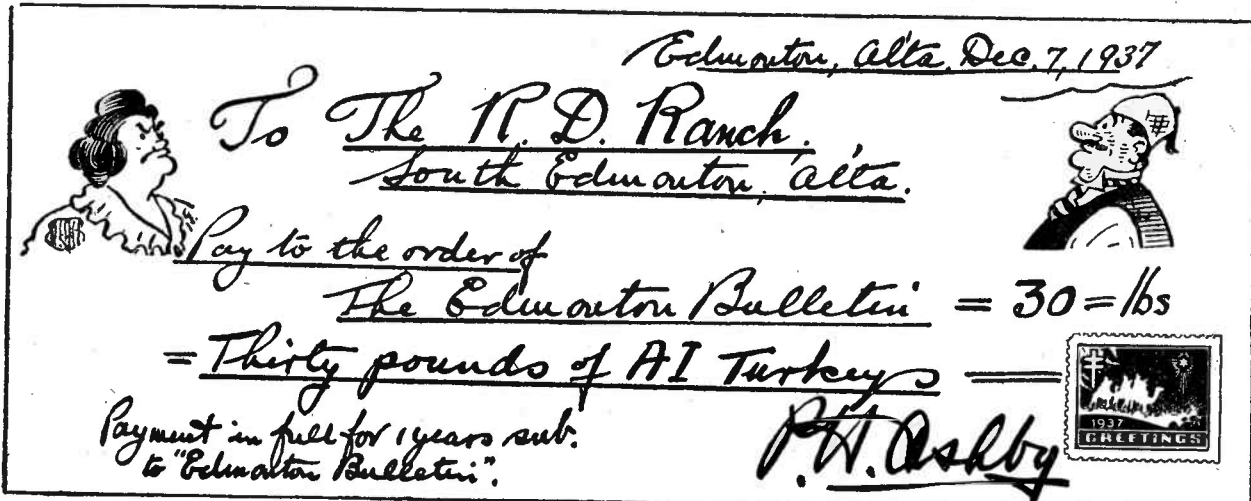
I have fired my book-keeper, commonly called my "banker," because of trickery, deceit, robbery and general inefficiency.

From now on I only hire book-keepers who will issue to me the necessary tickets at my command, not as a debt on the wealth I create, not as a lien on this wealth, but as a service to me. In return I will pay them a just salary for their services. Until I do find such book-keepers, I cease to deal with any "banking" business as at present operating.

This cheque may be cashed on the farm, or if you 'phone we will make delivery to your office, providing the old "Rolls Royce" makes the grade.

Yours very truly,
P. H. ASHBY

Here is the cheque:



Here is the cheque drawn on Mr. Ashby's own bank representing real wealth

THIS real money, "real" because it was backed by real wealth, was accepted by the *Edmonton Bulletin*. Subsequently, this money was passed to a Mr. Thompson, of 11331—93rd Street, Edmonton, who, in due course, claimed the turkeys, the real wealth it represented. As a result, Mr. Ashby has his *Edmonton Bulletin* regularly. Mr. Thompson had a very good Christmas dinner, and the *Bulletin* has a new subscriber. Since this initial experiment in monetising his real wealth, Mr. Ashby has bought some Christmas presents and paid a garage bill with R.D. Ranch money. Real money works!

The Debt Industry
THE debt industry is booming just now, our national debt is £7,408,000,000 or £158 per head of the population. It is expected that the public debt of U.S.A. is likely to reach the record of £7,540,000,000 within the next few months—the present figure is £7,460,000,000, about £58 per head.

POVERTY SPREADS TYPHOID

TYPHOID has been raging in the town of Megantic, Quebec, since September. The little hospital is crowded and many of the sick cannot gain admission. In some families five or six persons are ill. In many cases the people are too poor to seek medical aid, and the town has no health officer to give free treatment.

Poverty is the explanation of the spread of this epidemic of typhoid, according to Dr. A. R. Foley, of the Quebec provincial department of health.

SOCIAL CREDIT JOURNALS OVERSEAS

- The ALBERTAN. Daily. \$8.00 per annum.
"The Albertan," 9th Ave. and 2nd St. W., Calgary, Alberta, Canada.
- CAHIERS DU CREDIT SOCIAL. Published at irregular intervals. 5 cents a copy.
Editor: Louis Even, Gardenvale, P. Que., Canada.
- The SOCIAL CREDIT REVIEW. Monthly. 5 cents. 2s. per annum, post free.
Social Credit Association of Manitoba, 199 Osborne St., Winnipeg, Manitoba, Canada.
- TO-DAY AND TO-MORROW. Weekly. 5 cents. \$1.00 per annum.
11051 80th Ave., Edmonton, Alberta, Canada.
- BEACON. Monthly. 5 cents.
The Official Organ of the Society for the Advancement of Economic Security. 175 King St., Winnipeg, Manitoba, Canada.
- MONEY. Monthly. 2 cents. 2s. 6d. per annum, post free.
170 Fifth Ave., New York, U.S.A.
- The NEW ERA. Illustrated. Weekly. 3d. 12s. per annum, post free.
Radio House, 296 Pitt St., Sydney, N.S.W., Australia.
- The NEW TIMES. Weekly. 3d. 15s. per annum, post free.
The New Times Publishing Co. Ltd., Box 1226. G.P.O., Melbourne, Australia.
- WHY. Fortnightly. 3d.
- Box 1056, Auckland, New Zealand.
- VOLKSWELVAART. Monthly. 2½ cents. 1.50 per annum.
"Volkswelvaart," Mariastraat 69, Apeldoorn, Holland.

Readers are invited to supply particulars of any overseas papers not listed here.

**'GIVE US
YOUR VOTE
WE WILL
GIVE YOU
OURS'**

IN 1863, or thereabouts, a great American orator addressed the labour-reformers assembled in Faneuil Hall, and in one of his most effective paragraphs gave his opinion of the coin which our political mint brings forth.

His address is not now before us, nor immediately accessible; we do not therefore profess to quote from it, but will venture to state from memory the general purport of the paragraph in question.

Somewhat to the following effect the passage lies in our recollection: "Legislation has no conscience; don't waste time in holding a candle to a blind eye. The legislator looks to one thing, his private interest, especially his interest to get himself re-elected; there he has feeling, there you will touch him, and make him feel.

The fiction is that he takes his place to think, study, learn, labour, for the public weal; the fact is that he takes it to speculate on his private account, speculate in popular favour, and make out of it what he can.

Treat him accordingly; no inquiring about his convictions as a statesman, he has none, he is your tool, or you are his; inquire, choose whether you will be his tool, or make him yours.

Choose: and understand that his selfish devotion to his own interest, which would betray you, is also the handle by which to lay hold of and use him.

He will sell you, if you permit him, or sell himself to you, if you compel him. Be his purchaser and not his wares; bribe his interest on the one hand, threaten it on the other; make your terms, and say: Here give us your vote, we will give you ours.

If he begin playing the considerate statesman, talking of what is just and for the weal of the community, he is trying to jockey you.

Put an end to that; tell him he is not in the pulpit, but in the market, that you have made your bid, that if he will knock himself down to you, the bargain is made, and that if he do not, you will bear your bid elsewhere.

"Do this," said the orator, "and in a year the politicians will be about you begging you to take them at your own terms."

We repeat that here is no pretence of reproducing the words, or even the tone, but we are as confident as a firm recollection at some years' distance can make one—recollection from carefully reading, not simply hearing—that the substance of the advice given is here not unfairly represented.

The speech was approved, printed, circulated—circulates yet, most likely; and in respect to this remarkable passage, has not, to our knowledge, incurred public criticism.

Perhaps such counsel made rather for the speaker's credit as a man, wrong-headed indeed about measures, but very knowing in his judgment of motives and men.

Extract from an article entitled "The Modern Type of Oppression," which appeared in the "North American Review" on pages 282 and 283 of Volume CXIX., 1874, by D. A. Wasson.

**Party Politics is not
Democracy. It is a mechanism
of frustration financed
by the Money Power.**

No Market, Fish Go Back Into The Sea

TRIUMPH came to the fishermen of Sennen, near Land's End, when they returned from the day's fishing with the biggest haul of mullet known.

Forty thousand fish gleamed in the nets, a heartening sight after the long toil. For six hours 60 fishermen, helped by villagers, struggled to land the record catch, working through the bitter night. But buyers were few when the market opened.

Weary and dispirited, the fishers contemptuously tossed thousands of small fish back into the sea.—"Sunday Express," December 19.

Mr. Skinner —AND THE ANIMALS

THERE was once a man of very considerable means named Skinner, who bought a large tract of land somewhere in the country and started a menagerie. He did not keep it for profit, for he was a rich man. He kept it because he was interested in animals and held certain theories about them.

One of his theories was that it was possible to keep beasts fit and healthy on the minimum of food and in the minimum of space; that it was nonsense to suppose because they roamed the wilds in their natural state, roaming was necessary to them.

No doubt they liked it, but it was good neither for men nor animals to have everything they liked.

At first there was great curiosity and excitement among the country people, especially when it was announced that the menagerie would be open to the public free every Thursday.

After a time, however, people began to complain about the noise. The roaring, barking, grunting, squealing and snarling was incessant and could be heard for miles around. It was not only at the approach of meal-times that the beasts gave voice, but nearly all day. It sounded as if they were always quarrelling and fighting.

It should be explained that they were all in pairs, two in a cage, some with their young, but the cages were really hardly large enough for one. In some cases there were several pairs in one small enclosure.

PEOPLE began to criticise.

"Why, you should just see what he gives 'em to eat!" said Farmer Meadows. "Dang me, if it ain't less 'n a third of what they give 'em at Whipsnade. The man pokes two miserable bits of meat the size of a lamb chop into the wolves' den, and in two ticks they two lean timber wolves are fighting over it—and bless if they've got room to fight properly. Cruelty, I call it."

But Mr. Skinner was impervious to criticism. His animals were lean and quarrelsome, not because they were badly fed and housed, but because they were naturally savage.

One day, when he was showing a party round, a gentle little woman, appropriately named Miss Dove, asked him if he did not think they would become tamer if they were given larger enclosures and perhaps larger meals.

"I don't think so," said Mr. Skinner shortly. "A savage nature cannot be changed merely by altering external conditions. They could have more freedom of movement; there is plenty of room here, as you see, but before they have better conditions they have got to deserve them. What they deserve at present is the whip, and, by heaven, some of them are going to get it—and half rations, too."

MISS DOVE looked distressed. "We took in a stray dog once," she murmured. "At first he was quite savage—growled and snapped if anyone went near him; we were afraid of him. But we gave him a comfort-

By
**DOROTHY
BEAMISH**

able bed and fed him up, and after a few weeks you would hardly believe the difference there was in him. He became so good and affectionate; he simply wriggled with friendliness towards everybody.

"Do you know," she went on, "I often think it would be the same with people. All this unrest we hear about; all the strikes and riots and the fighting everywhere, all the disease and crime—I think they would all disappear if only people had more freedom, enough food and clothing, better houses to live in, above all no money worries . . ."

"If in fact they had all they wanted," interrupted Mr. Skinner, with a superior smile. "No, no, my dear Madam, the only cure for the evils you mention is a change of heart. Unfortunately social betterment tends to make people soft. Men are lazy animals."

"So I have heard it said," said Miss Dove. "But in that case, do explain to me . . . I daresay I am rather stupid, but how do you account for all this overproduction the papers have been so full of—too much wheat and milk, cotton, coffee, tea, potatoes and all those things? I cannot quite understand how—if people are so lazy—they seem to have produced too much of everything."

"Oh, wherever has he gone? How strange, rushing off like that . . . what extraordinary manners. Oh, I see, the gazelles are fighting again and he has gone to whip them and order them on half rations. Dear, dear me."

D. BEAMISH

The People Must Save Themselves . . .

IN every nation in the world there are vast mines of intelligence lying untouched and undeveloped—unused talents of every description, genius without hope or scope. A mad waste of the very material that all governments and peoples are desperately in need of today.

Who or what is the Pharaoh withholding this immense mental and spiritual wealth from the world? The Commander-in-Chief is a system man-devised, iniquitous, damnable, that holds tightly in its grasp the essential means whereby the people live, and move, and have their material being. The Adjutant Pharaoh is a group of robots existing solely to carry out the orders of the Chief.

If it were possible to imagine that these Pharaohs could become human and sane; that they could strive to cherish the people, cultivate the intelligence and talents of every single individual, and so make the nation prosperous in the best sense of the word—what a mighty change were here!

Imagine the wealth of genius set free to enrich the whole world—poets, musicians, painters, sculptors, writers, architects, rising up in all their power and splendour after centuries of suppression and frustration!

Think of the joy and satisfaction in the new beauty our cities and villages would soon present, free of financial restriction; a countryside no longer disfigured, and inhabited by a new race of comely people.

In the place of the sad familiar figures—pallid, ill-nourished, sordid, their physical

and mental growth criminally stunted—we might behold men and women as gods walking, well-built, well-nourished, brightly dressed, upright and free, each developed to his highest cultural capacity.

It is related that about 2300 B.C. two Chinese emperors devoted themselves wholeheartedly to the welfare of their people, and social conditions became ideal. Even in those far-off days, long before the era of power production, such was the sufficiency that theft was unknown, all house-doors remaining unlocked at night.

What are the men we employ to govern our country in this twentieth century doing that, with the abundance possible by modern machine industry, conditions of poverty and insecurity prevail?

Are their aims and ambitions quite apart from the people? Are Place and Power and Prestige more to them than the people's good?

And what are we—the Sovereign People—doing about it? We have allowed our servants, the governments, to usurp the power that should be exercised by ourselves alone; we have been unalert and foolish enough to believe their protests that the richest country in the world cannot afford to give its inhabitants the comfort, freedom and security their inheritance has made possible.

But we are getting wiser every day, and our wrath is rising till, like a mighty wave of the ocean, it will gather force to sweep away all lies and hypocrisy from high places.

Petitions are derogatory—the Pharaohs will not let their slaves go. The People must save themselves, and they can! The way of escape is clearly marked out; slowly but surely, the desire of the people is changing into the will to take it.

Ellen Cocks

DEMOCRACY BY MUSSOLINI

REAL democrats have to thank Signor Mussolini for one of the best definitions of what passes for democracy in the world today.

Writing in *Popolo d'Italia* for December 28, the Duce said, "Democracy is a political system in which, from time to time, the people are given the illusion of being sovereign."

Here is a picture of the party system of government which masquerades under the name democracy.

Under this system the people are given the "illusion of sovereignty" from time to time, by being given the choice of two or more "programmes," drawn up by some secret cabal of people who know what they want and mean to get it whichever party wins.

So long as the people continue to be taken in by this "illusion" they will be ruled by those who, through the control of money, are able to dictate party programmes.

When they awake and unite in demanding the results they want instead of fighting over programmes they do not understand, democracy will become a reality.

Colossal Fraud

LOCAL Authorities may borrow money from the public (which really means from the banks) by creating "stock." The debts thus contracted are unrepayable except by further borrowing.

Weymouth recently issued stock in exchange for a loan of £250,000. Of this amount, £100,820 disappears at once in repayment of old loans.

When the time comes (in 1958) for repaying the new loan, it will be impossible for Weymouth to repay it except by further borrowing, for the money will long since have been spent.

"Banks . . . create the means of payment out of nothing."* They lend the money, created out of nothing, and we allow them to treat it as a debt owed by us to them! What a fraud!

* "Encyclopaedia Britannica," Vol. 15, "Money."

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SOCIAL CREDIT

163A Strand, London, W.C.2

YOUR PLACE IN THE SUN—2

By W.W.

You Are The Master, Use Your Servants

YOU have heard the bright promises made by parliamentary candidates during an election. You have noticed how promptly those pledges are broken once the fever of polling day is over.

Perhaps you have also marked the stock answer that is made to those who criticise the people in Parliament: "Well, you put them there."

The irony is that this retort is true in word, if not in spirit. The turncoats of Westminster are put into power by you, and people like you. You accept it as your constitutional responsibility and right to give some man your sanction to act on your behalf.

But it is no less your right—and your responsibility—to challenge the implication that you are to blame when your Member of Parliament has "ratted."

AT the present time these men, acting with your sanctions in their pockets, are lending themselves to every devilish device conceivable for restricting your

liberties and constricting your livelihood. Ask yourself, did you give your Member of Parliament his vote for that!

Was it your will that your vote should be used against you, to put up your taxes and rates, to hamper your freedom of action, to reduce your standard of living?

No use deploring: such action is fit only for Cabinet Ministers. If you want conditions to change in your favour you must do something about it.

You are the master. Act like one.

REFUSE with all your might to walk the Party Plank again.

Tell your Member of Parliament (whatever his colour) quite definitely what you want doing. Join with those around you to bring pressure upon him until he pledges himself in writing that he will exert himself to the utmost to supply your wants. Then keep him to his pledge.

It's the only way.

Time is perilously short. And, make no mistake, nobody can help you if you don't help yourself.

IT'S UP TO YOU.

JUSTICE FOR CASH

I SUPPOSE one of the things on which we Britons most pride ourselves is our sense of justice. In theory, at any rate, all Britishers, no matter what their positions or incomes, are judged with equal fairness in the Law Courts.

Ever since Magna Carta we have been struggling towards this end, and certainly progress has been made—but always in face of strong opposition.

This opposition to fair play for all is still strong today, and it resides in our financial system, including of course its morality. Money divides people into two classes, the Haves and the Have-nots, and in the Law Courts the Have-nots are at a great disadvantage.

People with money can consult the best solicitors, brief the best barristers. Poor people cannot do this.

IN 1930 the Poor Prisoners' Defence Act was passed to remedy this state of affairs. At the discretion of the magistrate an accused man could be supplied with free legal aid if he could not afford it out of his own pocket. The cost was to come out of the local rates.

Now, during the debate on this Bill, the Solicitor-General said: "We want this Bill, when it becomes an Act, to be worked. We do not want it to be so overloaded with costs that it may make local justices rather unwilling to work it. We want it to be an Act under which this power we are giving to justices will be fairly and freely used."

In other words, legal aid to the Deserving Poor must be doled out with a sparing hand. How sparingly it is being granted is described by a solicitor writing in the *New Statesman*.

In England and Wales, he says, there are 1,044 police courts, and in 1935 these courts granted only 336 legal aid certificates. During the last four years they have granted a total of 1,065 certificates, which works out at about one certificate per police court in every four years!

Lest it might be thought that people of the poorer classes are seldom charged with offences, he gives some figures.

IN 1935, the magistrates found guilty in 752,596 cases, of which 57 per cent. were traffic offences. Among convictions by magistrates of persons over 17 years of age, 37,411 were indictable offences, such as frauds, thefts, false pretences, breaking and entering.

Altogether 19,538 people were sent to

prison by the police court magistrates. Large numbers, too, were convicted by the magistrates of serious crimes, and few of these were legally represented.

It is true, says the writer, that only 428 applications for aid were refused; but few people have ever heard of free legal aid. It is, so to speak, hushed up.

Magistrates, clerks and police, in his opinion, dislike defended cases because they take more time. In proof of this, justices grant about five times as many certificates for legal aid in respect of the one per cent. of cases they commit for trial at Assizes and Quarter Sessions as for the 99 per cent. they deal with themselves.

A still more cogent reason, he says, is that of economy. It is felt that the ratepayers must be protected.

The authorised costs run to a maximum of two guineas per case, but some courts don't allow even this paltry sum. At a large provincial court where the solicitor in question appears, a maximum of £1 8s. is allowed. The average expenditure per court on free legal aid since the passing of the Act is 15s. a year!

He adds that poor people are often inarticulate and quite unable to defend themselves, and that once when he offered to put questions for an accused woman in court, the Chief Constable objected that it was highly irregular.

THE fantastic injustice of allowing people to be handicapped in the Law Courts because they don't happen to have much money, escapes notice because most of our ideas about money are fundamentally wrong.

Suppose accused men and women were granted legal aid not according as to whether they possessed money, but, shall we say, according as to whether they possessed dark hair. Imagine what an outcry there would be!

And if a Fair-haired Prisoners' Defence Act was passed whereby each police court granted free legal aid to some blonde of either sex once every four years, should we be satisfied? I think not.

Yet because it is a question of money and not of pigmentation, we are not so shocked. We have grown so used to the possession of money granting privileges that we can hardly imagine it otherwise.

Worse still, we don't understand where money originates, or realise that it is no more than a ticket system. It never occurs to us that there ought to be plenty of tickets when there are plenty of things we want to buy and sell.

G.W.L. DAY

Constructive Reply to Charitable Appeals

THERE is never any shortage of the things needed by the people who are now dependent on charity. Their trouble is simply that they cannot afford to buy what they want. Their inadequate incomes force them to demand—in pity's name—a share of the incomes of others.

You who are moved to action by their plight appeal to us other members of the general public for financial help. But, alas, we can ill spare anything from our own poor incomes. And, if we do respond to your appeal, we shall not have so much to spend ourselves. The shops where we buy, and the services—lighting, heating, transport and so on—we use, will suffer a lessened demand by the amount of our contribution to the fund for which you appeal.

Thus not only we, whom you ask to give, but also those from whom we would buy will suffer.

Perhaps such a sacrifice would be justifiable if there were a real shortage of goods and services, so that what we did not

consume would be available for others. But in fact there is no shortage, and, to the extent that we refrain from consuming, to that extent will production be reduced.

Why, then, should we contribute to your fund? It would serve only to increase the distress which causes the suffering you seek to assuage.

We would not refuse, however, without suggesting a source from which your fund might be replenished at no sacrifice to anyone.

If you will ask the governing body that administers your fund to give you a clear statement showing exactly what and to whom they pay out the money they handle, you may be astonished to discover how much of it goes simply to pay for the use of money borrowed.

It will be well worth your while to investigate this matter. You may very likely be able to point to large sums that might be saved each year for spending on the food, clothing, shelter and service required by the sufferers for whom you plead.

W.A.W.

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

Announcements & Meetings

Birmingham and District. Social Crediters will find friends over tea and light refreshments at Princes Café, Temple Street, on Friday evenings, from 6 p.m. in the King's Room.

Birkenhead Social Credit Association. Enquiries to the Hon. Secretary, 16, Tilstock Crescent, Prenton, Birkenhead. Phone B'head 4405.

Blackburn Social Credit Study Group meets each Tuesday at 8 p.m. in the Y.M.C.A., Limbrick. All welcome. Enquiries to Hon. Sec., 47, Whalley New Road, Blackburn.

Bradford United Democrats. All enquiries welcome; also helpers wanted. Apply, R. J. Northin, 7, Centre Street, Bradford.

Brighton and Hove D.S.C. Group (Peacehaven Sub-Group). Meetings at "Skyros," Edith Avenue South, Peacehaven, fortnightly, at 8 p.m. Next meeting, Tuesday, January 18.

Liverpool Social Credit Association. Enquiries to Hon. Sec., Miss D. M. Roberts, Greengates, Hillside Drive, Woolton, Liverpool.

National Dividend Club. Help of all members most urgently needed every Thursday, any time between 5 and 8 p.m., Social Credit Rendezvous.

Newcastle D.S.C. Group. Enquiries to the Secretary, Mr. E. Burton, 61, Bideford Gardens, Monkseaton, Northumberland.

Poole and Parkstone Group. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. Social Credit and other literature on sale at Branksome Chine Café.

Portsmouth Douglas Social Credit Group. Please note in future our meetings will be held each THURSDAY, 8 p.m. Goodies Café, 69, Elm Grove, Southsea (side door, upstairs). All welcome; discussion; questions; admission free.

Southampton Group. Public meetings every Tuesday at 7.30 p.m. for lectures and discussion. Advisory Council Meetings (open to all members) 7.30 p.m. first Friday of each month.—2, London Road.

Southampton. Women only. Special public meeting will be held on Wednesday, January 19, in the Kell Hall, Bellvue Road, Southampton, at 8 p.m. Subject: "The High Cost of Living." Admission free.

Stoke-on-Trent. Will anyone interested in Social Credit please communicate with Miss F. Dixon, "Linden," Brownhills, Tunstall?

Sutton Coldfield S.C. Group. Next meeting, Central High Schools, Victoria Road, Friday, January 7, at 8 p.m. Speaker: Mr. J. Sanders on "Implications of Democracy."

Wallasey Social Credit Association. Public Meetings first Tuesday in each month at the Sandrock Hotel, New Brighton (Rowson Street entrance) at 8 p.m. Enquiries to Hon. Sec., 2, Empress Road, Wallasey.

Wolverhampton D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, January 18, at 8 p.m.

Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

For Sale. All proceeds to the funds through the generosity of the artist—two beautiful woodcuts by Bernard Sleigh—"Elfland," £2 2s.; "Lydstep," £1 10s. Apply, Mr. Palmer, c/o Social Credit.

Maid or Mother's Help wanted by doctor in South London. Plain cooking and usual household duties. Extra daily help employed. Recommended by Mrs. Palmer. Apply, Box No. 33, Social Credit.

Remember, Remember. Slogan envelopes, 7½in. by 5in., printed on the back with facts to remember, "when you have a meal," "when you read of the threat of war," and "when you pay taxes." Six for twopence, post free, from Social Credit, 163A, Strand, W.C.2.

WORDS. WORDS. WORDS. These often fail to convince. How many hours of argument would be saved if the doubters could see the whole system working? **THE MISSING PLAYER** is an attempt to give a demonstration of the money shortage. It can be played by four players and watched by 30. In 25 minutes the money shortage is indisputably proved. The instructions and counters can be obtained from:—A. Barr, Watford and Bushey S.C. Group, 12, Coldharbour Lane, Bushey, Herts. Please send 2s. 6d. to cover cost of production. The game is not sold for personal profit.)

LECTURES and STUDIES

Courses available at lecture centres or by correspondence. **CALENDAR AND PROSPECTUS**, 3d., obtainable from Headquarters, or from the Information Supervisor of the nearest Group. All applications to join Correspondence Course to Miss Brill, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

Look For That Hole In The Road

First encourage people to try small things. Don't necessarily tackle the financial system straight away—tackle the local district council because there is a hole in the road and make them put it right. When you have got a number of people to see that you have got a hole in the road put right, they can set out to get a new road, and so on. The principle is to try it on the dog!—Major Douglas at Westminster, March 1936.

● **Page Devoted To News Of Those Who Have Found That 'Hole In The Road'**

LIGHTS DEMAND SUCCEEDS

THE unsatisfactory state of street lighting in the Maypole Estate, Bexley, has for a long time been a source of annoyance, inconvenience, and even risk of injury to residents and others using the streets after nightfall; now they have used their democracy to remedy it.

Ratepayers on the estate therefore decided to instruct their representatives on the Council to see that efficient lighting was installed, and 157 of them

signed a demand to this effect. Records of progress were displayed on a public notice board. The document was delivered to the Town Clerk and acknowledged as a "petition," and two members of the Council undertook to forward the demand.

Electric lamps are now being installed.

Bexley ratepayers are now initiating a campaign against the increase of rating assessments.

BOOK REVIEW

Looking Back

DISTRIBUTISM: A MANIFESTO, by A. J. Penty, 1s. od. The Distributist League, 9, Essex Street, London, W.C.2.

IN reading this manifesto on Distributism, which was almost the last work of the author, I seemed to sense an atmosphere of fear and superstition more in keeping with the Middle Ages than with modern times.

The idea of private ownership of the means to economic security is good, but why limit the means to a small-holding and agricultural labour?

What can be said of the statement: "that the only legitimate use of money is to use it as 'a common measure of value'?" I find it extraordinary that the Distributists cannot imagine (or do not agree) that it should be, as Major C. H. Douglas states, "a device to insure smooth distribution."

Mr. Penty also confuses Prices with Money, for, referring to the problem of money, he says: "It was not until the Middle Ages that a solution was found. It came with the organisation of the guilds when the Just Price, inculcated by the Church, was enforced as a Fixed Price, and for the first time in history money was brought into a close and definite relationship with the real values it was supposed to represent."

Mr. Penty's "remedy" for the gap between Prices and Money that liquidates them is the Guild and a Fixed Price, and apparently he is unaware of the effect that the multiplying power of the modern machine has upon the real values as related to financial values expressed in prices and in consumer buying-money. Indeed, he sees in machinery nothing but menace.

About what the author calls the "Douglas Scheme," he says, "Though at the beginning the scheme was associated with the cause of freedom, Major Douglas himself now admits that it involves labour conscription."

The value of Mr. Penty's views can be fairly judged by this flat mis-statement.

BROCK

'CASUALTIES'

"OUR casualty list is becoming serious," says a South African paper referring to trouble with impoverished natives, in which police were killed, "especially when the police officers are men with families. These families must be provided for if the men are killed."

Here is the money-minded naked and unashamed—no regret at the death of these men nor for the sorrow in their homes.

All that is "serious" is the money needed to provide for the bereaved families.

Threat to Peoples' Water Rights

Sir Murdoch Macdonald, M.P. for the Inverness division, met Provost Mackenzie, the Town Clerk of Inverness, and others with regard to the opposition to be put up against the Caledonian Water Power Bill. He was informed that the opposition to the scheme would be on a larger scale than ever, and that in the event of the Bill being passed a very large claim would be made for compensation for the loss of water rights given to a private company exploiting the water for private gain.

Sir Murdoch Macdonald said that the Bill was the same as the two previous ones which were rejected by Parliament. Unless there were drastic emendations with regard to the interference with the headwaters of the River Ness, it would endanger the health of the whole community, as well as desolate a large part of the great glen. The promoters were seeking to take away a community's legal right.

"The time," said Sir Murdoch Macdonald, "is long past when even Parliament will, without consideration of any kind, compel a community to part with public right to a private company for private gain. . . ."

"If the Bill is passed, the parties who should resume ownership are the Inverness County Council and the Town Council. I want to see water power in the Highlands developed, but unless the promoters of the Caledonian water power scheme make drastic alterations, which can easily be made, they may expect a great volume of opposition not only from Inverness, but from the Highlands."

FIGURES OR LIVES?

A DEVICE which enables the engine-driver to receive a warning in his cab of the position of each "caution" signal about to be passed will have been installed throughout the main lines of the Great Western Railway within the next few months.

If the line is clear a bell rings by his side; if the signal is at "caution" a siren blows, and the brakes are applied automatically.

This acts as a safeguard against a driver over-running his signal, and makes the Great Western the safest line in the country. Similar safety measures are quite common abroad.

Why do our other British main lines not equip themselves likewise? It is a matter of money—of figures.

Trains and Buses

TERRIBLE TUBE

London's Waterloo-Bank tube is at last to be modernised.

After a demand for the reconstruction of the line from the travellers, who protested against being "herded like a lot of cattle," both the Southern Railway and the London Passenger Board issued statements.

Both these statements denied responsibility for the "terrible" conditions of the line, and both said improvements would be made.

"In 1931," said the Southern Railway, "sanction for improvements on the line had been obtained from Parliament."

"The formation of the L.P.T.B., however, meant that the plan could not be operated without consultation with the interests connected with the Board."

Both the Southern Railway and the L.P.T.B. deny the responsibility. Who, then, receives the fares tendered by the travellers, and do they do so out of sheer kindness?

GREEN LINE FARES

In a letter to *The Evening News*, a correspondent says: I and several passengers use the Green Line for convenience only. Our destination is Ilford Broadway and the only direct service is by Green Line.

If we travel by bus we are taken all the way round Romford (miles out of our way) before we arrive at Ilford, and if we travel by Tube we have the inconvenience of having to change at Barking and board a tram to Ilford.

My present season is 18s. 6d. a month and this goes up to 28s. 6d. a month.

Instead of serving the public, the Board are just dictating their terms and are expecting the public to fall into line.

Fortunately the "public" is not as meek as it used to be; it has begun to realise that to get anything like fair play it has to assert its will.

FATAL ENGINE SMOKE

Clouds of smoke and steam arising from a railway engine passing under the railway bridge near Ferryhill Village was stated to have been responsible for the head-on collision between a bus and a car, in which a Sunderland woman was decapitated and her husband died later.

Returning a verdict of "Accidental death" in each case, the jury recommended that the L.N.E.R. should be asked to provide means whereby the smoke which obliterated the view of the road at the bridge might be abated.

Edgar A. Kerrison, who was driving a car behind the bus, declared, "The smoke from the engine made visibility practically nil and blacked the road out."

Sheffield Leaflet

● Sheffield ratepayers united in a demand that a threatened increase in rates should not take place. The leaflet describing their victory is selling fast. Wherever the fear of higher rates is growing this leaflet finds ready readers.

Prices for Sheffield Leaflet
12 for 3d., 25 for 6d., 50 for 1s., 100 for 2s., 500 for 10s., or 1000 for 18s. 6d., post free

Birmingham Leaflet

● This is the leaflet with the striking illustration showing how interest on Municipal Debt is overtaking the receipts from Rates. It is an eye opener.

Prices for Birmingham Leaflet
12 for 3d., 25 for 6d., 50 for 9d., 100 for 1s. 6d., 500 for 6s. 6d., 1000 for 12s.

We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

This is the form for Parliamentary electors to sign. It should be sent to United Democrats, 163A, Strand, London, W.C.2. Signatures will be treated confidentially.

- 1 I know that there are goods in plenty and therefore that poverty is quite unnecessary
- 2 I want before anything else poverty abolished
- 3 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
- 4 These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- 5 In a democracy like Great Britain Parliament exists to make the will of the people prevail

- 6 So I pledge myself to vote if I can for a 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
- 7 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
Address

SOCIAL CREDIT SUPPLEMENT MONTHLY

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