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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.

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Weekly Twopence

The Great Release ON 'ACTION'

PARIS and many French provincial towns have been displaying posters, five by seven feet, on prominent hoardings, issued by M. Jacques Duboin, of the paper "The Great Release—of Men By Machines." They have been attracting great attention from passers-by. Here are some extracts:

"DO YOU STILL BELIEVE WHAT YOU ARE TOLD?"

Do you still believe in a Trade Depression? A Trade Depression which comes, stays awhile and then departs. . .

That is what we have been told these last eight years. Yet Trade gets worse and worse.

Sooner or later we shall all face destitution. The unemployed, increasing daily, are the first. Next the aged, penniless and resourceless, and the young, whose services no one wants. Finally, it will be the ruined employers, whose ranks are already fast increasing.

Apart from a few favoured ones, we are all becoming poorer, since everything is increasing in price, and we are being obliged to tighten our belts.

STUPID IMPOVERISHMENT

What stupid impoverishment! Never before has France been so rich as she is to-day. Never before has it been easier to

STARVING P.O. WORKERS

EMPLOYEES had to choose between inadequate accommodation or paying more than could be afforded, said Mr. T. J. Hodgson, general secretary of the Union of Post Office Workers, giving evidence last week at the hearing of the wage claims by 13,000 postal workers before the Arbitration Tribunal. Sir Harold Morris, K.C., was in the chair.

The last Budget would probably cause a further rise in the cost of living. Tea had been taxed, and he understood that the London Passenger Transport Board was giving consideration to the question of a rise in fares as a result of the increased petrol tax. Travelling to work often costs much money, and typical statements from union branches showed that most of the staff had travelling expenses.

Other expenditure on necessities for a normal family of five in Inner London left only 18s. to 23s. for food out of a wage of 70s. a week.

Such a sum was inadequate, according to three different authorities, including the British Medical Association Committee.

Mr. T. H. Boyd, Assistant Director-General to the Post Office, who outlined the Post Office's opposition to the claims, said that such considerations as the amount of the Post Office surplus appeared to the Postmaster-General to be irrelevant for the present purpose.

It also depended on how the Government of the day regarded the Post Office as a suitable instrument of taxation. The Post Office net surplus for the last 10 years had been insufficient to pay the Exchequer contribution of £10,750,000 fixed after the Bridgeman Report of 1932.

Why should Post Office workers have to forego nearly £11,000,000 a year in order to make this contribution to taxation, at the same time as many of them go short?

OBITUARY

WE regret to learn of the passing of Mr. W. Coles, of Watford.

He was one of the first there to become inspired by the Social Credit proposals, and for many years has given time and energy generously to the cause.

Our work is the easier for the labours of those who will not share its fruits.

produce the things we need. Never before has our land yielded such bounteous harvests. Never before have we known so many machines, nor such abundant power to make them work for us. Never before has science and its applications produced such miracles in relieving mankind of arduous toil.

But consumers have no longer the means to buy. And what cannot be sold is called overproduction! So production is being destroyed and restricted, even when, as today, thousands of families are without the necessities of life.

Instead of Universal Prosperity, we have "Universal Sacrifice."

LISTEN TO THE TRUTH

We stand to-day at the cross-roads, between two epochs of humanity—between the centuries of scarcity and the centuries of abundance. A new civilisation is struggling to be born, and threatens to provoke civil war.

But such disorders can be avoided if only mankind will understand that within the last few years science has placed at their disposal steam and electricity, and that by a succession of discoveries we can now produce abundant quantities of food, clothing, shoes, furniture, houses, motor cars and the like. Mankind to-day is richer than he has ever been. But if we are to enjoy those riches, social adaptation is essential. Otherwise ruin faces every one of us. For the man who can

no longer sell will finish up by being as destitute as the man who can no longer buy.

COME AND UNDERSTAND

We are not a new party. There are already too many parties.

Our members remain faithful to the parties of their choice, but they must do their utmost to see that, within their various parties, the meaning of the events which are turning the world upside down is understood.

THE PROBLEM IS NOT TO TAKE FROM SOME FOR THE BENEFIT OF OTHERS, BUT TO ENRICH EVERYONE TO THE EXTENT THAT SCIENCE PERMITS."

These posters have done much to increase the French individual's resistance to the industrial tyranny which London and New York financiers are trying to fasten upon him. It is a pity that they end with a method for curing the evil. "Join the 'Right to Work and Abundance Movement,'" we read. "Work" is just one method of distributing money, a claim on abundance. It may not be—it ought not to be—the most efficient method in an age when the applied energy of the sun can do most of the work for us. Only bankers want to create unnecessary work. M. Duboin and his group should make the proper experts responsible for producing the best method and concentrate for their part on obtaining the democratic sanctions which will ensure the experts' obedience to the people's will. The meaning of these events is already understood, but nothing will be done about it unless we demand it. M.H.

DEATH IN JAMAICA

RECENTLY in these columns, we drew attention to the fact that the Government had been warned that the appalling conditions in Jamaica were likely, if not corrected, to lead to trouble. Then, although aware that men, women and children were starving and half-naked, we did not realise that these conditions were of many years' standing. The following extract from a letter written in 1917 and quoted in *The Times* on May 28 proves this to be the case:

You cannot expect much from a country where extreme poverty and misery reign and where so many human beings are paid starvation wages and are treated worse than animals. The ruling class here leads an excellent and elegant social life but has, I fear, little real interest in the welfare of the negroes. You can, in fact, have no idea of the wretchedness of the people. The conditions in the worst part of the island have to be seen to be believed. What is more, I feel that the misery and poverty which is already so rampant will spread and increase. Jamaica is indeed the most tragic land one could hope to find. The streets are full of beggars and those maimed in the great earthquake; the houses of the poorer natives are filthy huts. Yet these are people supposed to be enjoying all the benefits of enlightened English rule. Yours faithfully,

W. CAREY WILSON (late member of Naval Control Staff, Kingston, Jamaica).

Woodford Rise, Woodford, near Kettering.

Jamaica, in common with many British colonies, has been used simply as a cheap source of supply for Great Britain, entirely irrespective of the welfare of the natives. Crops are grown for export and, despite a marvellously productive soil and climate, hardly anything is grown for home consumption.

To-day, sugar, the main crop, is a drug on the market, supply has outrun ability to consume—i.e., ability to buy—owing to increased production, due in large measure to the growth of beet sugar encouraged by subsidy. Great Britain has paid out £40

million in subsidies for home-grown beet sugar since 1924! To meet this situation, people have not been given more money to buy more sugar; instead, we have an International agreement for the restriction of production and export which, this year, will mean that Jamaica will have 20,000 tons of sugar for which there is no market.

Wages in Jamaica sugar plantations are 1s. a day. The people live in hovels. Yet, the strikers still sing "Onward, Christian Soldiers" and "God Save the King" at their meetings. Apparently, they still have faith in the God of Whom we taught them, despite our complete failure to honour His laws. We are responsible for these people, for they are controlled by the Government we elect.

Buying a Car?

ERNEST SUTTON

Can supply you with new or used cars for cash or credit.

AUSTIN MORRIS FORD
SINGER FIAT OPEL

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

ERNEST SUTTON LIMITED
24 BRUTON PLACE, W.1

THE Hon. Ernest C. Manning, Minister of Trade and Industry in the Albertan Government, in a speech at Edmonton on May 8, said:

"Are you one who listens but never acts or are you one who converts your knowledge and conviction into definite action?"

"The world to-day is suffering from this all too common error. How many professing Christian men and women are there joining in from day to day believing in the hopeless and lost estate of their fellows and yet never attempt to point them to the Christ and His full and free salvation? How many harken to the cries of the poor, the distressed and the suffering, the victims of human selfishness and greed, and yet apart from expressions of sympathy never lift their hand to do something to relieve their plight. Why should the heart of the struggle be left to the few when the welfare of all is at stake? How long will it take society to learn the responsibility that rests upon each and all to exert their united efforts to achieve the results which they in common desire?"

"Our appeal to you to-night is to let your watchword be action, not individualistic action in your own selfish interests, but united action in association with your fellows and under the direction of the greatest common measure of desire, that is, the results for which all can unite. It is a matter of satisfaction and encouragement to know that the citizens of Alberta are leading the way for the rest of Canada in the matter of united action to attain a common objective in the interests of each and all.

"It is greatly gratifying to note that the other western provinces are showing very definite signs of joining the crusade for personal security and personal freedom for their people. The power inherent in the association of individuals in a common cause is daily becoming more and more evident.

"The time is rapidly approaching when even the bitterest enemies of this great crusade will be forced to acknowledge that the united will of an enlightened people, when united in a common cause, is a power before which every form of tyranny and oppression must give way."

"I Am No Fascist"

MR. CHAMBERLAIN had an interview with the leaders of the Trade Union Congress last week, in the course of which he is reported to have said: "I am no Fascist, I am a democrat of the British type, and that applies to every member of the Cabinet."

This is an interesting statement from one who assumed the premiership without reference to the electors, and for whose present policy no mandate has been secured. One of the most significant things about his succession to the throne vacated by Lord Baldwin was the general assumption that it would take place, in spite of the general— even amongst Conservatives—opposition to him. Since then, of course, the "kept" press has been busy "building him up," but as he lacks the Baldwin pipe and pose as an honest English country gentleman, he has not proved a good subject.

No, Mr. Chamberlain may not be a Fascist, but his failure to ask the electorate what they want and his enforcement of a policy of restriction and taxation produces similar results to Fascism. After all, what do names on shirts matter?

Of all people outside the inner circles of the Cabinet, the civil servants are in the best position to assess the real intentions of a Government. Said Mr. W. J. Brown, Secretary of the Civil Service Clerical Association, at the annual conference two weeks ago, "Beware of Fascism without the shirt!"

NOTHING BUT A PACK OF CARDS

"WHO cares for you?" said Alice (she had grown to her full size by this time). "You're nothing but a pack of cards."

At this the whole pack rose up into the air, and came flying down upon her; she gave a little scream, half of fright and half of anger, and tried to beat them off, and found herself lying on the bank, with her head in the lap of her sister, who was gently brushing away some dead leaves that had fluttered down from the trees upon her face.

"Wake up, Alice, dear!" said her sister. "Why, what a long sleep you've had."

"Oh, I've had such a curious dream," said Alice. And she told her sister, as well as she could remember them, all these strange Adventures of hers that you have just been reading about; and when she had finished, her sister kissed her, and said, "It was a curious dream, dear, certainly; but now run in to tea; it's getting late."

("Alice's Adventures in Wonderland")

More curious still is the uncanny coincidence between Lewis Carroll's account of Alice's awakening and the reality of the public awakening that is now taking place.

Like Alice, we are rapidly growing to our full size as a sovereign democratic people and discovering that, after all, it is only a cardboard court that has been putting us on trial. We are at the point of saying, "Who cares for you? You're only a pack of cards." The pack will come flying down upon us. There will be a little screaming, half in fright and half in anger, and we shall wake up again into the real world of trees and sunshine. There will be a few dead leaves to brush away, and then we shall all run in to tea.

Social Credit is very much in the position of Alice's sister, and it is a pleasant fancy that the money subscribed to the Funds by Social Credit supporters is enabling her to say, "Wake up, Alice, dear! Why, what a long sleep you've had."

W. WILSON

Asst. Director of Revenue

Every Man Is Worth Two - In Association

POST ONE OF THESE FORMS TO-DAY

To the Treasurer, Social Credit Secretariat Limited, 163A Strand, London, W.C.2.

FORM A I wish to become a Registered Supporter of the Social Credit Secretariat, Ltd. I can afford to pay £ : : a week month year and enclose my first contribution.

Name

Address

Subscribers to Social Credit Funds under this plan who are also direct subscribers to the Social Credit newspaper are entitled to receive the Monthly Supplement.

To the Treasurer, Social Credit Expansion Fund, c/o Social Credit Secretariat, Ltd., 163A Strand, London, W.C.2.

FORM B I enclose the sum of £ : : 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

Address

COMMENTARY

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

Sensible Attitude

QUESTIONED as to the cost of repairing the famous spire of Salisbury Cathedral, which is in danger of falling, the Dean of Salisbury is reported as saying that the work was urgent, and therefore finance was the last consideration. The work had to be done.

Interruption

IN Parliament last week, while Mr. Pethick-Lawrence was speaking on the Labour motion for the rejection of the Finance Bill, two young men in the Strangers' Gallery rose and repeated three times "Social Credit—the only remedy."

The interrupters, on being approached by attendants, walked quietly out of the Gallery.

Assets £10 ; Liabilities £57 This Is Sound Finance

THE U.S.A. Treasury recently stated that if all the money in circulation were divided equally, every person in the United States would have \$50.38 (£10).

What the Treasury failed to add was that if the National Debt were similarly divided, every person would owe \$285 (£57)! To whom?

"Driven Insane" By Overwork

DELEGATES to the recent Railway Clerks' Association conference at Whitley Bay were told of a member "driven insane," it was alleged, by overwork, says the *Daily Herald*.

"In this case it took a suicide to secure a 50 per cent. increase in staff," said Mr. G. N. Rigby, of Coventry.

He was moving a resolution which declared that clerks were breaking down under the strain of overwork.

He felt, he said, that the death of one of their most popular members, at Coventry, had been caused through an "over-conscientious man attempting to cope with an ever-increasing amount of work.

"Despite his frequent requests for assistance, it was a case of the willing horse must do more," said Mr. Rigby.

"The worry and tension to an overwrought mind was sufficient to tear down that curtain of the mind which divides sanity and insanity."

Declaring that the companies used "subtle methods" to increase the output of staffs, Mr. Rigby said that an atmosphere of tension and fear was developed, and nervous breakdowns inevitably followed.

"One clerk is matched against another, and promotion is the prize," he said.

After all the years railwaymen have been demanding better conditions, they are still as bad as this! Some day railwaymen will demand National Dividends!

The Bankers' Burden

IN a report issued by the International Labour Office referring to native labour in South African gold mines, it said:—

"... Owing to excellent native crops, however, a shortage of native labour has since arisen, particularly on mines which were not relatively popular ...

"... As a result of the increasing need to earn money, there would continue to be an increase in the extent to which these natives would find it necessary to come out to work, and it was the business of the gold-mining industry to obtain its full share of the additional ..."

All of which goes to prove that the technique of the money monopoly is superior to that of the auctioneer of the chattel slaves such as we read about in "Uncle Tom's Cabin."

America Rubbing Its Eyes

A DEEP indecision underlay contemporary American life as to the comparative benefits of attempting to establish an effective individualistic system or of trying some alternative method which would impose central government control and "planning," said Dr. Dwight L. Palmer in a lecture in London last week on Industrial Relations in the U.S.A.

It would be easy for Americans to make up their minds if they would just realise that the alternatives are individual liberty or mass slavery. They should watch Alberta.

The Debt Circus

THE *Sunday Express* in its leader says "the City banks always have given better banking facilities to foreigners than to our own people."

But it omitted to say these facilities were given at our expense.

Our real credit is often exported and butchered abroad to provide a bankers' debt holiday.

G. F. P.

THOSE friends of Mr. G. F. Powell who may wish to give him a welcome at Waterloo Station on his arrival will be interested to learn that he is a passenger on the Aquitania (Cunard White Star Line) due Southampton June 7.

Insanity Fair

SIR WILLIAM BRAGG, President of the Royal Society, at the opening of the Rubber Technology Conference in London recently, said that only 25 years ago the production of rubber was about 1 per cent. of what it was today. People would be astonished at the number of uses found for it.

Mr. R. W. Lunn said that they were entering a new phase, and natural rubber would have to strive to hold its place among new products which had their birthplace in laboratories. For the moment synthetic rubbers were few, but they could expect their number to multiply rapidly.

Odd, isn't it, that with all this scientific development giving rise to abundance, we, THE PEOPLE, should still spend most of our time "taking thought for the morrow"? Seems mad!

THE FIG TREE'S BIRTHDAY

ONCE again THE FIG TREE has a birthday. Major Douglas's quarterly first appeared in June, 1936, and with the March number this Spring it completed two years of existence. The June issue marks the commencement of the third year.

Announced as an 80-page quarterly, it began life with 96 pages, and for some time now has been published with 112 pages. So its value has steadily increased, at least in quantity—and, if the opinion of the reviewer is to be worth anything, in quality also.

This number is well up to standard. Besides the usual reviews and verse section, there is a short story by Mrs. Palmér, "Small Suburban," written with her usual light yet sure touch upon the heart of things; some "scenes from an unwritten play" by Norman Webb, in which he develops the ideas contained in "Social Credit and the Christian Ethic" in a novel and convincing way, and a really charming picture of provincial life in present-day France, "French Small Beer," by W. Lebel.

Major Douglas's Speech to a Great School, "Persons and Nations," and a decisive editorial on the question of the hour, "Coal Nationalisation," alone would make this number of THE FIG TREE memorable. The editorial treats its subject with realistic bluntness, and discloses those facts about the alleged "nationalisation," which can be found nowhere else in print.

T. V. Holmes contributes an important study, "Social Credit and Alberta," and R. L. Northridge carries the philosophical attack a step further in "The Convention of Cost." Two viewpoints of the dictatorships are provided by A. R. Reade's "The Strategy of the International Money Power" and Miles Hyatt's survey, "Trinity International." The democratic campaign now being waged in Great Britain against high rates is treated in "The Ratepayer as Democrat," by Elizabeth Edwards.

Altogether it is a splendid number with which to commence the third year, and readers will not be slow in wishing THE FIG TREE many happy returns.

M.E.

WORLD'S GREATEST BRIDGES

Held Up Till Bankers Made Sure of Debt

FOR years San Francisco's Golden Gate and Oakland Bay bridges—two of the world's largest—were but a dream. Not that engineers could not build them, but financiers would not create the means to pay for them.

Now their \$100,000,000 cost has been floated as "self-liquidating," with bonds issued against prospective tolls, and the bridges have become realities.

So it is with all the great new works for the improvement of the amenities of life—roads, bridges, buildings, waterworks, and so on—they could all be constructed, but are held up by the bankers, who will not create the means of payment until they can make sure it will be treated as a debt repayable to them.

Why do we, THE PEOPLE, allow the bankers thus to play ducks and drakes with us when, according to the "Encyclopædia Britannica" (Vol. 15, "Money"), they can "create the means of payment out of nothing"?



THE FIG TREE

A Quarterly Edited by Major C. H. Douglas

J
U
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1938

Containing articles by
Major Douglas Norman Webb
Elizabeth Edwards T. V. Holmes
A. R. Reade and others
**NOW OUT
ORDER TO-DAY**

The price of THE FIG TREE is 3s. 6d. quarterly or by subscription of 10s. 6d. for a year, post free everywhere. Please send your instructions to the Social Credit Secretariat Limited, 163A, Strand, London, W.C.2.

BOUND COPIES
of the second volume of THE FIG TREE from June, 1937, to March, 1938, will be available at 15s. each to readers who apply for them before June 1. Separate binding cases 3s. 6d. each, post free.

Mrs. Palmer's Page

OF TRIVIALITIES

"It seems to me," said I, "to be perfectly trivial."

"Triviality is important." I had to admit this was true, and the conversation passed from one subject to another, in itself trivial, for I can only remember the general trend of it now, and I suppose that if it had never taken place everything would have been much the same—but would it?

For so much of happiness depends upon little things.

I got up from the armchair by the fire to turn up "trivial" in the Oxford Dictionary and found it came from *trivium*, the cross-road, or commonplace; and wondered why I had never thought of the word in that way before. Now it came alive and had a definite meaning; and presently I found it had sent me on a long speculative journey.

I asked first of all how it was that the word "trivial" or commonplace had come to have a secondary meaning, almost synonymous with dull, or valueless. This, I thought, was because much of the small detail of modern life has become sordid and blurred, so that we can take no pleasure in it; and also a general idea has grown up that we should all be pondering deep and mighty questions, hitching our waggons to the stars, starting again at our beginnings, and generally leading the strenuous life so that there is no time to think about little things.

When I was a small girl at school we used to sing,

"The trivial round, the common task,
Should furnish all I ought to ask;
Room to deny myself—"

This seems to me to be all wrong; why not take pleasure in the trivial without any sense of guilt, and what use is there in self-denial for its own sake?

With some heat I declare that these sentiments are alien to those of the Hero of the Gospels.

I am wrong, of course; it goes much deeper than that; it is our old enemy Puritanism again, with all his familiars, black clothes, hard work, teetotalism, Mrs. Grundy, going-to-see-what-Johnny-is-doing-and-telling-him-not-to-especially-if-he's-enjoying-himself; this is the fiend who has tried to take all the pleasure out of the trivial, and made it dull and valueless.

Hence the reckless sense of guilt many experience when they admit they have low-brow tastes, or like eating and sleeping and the other pleasures of this life; they are secretly afraid of the Puritans, who, of course, with their cry of work for work's sake, and self-denial as an end and not a means to an end, are the slave-drivers of the money power.

You can, if you like, think of your life as being a road along which you have to travel; are you going along at your own pleasure, stopping here and there to dally with the "trivial" things, to look at the hills, flowers and trees, and eat your lunch in comfort? Or are you content to be one of the slave-drivers' gang, plodding along in chains, eyes on the ground, singing the slaves' song,

"We go to work,
To get the cash,
To buy the food,
To get the strength,
To go to work—"

Along this road, all the trivial things are dusty and neglected; the flowers are trampled to death, the trees cut down to make paper pulp for lying propaganda, and the lunch will be dull and savourless, the result of mass-production.

If every fibre of your being cries out in protest against this picture, then Social Credit is the way for you.

You have got to get your foundations right, of course; the road along which you travel must be well-made and lead in the

right direction, or you will have no time left over for the wayside pleasures. You must make up your mind that you yourself have the right to choose the sort of life you are going to lead, and having so decided you must join together with as many of your fellows as possible to demand that you shall have increasing freedom to choose, and that your elected representatives at Westminster shall do their part by seeing that the experts provide us all with the high standard of living modern science has made possible.

This is Social Credit, and if the Puritan pops up here and asks me why I am so worldly and materialistic I shall ask him to explain if he can why the five thousand were fed so liberally. No doubt many in that crowd were dirty, lazy and improvident, but they were all given as much to eat as they wanted, and there was a lot left over, and they had it before the sermon, not after.

So Social Credit would provide everyone with the means to live a decent life of his own choosing, and many of our worries would disappear. We should have time to look around at the little things by the wayside. And those people who spend their lives writing pious maxims for the corners of our daily papers would be out of a job, for nobody would bother to read such dope. They would be too busy enjoying life as it ought to be enjoyed.

For it takes time, you know. How long do you need to look at a hillside splashed with bluebells under the budding beeches?

How long to listen to the blackbird singing from the cherry blossom?

How long to lie in the sun on those hot sands where time seems to be endless?

What is wine for? What is food for?

Will the time come when the dirt and meanness will be taken away, when we shall think it fitting to bestow beauty on the

cooking pots, when every house in town shall be painted with joyous colour and every hour of life shall have its own pleasant and harmonious purpose?

This is the art of living in the present, an art almost unknown today.

And I am writing this article in the sun, among pines and bracken, and presently someone will bring me a cup of tea.

Suddenly a picture from the past flashes up. Two small boys are solemnly reciting a long and gruesome epic in unison, the last verse of which begins,

"O mother, dear, what can it be That makes my blood to freeze?" the answer to which terrible question reduces me to hysteria.

O, blessed trivialities! The joy of pure and unadulterated nonsense, and of life for life's sake!

I think it was Lord Horder who said that the problem now was not to make life longer, but to make it happier.

And happiness depends on little things. A woman once said to me, "Unlimited wealth would only be a bother; but it is nice to book seats in the best part of the theatre, to order cream without worrying about the milkman's book, and to buy a new hat when you feel like it."

And I should like much longer holidays, and a horse of my own, a lovely bay.

That conversation was never finished; for one of us was very busy. She had to go away.

It would be a good thing if—we all had more time—for trivialities. B.M. PALMER.

BREVITIES

IN the U.S.A. in 1921, a total of 7,485 barrels of crude oil were produced for every worker in the industry, but in 1936 each worker accounted for 14,244 barrels.

* * *

The average cost of owning and operating a car—excluding taxes in their many forms—is just about one-fourth of what it was 20 years ago. But what have taxes done to the picture? In the U.S.A. one-seventh of all taxes (Federal, State, Municipal) were derived from the ownership and use of automobiles.

The CHOICE Before YOU For NEW READERS

by W.A.B.M. Part I

EVERY adult person in this country today has the opportunity, whether realised or not, of making a momentous choice; a choice such as it has never before in the history of man been the lot of the individual to possess.

This choice is so important, so far-reaching in its effects on human life that the very fact of its existence is concealed from as many persons as possible by those whose interests demand the continuance of the present distressing conditions of society. But the choice exists nevertheless, and it will have to be made by every responsible individual in this country as soon as possible. There is nothing obscure about it. It isn't really a difficult matter to decide, and it doesn't refer to such abstractions as Fascism or Communism.

It refers to something so actual and real that it penetrates to the very core of your most personal affairs.

If you choose wrongly, the consequences will be dire, for you will not only be sacrificing your own future but you will be closing the door on all the hopes that men have based on the achievements of mechanical science. You will be condemning to futility the efforts of generations of technical

pioneers whose one object was the release of mankind from insecurity, fear, and toil, and the creating of a world in which such evils have no place.

This choice can be stated in the simplest terms. It is the choice of one of two conditions:

FORCED WORK or FREE LEISURE

Which do you choose? There is not a person born into life today who will not either suffer or be happy in the years to come according to the choice you make. That is your responsibility. But let us examine the matter a little closer and see in greater detail what these two vital alternatives represent.

Consider again the subjects of your choice, this time in their broad social aspects:

WORK or LEISURE
Work is done in fear of consequences under an imposed artificial economic necessity. Its conditions are scarcity and want. It is contrary to nature. It is slavery.
Leisure is the opportunity to develop along the lines laid down by natural inclination. Its condition is plenty. It is in harmony with nature. It is freedom.

What books have been written about Freedom, what hearts have yearned for it, what songs and poems been inspired by it! What struggles waged and battles fought, and what hosts have died for it—or thought they did!

Yet here and now in this country today you have the opportunity of attaining it, and without the slightest sacrifice. You of all men, in this age of all ages. This is a tremendous moment. Do not mistake it, and do not betray those whose determination and genius made it possible.

Is it so good to read that you cannot bring yourself to believe it? Still, IT IS TRUE! Freedom and Plenty are yours for the asking, —and Peace? Well, consider the subjects of your choice in their international aspects:

WORK or LEISURE
Work means war. To find markets for its products a nation existing under the work - and - wage system is forced to export, and the struggle for export markets is the sole cause of all modern
Peace. A nation living in Plenty and Leisure is its own market. It does not require to export and so avoids the deadly struggle for world markets, and remains at peace.

Is there still any doubt in your mind as to which you should choose? Perhaps you feel, in spite of yourself, that you have no right to choose what your heart and your intelligence impel you to desire. Perhaps the grim voice of Power rings in your ears and you cringe inwardly in an involuntary reaction born of generations of social bullying.

After all, it has been pounded into you ever since you were born, and it is still being pounded into you, that you must do as you are told and work and work and work, and want and want and want, until drudgery and self-effacement have become almost second nature to you. But remember, the very beasts and birds enjoy freedom and plenty, so why shouldn't you? Is the voice of Power emanating from press, pulpit and Parliament so final, so authoritative? Are its pronouncements so infallible? Are they unquestionable and worthy of the lifelong sacrifices you are eternally demanded to make?

Let us present the subjects of your choice again, this time in their naked, fundamental aspects:

WORK or LEISURE
The impulse that would impose a permanent work-complex on all is sadistical. It manifests itself in a desire to enslave, to dominate, to crush. It creates a penal view of life, a work-view, in which all are kept at unnecessary toil. It implies hate for mankind.
The impulse that would grant leisure to all is paternal. It manifests itself in a desire to protect, to cherish, to endow. It creates a natural view of life, the free-view, in which all may enjoy the benefits of association in complete security. It implies love for mankind.

The issue now presents itself without disguise, unobscured by any trick of pride or prejudice, unsupported by tortuous and deceitful theories, and stripped of all its radio and newspaper camouflage. Work or Leisure, Slavery or Freedom, Scarcity or Plenty, War or Peace, Hate or Love—they are all one problem!

Which shall go, and which remain? That depends entirely upon you.

TAKE YOUR CHOICE!

(Part II on Page 4)

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Vol. 8, No. 17.

Friday, June 3, 1938

Demand Results!

THE powers of tyranny in the world have always known how to use propaganda designed to confuse and bewilder the enslaved.

All history proves it.

The art consists in a sweet reasonable approach to *both* sides, the deadly trick of "dividing" by presuming "sides" being unnoticed in the wrapping of superficial "reasonableness."

Disarmed by the appeal to their better nature, the victims are persuaded to suspend for the moment their preoccupation with their own troubles, and take a look at the "other fellow's point of view."

There are so many "points of view," and from the moment an individual starts to examine what the protagonists of tyranny (posing as sweet, reasonable arbitrators) put before him, "division" has gained a foothold, and the foundations of the powers of dictatorship have become consolidated.

To spread "doubt" is the immediate result, and this paralyses action. To "divide," serves the purpose of confusing to the point of forestalling "unity."

THE object of those who desire to withhold the freedom for each and all that is now possible is to prevent unity on the part of the enslaved at all costs.

It must be frustrated or destroyed by "division" right at the first sign of its appearance. Why?

Because the powers of tyranny know that against the united will of the people they cannot stand.

Most Social Credit propagandists have met the "divide and rule" technique, for it is the easiest thing in the world for a questioner to pretend he cannot understand what the Social Credit speaker said on the platform, and the same technique can be applied to any perfectly logical answer given, and so on round and round the mulberry bush. Meanwhile, the listeners are unconsciously aligning themselves up in different "sides."

And, often enough, the Social Credit speaker thinks he has done well in "defending" the position from the platform, when in actual fact he has lost considerably from the very fact of being in a "defensive" position at all.

The reason for this being that, as Social Credit is not responsible for the present state of affairs, it has nothing to defend, and any attempt to justify Social Credit is playing straight into the trap of those who are responsible because it obscures the one great fact that if anybody in the world should be on the "defensive" it is them.

THE "demand results" technique cuts through all "dividing snares." It renders all the subtly clever traps laid by the Medicine Men harmless to the public and dangerous only to those who prepared them.

The demand for "\$25 a month and a lower cost to live" in Alberta has brought *The Times* and *The Financial Times* to the point of each devoting their leading article to a "defence" against Social Credit, both appearing within a period of four days and during which Europe was facing a war crisis!

Social Credit has nothing in the world to "defend," poverty and bankruptcy were rife in Alberta before the Social Credit Government was elected, and poverty, distress and destitution are common in England now. Social Credit is not responsible for the distressed areas, therefore why "defend" Social Credit?

Our business is not to "defend," leave the Bank of England to defend its own policy, our business is to "attack"—to "demand the results" we want, and to overcome all opposition, knowing it as "opposition" to freedom, even if it disguises itself in a cloak of "fair words."

House-to-House Heartbreak

ONCE in Egypt I remember going over a prisoners-of-war camp in which were many thousands of Turks. They seemed to me in a state of strain, and afterwards I heard they had been getting hardly any green vegetables and that there had been many cases of *beri-beri*.

Deprive men of something which is necessary, or keep them in short supply, and you will set up stresses and strains. Continue this deprivation and you will find abnormal symptoms developing which belong to the realm of pathology.

To anyone whose eyes are open, many abnormal symptoms are apparent among us at this present moment. If a visitor from Mars were suddenly to arrive in London and observe how people were behaving, he would probably judge our characters quite wrongly. For just as those Turkish prisoners, starved of liberty, vitamins, the society of women, and so forth, were not at all their normal selves, so we, being starved of money, and all that money can buy, are in a state of perpetual strain and behave in ways that are foreign to us. And this accounts for much of the open lunacy which has become a byword.

Take, for example, the way we treat that unhappy class of unemployed, ranging from the broken rubber planter to the unplaced University man. If he has no private means to fall back upon he very often becomes a "speciality" salesman. What this means, a sufferer from this particular form of exploitation describes bloodcurdlingly in the *New Statesman* this week.

"The ordeal of tramping the streets of suburban London after sleeping several

nights in main-line station waiting-rooms (a common refuge)," he writes, "has to be undergone to be appreciated. The humiliation and loss of nervous energy in badgering the unwilling and often hostile dwellers of Metroland, day after day, is enormous . . .

"A man is either hardened into becoming a regular hire-purchase tout with all his attendant trickery, or breaks up in despair. The sense of the utter futility of knocking on doors to sell £20 articles becomes overwhelming. To men trained to do a decent job of work it is a desolate experience. And, as the final irony, instead of a pay-packet on Friday, seven out of ten speciality salesmen receive a chatty 'sales bulletin' charged with ponderous bonhomie and talk of cups and bonuses."

And what, he asks, is the cost of this "mad chaos in distribution, apart from the degradation of thousands of poor, hunted, door-to-door touts?"

The answer is contained in an analysis of the £18 which a householder is bullied or coaxed into paying for a "speciality machine," such as a vacuum cleaner. Such an army of salesmen, branch managers, and executives have to get their living out of it that only

a very small fraction of this £18 represents the true value of the article!

"It might be contended," he goes on, "that what I have related applies only to a small minority of workers. In reality there are scores of firms operating from London which employ thousands of these salesmen-cavassers. The suburbs of London, and, to a less extent, the provinces, are infested to-day by hordes of these door-to-door touts.

"Of this lost army a small minority are, by upbringing and background, fitted only for touting. But many of the men I have encountered tramping the streets of Finchley and Edgware have held good positions in the provinces or abroad. Unsophisticated, they constitute a perfect prey for these firms . . . Most of the men feel keenly the futility of their task. But the sheer lunacy of a business world in which men are recruited for this work is a larger issue which does not usually occur to the victim."

The lunacy arises from the miserably thin trickle of money into people's pockets. Owing to a glut of goods and a shortage of money, terrible strains are set up and we begin to act like lunatics. All the economic pressure gets transferred to the selling end, and we soon find ourselves in a sort of tragic harlequinade from which there seems to be no escape.

The writer of the article offers no remedy, but he does realise that the present state of affairs is repugnant both to canvasser and canvassed. If these two parties could agree on what they *do* want and discover a means of implementing their wishes, things might be changed.

The CHOICE Before YOU

by W.A.B.M.

Part II

AND now you have made your decision. How fateful the moment! How fraught with consequences!

But undeterred by the thunder of the battalions of liars who serve the Powers of War, Scarcity and Slavery, you have remained true to your own best instincts, and you have chosen Leisure,—that is, Peace, Freedom and Plenty. In doing so you have revealed courage, faith in your fellowmen, and vision for the future.

From this moment you are a man with a purpose in life that transcends in importance any other aim possible at this time.

The practical side of your choice emerges and at once requires attention.

Leisure nowadays depends entirely on money, which is the medium for distributing the nation's real wealth—goods and services. Therefore having chosen Leisure you require money to gain access to the Plenty that makes Leisure possible.

There are only two ways in which money is distributed and they correspond to our two alternatives. They are wages and dividends. A few people already live on dividends, but the great mass of men exist very barely on wages.

Observe, then, the two alternatives in their financial aspects:

WORK or LEISURE

Under a work system money is distributed mostly as wages, and wages are always kept as low as possible so as to decrease costs, assist competition, and ensure a living profit. Obviously, by the very nature of their limitations, wages cannot distribute Plenty.

Under a Leisure system money would be distributed mostly as National Dividends, the inalienable right of every individual. They would increase with every advance in the technical and all other resources which enable a nation to exploit its own real wealth. Obviously, National Dividends are a perfect financial mechanism for distributing Plenty.

From the above statements it can be seen that what you must acquire is a National Dividend, an effective claim to products (goods and services) that are now being deliberately destroyed or restricted. How are you to get it? The answer is very simple and direct: Demand a National Dividend. What you persist in demanding, you will receive, providing it is physically possible. A National Dividend is not only physically possible, but long overdue, besides being an absolutely essential step to world peace and

the future progress of humanity. The alternative, as we have seen, is individual and national deterioration and the destruction of civilisation in a series of major wars.

You must excuse the reiteration. You see, the same issues are to be found in every direction, in every country in the world, and the cumulative significance is not to be minimised.

Your first step must be to join with those who have made the same choice as yourself. Alone you are powerless, but if you unite with those possessing the same foresight and courage as yourself, nothing can prevent your success.

Also you have one instrument for implementing your organised demand. That instrument is your Vote. Yes, your Vote!

In spite of its gross misuse and the dissipation of its power by generations of political diversion, your Vote remains the easiest means at your disposal for attaining your purpose, for liberating the forces of progress and humanity. But it must be used correctly! Unfortunately, when discussing Votes most people think in terms of party politics, so before proceeding further it would be well to state briefly the actual position of the Political Parties in regard to this urgent matter.

Now in spite of the surface variety exhibited by party manifestos, there are in reality only two policies in existence to-day, and they also correspond to our two alternatives.

Irrespective of their labels and mutual antagonisms the *Political Parties have all adopted the Policy of Work*. Their programmes all contain provisions for some form of planned slavery and export-imperialism, backed by huge armies and navies.

They give you no choice in the matter. They all insist, with a fervour born of bureaucratic ambitions and the desire to rule, that you must be kept toiling unnecessarily from birth to death, no matter what happens. This suspicious unity of their fundamental policies reveals a source of inspiration which is one and the same.

The final power and importance of a Political Party, however, depends on the votes of persons like yourself. Without votes they cease to exist and the individuals composing them are deprived of the very solid financial advantages attending their election as Members of Parliament. It follows, therefore, that if you are to use your vote for attaining Leisure, you must exercise strict discrimination. For instance, you won't give it to a candidate whose policy is contrary to your own or who refuses to press for the results you demand. The voter is the master, the candidate the servant. The practical situation is very clearly illustrated by the two alternatives in their political aspects:

WORK or LEISURE

The Conservative Party, the Liberal Party, the Labour Party, the Communist Party, and all the minor political parties bidding for power with programmes of their own. They don't ask you what you want, but tell you what they think you should want.

The Social Credit Secretariat Limited (Chairman, Major C. H. Douglas), 163A, Strand, London, W.C.2.

An organisation of electors who demand Leisure — Peace and Freedom and Plenty —and who are determined to use their Votes to achieve this end.

Seeing the significance of the political aspects of the two alternative policies, you will at once recognise that the Political Parties cannot possibly serve your purpose. Your vote must be given to a candidate on one condition only,—that he gives a written and signed undertaking to serve the clearly expressed wishes of his electors as and when they are communicated to him.

The Social Credit Secretariat has been organised by electors like yourself who have chosen Leisure, for the mobilisation of votes so that they may be used effectively in bringing pressure to bear on public servants to produce the required results—Peace, Freedom and Plenty.

In making your splendid choice and deciding for Leisure you have placed yourself in the van of human affairs. There is no other movement in the world to-day that challenges the powers of infamy and brutality. The Social Credit movement is your movement. It aims at procuring, in the shortest possible time, for you personally, all that the past generations of men have longed for, and all that is being withheld unjustly, with criminal intent, from mankind to-day. Because you have chosen rightly in this supremely important matter, and because of the action that will result from your choice, you will have part in creating a new world; to improve on the poet:—

"For we shall grasp this sorry scheme of things entire,
And remould it nearer to our heart's desire!"

It remains now for you to get in touch at once with your local Social Credit Association, or to communicate with the Secretariat in London, using the form on the back page of this paper for the purpose.

If there is no Association in your town, start one. All possible help, information and encouragement will be given you. ACT NOW!

The powers of destruction, restriction and creeping dictatorship are in constant action, so DON'T DELAY. Gather your friends about you and bring into being another bulwark of Liberty, the Social Credit Association of—Everytown!

Space reserved
by—

THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

KEEP TO THE RAILS!

Secretary:
John Mitchell

Desire, Faith, Conviction, Action

AN action is greater than a thought. It is the thing itself, whereas the thought is a mere substitute. Example is the great master of progress; it proves a fact, it inspires to action.

A theory is a thing in thought; a fact is a thing in action.

Many who read these lines are taking part in a campaign for lower rates and assessments with no decrease in social services. They have the faith and knowledge that the Result they work for is achievable.

There are many who would take part in this campaign, who stand aside. They lack either the faith in their power to aid the production of the result, which they do, in fact, desire; or they lack conviction that the result is practicable.

The task of the lower rates campaigner is, therefore, not only to build an organisation and mechanism to enable the ratepayer to gain the result he does desire, but to induce in him the faith and conviction which will

POSTPONEMENT

The next issue of Lower Rates will appear on June 24th, and not on June 17th as announced.

make him ACT with *unswerving* purpose in the teeth of enemy propaganda.

The United Ratepayers' Advisory Association provides you with the weapons to do this. It says to you, "Go forward into exemplary action Yourself," and provides you with advice on how to organise and work. It provides you with monumental evidence of SUCCESS, whereby people have banded together and compelled institutions to produce RESULTS which they desired. SUCCESSFUL ACTION, not theory.

It provides you with FACTS that debt and loan charges are increasing, that banks DO create costlessly, and treat it as debt, that the interest and sinking fund charges upon it are unjustifiable, that the real owners of this credit are the ratepayers, and not financial institutions. FACTS, not theories.

These ACTIONS and these FACTS produce faith and conviction, and then action.

But, mark this carefully, propagandist. The general body of ratepayers get faith and conviction when they know that the thing HAS BEEN done and IS done, not by being told how it is done; not by theorising about democracy, not by theorising how credit is created costlessly. Keep to the rails!

Advice Costs Money

The ratepayers of this country have a host of good friends who are trying to help them

to get what they want. These lower rates campaigners are employing the services of the U.R.A.A., which has a staff of advisers and agents throughout the country, to give them advice and information on the best procedure to adopt to gain the ratepayers' objectives.

The provision of this advice and information, of course, costs money; and since the U.R.A.A. is constituted as a business organisation it would be a normal course to circulate it only through private channels.

Good faith, however, is something of inestimable value, and it is something in which this organisation believes. It is for this reason that U.R.A.A. parts with a certain amount of valuable guidance through open channels—through journals, pamphlets and leaflets. But the overall cost of providing guidance in this form is far greater than the prices paid in return.

It is because we have faith in those with whom we are dealing that we can act in this "unbusinesslike" manner; and it is because those with whom we are dealing have faith in the general body of ratepayers that they can rely on them to support adequately the revenue schemes devised by U.R.A.A., all of which are based on TRUST as between U.R.A.A. and local ratepayers' organisations, and between these organisations and the general body of ratepayers.

IMPORTANT CONFERENCES

June 4 and 5, Saturday and Sunday. Belfast, commencing Saturday 6.30 p.m., at 72, Ann Street.
June 7, Tuesday. Stockton-on-Tees.
June 8, Wednesday, Manchester; 7 p.m. Grosvenor Hotel, Deansgate.
June 9, Thursday. Liverpool, Reces' Bank Café, 5.30 to 6.30 p.m., and 8.30 p.m.
June 10, Friday. Hereford.
June 11, Saturday. Cardiff.

The Directing Adviser and the Secretary of U.R.A.A. will address each of these conferences. All those interested should send a postcard enquiring for particulars to U.R.A.A., 163A, Strand, W.C.2.

Greater speed and efficiency are gained this way. Good faith and Trust save much time and labour, which cost money.

Therefore, we say to all concerned "Keep to the rails"; work our revenue schemes in the spirit in which they are devised. If you do they will give you the "gas" to work your local organisations, and enable you also to be generous in your supply to the Advisory Organisation.

What would you have done without it?

J.M.

SHORT REPORTS OF SOME OTHER MEETINGS

AXIOM

WHATEVER is physically possible can be made financially possible, but not taxably or rateably possible.

BANSTEAD

There was a large audience in the Banstead Central School when a meeting was held by the local Lower Rates Demand Association. The object of the meeting was to secure action to eliminate or reduce local government debt.

The meeting was addressed by Mr. Dudley Short.

COLCHESTER

A resolution expressing great dissatisfaction at the continued increase in rates and requesting that the matter be taken up very strongly by Colchester Town Council, insisting that there should be lower rates with no decrease in social services, was passed at a meeting held in the Grand Jury Room at the Town Hall, Colchester, in connection with a "lower rates campaign."

The meeting, which was presided over by Mr. John A. White, of Ipswich, supported by Mr. A. T. Shippey, was addressed by Mr. J. O. Steed, clerk to the Melford Rural District Council.

SOUTHAMPTON

At a public meeting of the Shirley Ward members Southampton Resist Rates Rise

Association, held on Tuesday evening, May 17, Dr. E. H. Stancomb gave an inspiring and highly informative address on "We Mean to Have Lower Rates."

Mr. L. A. Apsey presided, and in an opening speech gave an illuminating list of facts, apt quotations from authoritative writers, to support the contentions of the Association that Lower Rates and improved social services were possible.

CONTRAST THEM

ANNUALLY local authorities disburse approximately £350,000,000 on their services, etc.

Annually they disburse over £100,000,000 on loan charges.

Consider the difference between the labour involved in creating all the obvious social services in all the towns in the country and the labour involved in book-keeping the money supplied. Then contrast the difference between £350,000,000 and £100,000,000.

SOUTHGATE

In the pleasant dining room of 38, Greenway, Southgate—the home of Mr. and Mrs. W. E. Williamson—there gathered 17 ratepayers of Southgate, men and women, to discuss an unpleasant subject: the rates increase.

After a couple of hours of information and conversation, the Southgate Lower Rates Demand Association came into being, each ratepayer spontaneously contributing pieces of silver to a campaign fund. E.E.

RATES BY INSTALMENTS

THE increase in rates that is going on all over the country is causing many local authorities to invite ratepayers to pay on the instalment system.

The Wembley Borough Council is the latest to come forward with such a plan. That borough has recently increased its rate from 10s. 2d. to 11s. 2d.

The proposal to pay by instalments is a confession of a fear that the rates may not be forthcoming.

In some areas the rates levied on property are rapidly approaching the level of the total amount paid in rent. High rates are themselves an important influence in reducing property values.

ENTHUSIASTIC MEETING AT RICHMOND (YORKS.)

THE ratepayers' meeting at Richmond (Yorkshire), promoted by the Richmond Electors' Association to demand lower rates with no diminution of social services, was an unqualified success. It was a magnificent spectacle to see the Market Hall, which holds 600 people, full, and the audience keen, and listening to every word the speakers said.

The Chairman, Mr. G. Atkinson, gave a clear outline of the position with regard to the rates re-assessments in Richmond, pointing out that they had come to the end of their capacity to pay, and that the Richmond Electors' Association had been formed that they might rid themselves once and for all of this tyranny of rising rates and higher assessments. They all realised, he said, that only by uniting and holding together could anything be done, and he pointed out that the ratepayers themselves were not blameless. They had become apathetic, and in the past had allowed this anomaly to continue, but this was no longer the attitude, and he urged them not to flag but to set their teeth and hold on until they got what they wanted.

Mr. A. J. Durston, the President, then got up, and in a stirring speech gave some statistics relating to the situation. He said that at the moment only post-war houses were being reassessed, but that he believed it would not be long before all property would come under the same category, that the reassessments being done in this way was creating antagonism in the town, and a sense of unfairness was being generated amongst them. Trade in the town was suffering because of the high rates, and instead of improving their town they were creating a second "Jarrow." They meant to stand it no longer, and he thought they would win—but if they remained united—THEY WOULD win.

Lieut.-Col. J. Creagh-Scott then addressed them and for fifty minutes the audience listened to a vigorous speech, applauding at intervals while he disclosed facts regarding loan charges and the interest paid on them—how money is created by the banks out of nothing, on the credit-worthiness of the

people, being lent as a debt, instead of their being credited with what is their own, and interest charged them for using their own credit. From start to finish the enthusiasm of the audience was unabated. It was one of the most "live" meetings ever held in Richmond. On being asked by a member of the audience whether he would advise them to pay the extra rates now in demand, Col. Scott said he "could not advise them to break the law. They were the Government, and they had allowed the law to be made, therefore they could not break it. They could alter the law, and that was what they had it in their power to do."

At the end the following resolution was read (each member of the audience having previously had a copy given to them) and carried unanimously.

RESOLUTION.

(a) We, the ratepayers of Richmond, Yorkshire, require of the Borough Council a statement showing the amount of money paid to Financial Institutions last year, and to whom it was paid. We also require a detailed list of the holders of all loans made to the Borough Council which are at present outstanding.

(b) The money paid in interest and repayment of the loan charges imposes an intolerable burden upon ratepayers, and we therefore demand a drastic reduction in rates and assessments, with NO decrease in social and other services.

The Richmond Electors' Association have been approached by several other towns to assist them in starting a Lower Rates Campaign, and their intention is to carry this campaign throughout the North Riding. They have already got nearly 100 per cent. of the inhabitants of the adjacent towns of Catterick, Walkerville and Leyburn to become members of their association.

A most enthusiastic vote of thanks to Col. Creagh-Scott was proposed by Mr. Walton, seconded by Mr. Ward, and all felt that this meeting was the first step to action.

E.M.C.

Your RESPONSIBILITY

HE who so plays the master over you has but two hands, has but two eyes, has but one body, has nothing more than the least among the vast number who dwell in our cities; nothing has he better than you, save the advantage that you give him, that he may ruin you. Whence has he so many eyes to watch you, but that you give them to him?

How has he so many hands to strike you, but that he employs your own?

How does he come by the feet which trample on your cities but by your means?

How can he have any power over you but what you give him?

How could he venture to persecute you, if he had not an understanding with yourselves? What harm could he do you, if you were not receivers of the robber who plunders you, accomplices of the murderer who kills you, and traitors to your own selves?

You sow the fruit of the earth, that he may

waste them; you furnish your houses, that he may pillage them; you rear your daughters that he may glut his wantonness, and your sons, that he may send them to execution, or make them the instruments of his concupiscence, the ministers of his revenge. You exhaust your bodies with labour, that he may revel in luxury, or wallow in base and vile pleasures; you weaken yourselves that he may become more strong and better able to hold you in check. And yet from so many indignities (that the beasts themselves, could they be conscious of them, would not endure) you may deliver yourselves, if you but make an effort, not to deliver yourselves, but to show the will to do it.

Once resolve to be no longer slaves, and you are already free. I do not say that you should assail him; merely support him no longer, and you will see that he will fall by his own weight, and break to pieces."

From *The Tyranny of the Warmaker*, by Stephen de la Boetie, a writer of the sixteenth century, friend of Montaigne.

LETTER

The Wise Llama and the Foolish Camel

ONE says that the camel of Egypt patiently waits for the last straw to be placed on its back before it succumbs to a broken back, but I must tell you that the llama of the Andes, half-brother of the camel, makes its protest long before the last straw is so placed.

On the night of April 27th I was listening by radio to the comments on the Budget from London, and very amusing it was to hear him say that you will all drink bad tea in future so not to pay the new tax! Caramba; and excuse me, it is all very funny, but can't you think of something better?

It may be that your Budget man cannot see any better way and that he will break the British back in the end. But I think not.

One says that the wise men came from the East and surely the wise animals from the West, only to meet in England where the greatest wisdom is found.

We all admire the soldier who says his duty it is to die for his country, that is what we say in Spanish, but you hard-headed (excuse me) Englishmen will say: "Great Scotland, what is the good of a dead soldier?" And the llama no doubt would say to his patient but stupid half-brother, "What is the good of a dead camel, caramba?"

But you English will not let things go too far; you will just keep changing your Budget man until you get one who knows more about finance, one who knows how little is the cost of money to the maker thereof and how much is the cost of money to the worker therefor.

FULANO DE TAL

YOUR WEEKLY:
IMPORTANT!

SOCIAL CREDIT is to be raised in price from 2d. to 3d. Let us explain why. Nowhere else in the world can you get for 2d. what you get every week in our little paper.

You get the FACTS about matters which elsewhere are ignored or misrepresented.

You get the most searching criticism of all the sham ideas and policies of our time.

You get the constructive thinking of the most remarkable mind of our time, perhaps of our era. We know what that mind has done for most of us; it has cut incisively through all the strangling network of false theory and practice, down to the fundamentals of life in association, and revealed them as clean, true and natural. For millions that revelation has meant the transformation of apathetic despair into resolute and assured faith.

You get the translation of that thinking into the realm of practical policy.

But SOCIAL CREDIT is no longer able in its present form to do the work adequately. With the struggle in Canada, the local objectives campaign, the growing importance of overseas contacts, and now the rising understanding among the ratepayers of the swindle of loan charges, the problem of giving all this a "news" display in the present form is becoming insoluble.

Moreover,—we have to face the facts—the subsidy on SOCIAL CREDIT, which has never paid for itself, has been far too heavy, due to the increased cost of paper, printing, etc., during "prosperity." At the price of 3d. the paper will be nearer paying its way, which will help to relieve the strain a little. Extending activities make this very necessary, if we are to play the part which the Movement should play in the present conditions of opportunity.

So we have decided that we need a different format—more of a magazine layout, with a straight-ahead style to enable us to make better use of our space inch by inch. For this we are charging 1d. more, and we think that the increased value will more than justify the dearer price.

The decision will come into effect with the issue dated June 17.

Subscription rates on and after that date will be 15s. for one year; 7s. 6d. for six months, and 3s. 9d. for three months.

Existing subscriptions which extend beyond the date of change will continue at the original rates for the period contracted for, but we hope that subscribers, wherever possible, will make up the difference in rates at once, rather than wait for their respective renewal dates.

The Beauty Of The Flower Show
It Could Be Everywhere

GREAT beauty spreads a deep calm, a wonderful feeling of well-being and satisfaction.

An early morning visit to the Chelsea Flower Show, before the crowds arrive, in the freshness that follows night's rest, gives this feeling. What loveliness of form and colour is everywhere!

Best of all are the model gardens laid out by dozens of exhibitors to show what their skill can produce, and to entice those fortunate beings whose purses are long enough to place orders.

Here is one with a broad, grassy glade between plantations of trees and shrubs with groups of lilies to give colour and scent. In another is an undulating grass lawn leading down to a rock-lined pool. This is fed by a waterfall, giving a cool and restful effect. Round about are plantations of sweet-scented azaleas, of rhododendrons, and of Japanese maples.

A gold medal went to the exhibitor of a formal garden in which there was the reproduction of an old timbered cottage. In front was a sunken garden paved with bricks. Water flowed from a hole in the wall into

a long pool near the edge of which was a bench in the shade of an old yew tree. The garden was bounded on each side by a wall of mellow brick with open panels of beautifully wrought iron.

Among the rock gardens one took the form of a mountain stream running through a rocky gorge into a pool with a margin of irises. In another was a little stream falling over ledges of limestone rock into small pools.

A more ambitious, but no less lovely, garden had a double outcrop formation and a stream running through gigantic boulders. The banks of the stream were gay with

primulas, buttercups and phlox. A miniature forest of dwarf junipers lined the banks of a subsidiary stream flowing into the main pool, in which one could imagine fat trout lurking under the overhanging rocks.

What lovely lawns, what shady nooks, what bowers of scented flowers were there! And, just outside, the city's nerve-racking traffic, ready—urgently calling—to draw us back from peace to the eternal war of snatching a living from unnecessary toil in uncongenial surroundings.

Back from sanity to lunacy.

And the main purpose of the flower show is to demonstrate with what ease all the beauty of these gardens and flowers and vegetables could be multiplied—if only money were no object.

So long as we madly allow money to be an object—an end, instead of a means—just so long shall we endure ugliness instead of enjoying beauty.

MUSIC HATH CHARMS

By MILES HYATT

SOME two months ago, as reported in the *New Era* for April 1 (significant date!) Mr. Savage, Premier of New Zealand, he of the many explicit election promises, said at the Labour Picnic:

GALLIPOLI OVER
AGAIN?

IN the last war, particularly at Gallipoli, thousands of British and Dominion troops were killed by British bullets and shells, fired from British guns made in British factories. If there is another war, the same thing will happen again. Export trade is of much more importance to "sound" finance than British lives, and the old game of arming our potential enemies is once more in full swing.

Last week, the Government—our Government—arranged credits for Turkey for the purchase of both industrial material and armaments. The industrial material will eventually put British workmen out of work by increasing Turkey's economic independence. The armaments—well, we shall see; but there's no guarantee that they won't be used to shoot down British workpeople, fighting in a war for export markets, which the industrial material has helped to lose to us.

These things happen because we have failed to demand the results we want of the Government. Those who control finance have taken advantage of our failure to demand the results they want. If we don't like these results the remedy is still in our own hands.

"I will let you into a secret. We're not running away from the money-bugs. Money has ruled this country long enough; it has ruled the world long enough. It is just about time the People's representatives took it upon themselves to govern money instead of allowing money to govern them." Long and loud applause on the part of the Picnickers. There was much more of it, all to the same effect—good, ripe Alberta stuff.

But the difference in performance! *The Financial Times* for May 24, seven weeks later, commends Mr. Savage for his statement of the day previous on New Zealand's position, as tending towards "reassuring the holders of New Zealand bonds." It should "be sufficient to still what he refers to as a whispering campaign against the New Zealand Government."

So even if he ever had any real intention of attacking the real evil—a supposition which his political history does not encourage—the "whispering campaign" has brought him into line again and forced him to reassure the financiers.

It is possible that Mr. Savage, as a man, is perfectly honest and sincere; that he would make the attempt of which he speaks if he could. New Zealanders have only themselves to blame that he does not. Even in Alberta the Government was almost helpless against the forces arrayed against it—until the People came behind it with the demand for a Result.

When New Zealanders do the same for Mr. Savage, their desires will be implemented; not before.

Decline

WELL over two and a quarter million acres have been lost to agriculture since 1914. According to Sir E. John Russell—the Director of the great Rothamsted Agricultural Station—the growth of towns is responsible for 20 per cent. of this loss.

What has happened to the rest of the lost acres? They have declined into rough grazings.

The serious spring drought has driven home to the nation the great importance of agriculture. It is interesting to recall that at one time during the Great War we were within 17 days of famine. A nation which allows its agriculture to decline is mad and has lost touch with life and deserves to perish. As Major Douglas said in his speech at Christchurch, New Zealand, in 1934:

"Only in that way can this absurd anomaly—this unbelievable anomaly between poverty and tremendous, either actual or potential, plenty—be solved, and if that anomaly, that paradox between poverty and distress on the one hand and potential plenty on the other is not quickly solved, then the civilisation to which we have devoted such wonderful care, and brought on to the very edge of a golden age, will go down with those of Greece and Rome."

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

Announcements & Meetings

Bangor (Co. Down) Social Credit Group, 65b, Main Street, Bangor, open from 3 till 10 p.m. every day. *Public Meetings:* Every Wednesday at 7.45 p.m. *Reading Room:* Social Credit literature available. *Whist Drives:* Every Thursday at 7.45 p.m. Tickets 1s. *Meetings* in the afternoons. *Refreshments.* Bring your friends.

Belfast D.S.C. Group. The public meetings on Thursday evenings will be discontinued from June 23 until September 22. Monthly group meetings will be held as usual on the first Tuesday of each month. Enquiries to Hon. Sec., Belfast D.S.C. Group, 72, Ann Street, Belfast. S.C. holiday makers are warmly invited to look us up.

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

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

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

Edinburgh and District. Will all Social Crediters attend an Emergency Meeting at 20 Northumberland Street, on Monday, June 13, at 7.30 p.m., to consider action re Rates. (Tel. 24524.)

Liverpool Social Credit Association. Hon. Secretary: Miss D. M. Roberts, "Greengates," Hillside, Drive, Woolton.

North Kensington Social Credit Association. Will all those willing to help in a Local Objective Campaign, please communicate with Hon. Sec., E. Liddell Armitage, 43, Blenheim Crescent, N. Kensington, W.17

Poole and Parkstone Group. Every Friday, 7 p.m., The Studio, Hermitage Road, Parkstone. Inquirers welcome. SOCIAL CREDIT on Sale at W. H. Smith & Son, The Square, Bournemouth; Walker & Witterat, Post Office, Parade, Parkstone; and C. T. Snook & Son, Poole.

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

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.

Tyneside Social Credit Society invite co-operation to establish a local centre for Social Credit action in all its aspects. Apply, W. L. Page, 74-6, High West Street, Gateshead.

United Ratepayers' Advisory Association. District Agent for S. Wales and Monmouthshire, Mr. P. Langmaid, 199, Heathwood Road, Cardiff.

Wallasey Social Credit Association. Enquiries welcomed by Hon. Sec., 2, Empress Road, Wallasey.

Wolverhampton D.S.C. Group. Fortnightly meetings in the Ante-Room, Central Library. Next meeting, Tuesday, June 7, at 8 p.m.

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.*

THE LIBERATOR. Monthly. 5 cents a copy. 50 c. a year. *Social Credit League of British Columbia, 636 Burrard St., Vancouver.*

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.

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

OVERSEAS SURVEY

DEVELOPING ALBERTA

By Miles Hyatt
Director of Overseas Relations

IS the British public gullible enough to believe all its reads in the "national" press? If so, it is little wonder that so few in this country have any true appreciation of the magnitude of the progress being made in Alberta under Mr. Aberhart's Social Credit Government and of the history-making strides by which the Movement in Canada generally is entrenching itself as a Dominion-wide fighting machine, ranging itself solidly and with the ever-increasing support of the people against the financial monopoly and its debt-creating, poverty-bearing methods of enslaving the individual to its outworn dictums.

MIGRATORY MONEY

How often do we turn to the financial pages of our newspapers to learn that a new "flight of capital" has occurred from Alberta? How often do we hear that Mr. Aberhart's defeat at the next elections is already sealed by the increase of economic fears and uncertainty on the part of those whose trust and reliance in the "soundness" of former régimes has maintained the flow of productive capital into the industries of the province?

By the media of these unjust and misleading reports our financial-interest-controlled press has done incalculable harm to legitimate Canadian commerce, for no other reason than that of withholding from Alberta a fair opportunity of establishing a reasonable degree of security for her people — a security which, according to our "national" press is, in any event, foredoomed to failure by the "unsound" and "unconstitutional" methods of the Government.

But truth will out. We are constantly receiving reports of the rapidly-expanding prosperity of the province. Prosperity reflected not only in vastly increasing industrial activity, but in the growing

security and sense of security among the PEOPLE.

We quote here a few only of the more recent reports of this nature, each taken from reputable Canadian publications, and we ask our readers to judge for themselves as to whether or not the world's first Social Credit Government, although upon the fringe only of its work and achievements has benefited the people whom it was elected to serve.

TURNER VALLEY OIL BOOM

"\$14,000,000 oil development programme is under way to-day. Forty-one new wells are being drilled in the centre crude field of South Turner Valley; preparations are under way to drill another 14 and the great rotary drills will have started in 25 more by June 1.

"To-day 45 wells are producing crude oil. They have a potential yield, flowing at full capacity, of 40,000 barrels a day—a daily average of \$50,000 and a yearly value of \$17,600,000. Crude oil from the valley, marketed as far east as Winnipeg, has a price of \$1.25 a barrel."

—Ottawa Evening Citizen, April 28, 1938

"GREATEST MINING DEVELOPMENT IN CANADA!"

"Building for a bigger, better, brighter Edmonton—gateway to the vast mineral riches of the north—business men in every trade and profession are telling Canada this spring that Edmonton is on the highroad to prosperity.

"Facts and figures don't lie. This capital city of Alberta is now writing the most important chapter in the mining history of Canada; it is opening the door to the mineral wealth of the North-West Territories.

"Located in a rich agricultural district

which has never seen a crop failure, Edmonton is planning a banner year. It has launched the biggest programme of expansion recorded here in the past ten years.

\$5,000,000 PROGRAMME

"Within the next two years at least \$5,000,000 will be spent on a building programme. Big business concerns are going ahead with plant development. Some of Canada's biggest retail stores are expanding to keep pace with the development they see coming to this favoured section of the Dominion."

—Edmonton Bulletin, April 23, 1938

AVIATION!

"Startling proof that Edmonton is fast becoming Canada's greatest aviation centre is shown in the fact that the city's investment in flying facilities has grown from a few thousand dollars to \$1,000,000 in the past ten years.

"Figures released this week by City Engineer A. W. Haddow speak for themselves. They show that Edmonton's investment in aviation, including buildings, land and utilities at the city airport and the city's South Cooking Lake seaplane base, represents a million-dollar value."

—Edmonton Bulletin, April 23, 1938

We ask you, is this the dismal economic failure predicted so confidently not only in this country but in many Canadian quarters also? We would suggest that this progress is merely a taste of better things to come. It is the result of a People's Government doing the right thing. But Alberta has yet to win her spurs. The control of the credit of her sovereign people lies yet in the hands of an uncontrolled and anti-social financial monopoly. The fight is on. Will Alberta gain control of her own credit to further develop

her own resources for the benefit of her own people? Will YOU help her to gain it by spreading the TRUTH?

CANADA NEWS SNAPS

Saskatchewan —

According to *The Albertan* of May 7: "The Saskatchewan situation presents many viewpoints, not the least interesting are some which have been presented to this writer within the last few days.

"Some close observers have stated that Social Credit is gaining ground rapidly and will win the election.

"One stalwart of the U.F.A. movement — one of its best speakers, most studious and closely observant, as well as a former member, stated that if Social Credit did not win the election, he would quit guessing.

"Others, bearing political stripes opposed to Social Credit, have similarly expressed themselves."

Edmonton —

The judicial committee of the Privy Council has now granted the Attorney-General of Alberta leave to appeal against the rulings of the Supreme Court of Canada on the province's bank taxation, credit regulation and press bills.

Ottawa —

Federal Minister of Labour, Hon. Norman Rogers, stated in the Ottawa House of Commons on May 9 that unemployment could never be "cured" without "forced labour and increased military forces." Unemployment, he said, existed the world over, including Great Britain and the United States.

So what, Mr. Rogers? Social Crediters know that the only sane reason for unemployment to exist anywhere would be that the PEOPLE were enjoying the resources of the land to their desired capacity—but Mr. Rogers's remarks were made during a debate upon the Relief Bill! M.C.B.

CANADA

Silly Season Early This Year

SURPRISE is said to be felt in Saskatchewan that Mr. Aberhart "concentrates on the \$25 a month slogan," *The Times* of May 25 comments, "rather than on asking for a united resistance to creditors."

What a ludicrously foolish comment to make! We are all of us debtors and creditors every day of our lives, if we are in business. Or perhaps the wish behind the thought is that Mr. Aberhart should fall into some absurdity of this nature. *The Times* should have put "Canadian papers please copy, in the hope that the Albertan leaders have contracted softening of the brain since we last heard from Saskatchewan."

A "united resistance to creditors" would mean an equally "united resistance to debtors," and most of us would have to belong to both. Divide and rule, as usual—but not in Alberta or Saskatchewan.

There they are asking for a Result, not a dog-fight.

B.C. Unemployed "Strike"

VARIOUS public buildings in Vancouver have been occupied by unemployed demanding immediate work and wages. The city authorities do not wish to act in expelling them and are waiting for Ottawa to "disallow them" from sitting in the post office.

Much as we sympathise with these men, the best advice we can give them is to join the Social Credit forces to demand a dividend, whether they work or not.

Saskatchewan Due For A Change

THE Liberal Party has won every election except one since the founding of the province in 1905, and now holds 50 of the 55 seats. The people of Saskatchewan have had 32 years of Liberal rule out of the last 33, therefore.

How much more of it can they stand?

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 Bril, Social Credit Secretariat Limited, 163A, Strand, W.C.2.

IN BRIEF

"I DO not think one country should try to become critical of another Parliament in another part of the world, particularly in times like these."—Prime Minister Mackenzie King in the House of Commons, Ottawa, May 10, 1938.

"If Ottawa disallows more legislation it will be still more evident where the troubles lies which is causing the people such distress. The fact of the matter is these blocking tactics at Ottawa without doing anything itself is rousing the people in all parts of Canada. Why should any Government refuse to do anything itself and then prevent another Government who can and will tackle the problem from doing it?"—Prime Minister Aberhart, Sunday, May 15, 1938.

The Provincial Government of Alberta's proposal to discontinue the policing of the Province by the Royal Canadian Mounted Police has been rejected by the Dominion Government. The contract does not expire until 1940.—*Canada's Weekly*.

AUSTRALIA

The Bought Press

THE Second Interim Report of the Inter-Church Social Research Council of South Australia, published at 6d., contains in its addendum the following note on Press, Radio and Cinema:

"On the whole these agencies perpetuate the status quo with poverty at its base. Not merely by editorial opinions, but even more by their art in selecting and colouring the news these factors check most movements aiming at radical change.

"At the same time the Press in particular contrives, by attacking minor abuses and unpopular offenders, to win a reputation as the tribune of the people. The vague unrest of its readers is thus directed into many side issues, and their thoughts are distracted from the major problem of poverty."

Without going into methods and confining itself to broad lines of inquiry, the report nevertheless presents a true bill against the financial system as the main cause of poverty, which to-day is "economically indefensible and morally intolerable."

Organisations taking part included the Baptist, Congregational, Methodist and Presbyterian churches, the Unitarians, the Y.W.C.A., the Society of Friends and the Student Christian Movement. In Great Britain most of these bodies are still very much in the "outer darkness."

Jamestown's Early Local Objective

FROM a recent number of *The New Era* we take the following account of a successful local objective campaign in Jamestown, South Australia. It is related by Mr. C. D. Brock, and took place five years ago:

"Some five years or so ago the present Government decided to close a number of High Schools throughout the State because they had not the money to maintain them.

Education is the Cinderella of all Government services in every State, though it is the most important from a realist point of view. The High School at Jamestown was among those listed for closure.

Now the parents of Jamestown, being of an older generation, had of necessity been content with a Public (State) School education. They regarded the High School, with the Secondary Education it provided, as a distinct advantage for their children and future generations.

Some parents were convinced that it was not the will of the electors that the school should be closed. A protest meeting was therefore called and the Premier (Mr. Butler) invited to attend. He declined, stating that the decision of Cabinet was irrevocable.

The Minister of Education was invited. He also declined. The local Member of Parliament was invited and he accepted.

The meeting was the largest public gathering—and the most representative—held in Jamestown.

The local Member of Parliament, a Liberal, elected by a majority of the constituents, explained the position, attitude, and decision of the Government. Asked by an elector what his position was, he replied that, as

a Liberal, he supported the Government. The local Anglican Minister (Rev. Mr. Williams) then asked him whether he claimed to represent the electors of Jamestown, to which the Member of Parliament answered "Yes."

Mr. Williams then asked whether the closing of the Jamestown High School was a plank of the platform upon which he was elected, and, upon receiving a negative answer, he called upon the member either to represent the will of his electors to the Government—that the High School be NOT closed—or else to resign so that a suitable representative could be elected.

This decision was duly referred to the Government, with the result that *NO High Schools were closed in South Australia.*

The result of the people's success in reversing an "irrevocable" decision was that they obtained *much more than they had demanded*—they saved *all* the High Schools in the State. This is logical enough. Give your servants an inch and they take an ell. Force them to yield to your sovereign demand by so much as one step, and they retreat all along the line—it is "yes, sir," and "no, sir," and "just as you say, sir," for the rest of their term of employment.

Mr. Brock added that the electors won, but only at the price of increased taxation, because they did not understand the nature of taxes. An advisory group with a clear understanding of the taxation fraud might have saved them this. Today they could win their schools without any increase in taxation. Perhaps the people of Jamestown will soon insist upon having the increase taken off. M.H.

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Professor Pshaw On The Creation Of Credit

THE very idea that the banks can create the means of payment out of nothing is so outrageous that I would not waste time refuting it if it were not being put about by various disreputable Bolshevik publications such as SOCIAL CREDIT, the *Macmillan Report*, *The Times*, the *Encyclopaedia Britannica*, etc.



As it is, it is an urgent duty upon every loyal citizen to nip this appalling fallacy in the bud before it undermines the very foundations of the magnificent financial system upon which we all depend for our livelihood.

To disprove this absurd contention is the easiest matter in the world. All you need do is to ask a banker about it. With this in mind I recently approached a prominent member of one of our finest old banking families and put the question to him quite bluntly—"Do the banks create credit out of nothing?" At first I do not think he quite heard me, because he merely nodded and said, "Eh! Yes, yes, of course they do; don't bother me!"—but suddenly what I had said seemed to strike him, and "What?" he roared, jumping to his feet and turning a vivid purple, "How dare you, sir! They don't! They don't! They don't! They don't! It's a lie!" he bellowed, leaping up and down till the floor shook and the windows rattled, "It's a lie! It's a lie! It's a lie! It's a lie! It's a lie! It's a lie!"

At this point there was a loud crash, which I learnt later was due to the ceiling of the room below, and I took the opportunity of leaving as unobtrusively as possible.

However, the question, as you see, had been answered quite definitely in the negative, by an expert, who should know, if anyone does.

If further proof were needed of the falsehood of this subversive suggestion it would be amply provided by the following considerations:—

(1) During the Great War the National Debt swelled from about £650 million to nearly £8,000 million. The Cunliffe Committee, consisting almost entirely of bankers, stated in their report in 1918 that: "A primary condition of the restoration of a sound credit position is the repayment of a large portion of the enormous amount of Government securities now held by the Banks." If the Banks could really create credit out of nothing their claim to the repayment of what they would have created out of nothing would, of course, be the grossest

type of fraud. Bankers, in fact, would be no better than criminals. Which is absurd!

I have myself known several members of this noble profession, and am prepared to state that they are fine fellows, polite, kind to the cat and wife, charming to take tea with, and educated at the right type of school. In fact some of them actually got their House Colours for cricket. How ridiculous to suggest that they could be capable of committing a fraud compared to which those of Hatry and Kreuger would pale into insignificance! Besides, it is well known that real criminals have bullet heads, thick ears, and a scowl, and are educated at Borstal and subjected to subversive influences from birth.

(2) In any case, if bankers could create the means of payment out of nothing, they would get something for nothing, which is absolutely against the principles of sound financial morality.

(3) Also, they would have far more power than it would be right for them to have, and would be able to control the Government, making conditions for the restoration of credit and so forth, which, of course, would be ridiculous.

(4) Furthermore, all the soundest organs of financial opinion have assured us that such events as slumps and recessions are due to "financial storms," "economic blizzards" and other natural phenomena inherent in the operation of the inexorable laws of economics. If, however, credit could be created out of nothing by the banks one would naturally assume that they would be responsible for the shortage of money at such times, and our financial newspapers would be talking nonsense, which, of course, is out of the question.

(5) What is more, at present over one-quarter of the amount paid annually in taxes, and one-half of the rates, are used in paying loan charges, which, for the most part, would mean that the public would be paying a high rate of interest annually in perpetuity for something which was created out of nothing by a simple book-keeping transaction, which, of course, would be quite idiotic.

(6) Finally, if credit were really created out of nothing as a debt to the banks in this way, it would follow that all fresh money would be issued as debt, and the richer we became the greater the debt would become. In fact, there would be no end to it; it would have to keep growing—which, of course, would be quite insane. In fact, prosperity would only be obtainable when we were prepared to incur enormous debts for ourselves and the next generation, which practically only occurs when there is a threat of war, and it is vitally necessary to prepare for it—all of which, of course, is absolutely too

utterly ridiculous even to bear thinking about for a moment.

So we see, don't we, that the banks could not possibly have the power to "create the means of payment out of nothing"? It would be altogether too absurd if they did.

The question, nevertheless, remains, how is credit created and by whom. This, however, is a very delicate problem, which, like the problem of sex, should be introduced very carefully to the young by decent and patriotic citizens. The botanical approach, to both matters, is perhaps the best.

The little ones should be taught, at first, that whenever a farmer grows a crop of potatoes, a crop of nice crinkly pound notes also comes up to pay for them. Later, a religious light may be thrown on the matter. Credit, like lightning and hailstorms, is an Act of God. It droppeth like the gentle rain from heaven, and good boys and girls should be thankful for it and not ask stupid questions. There are some mysteries which are best left alone.

Later on, perhaps, when they have reached years of discretion, if the young people are still curious about this subject, they may safely be told that the Government makes the money, and, like the music, it goes round and round, round and round, so that if we only had the confidence to spend it fast enough (wisely, of course) and worked hard, we could all be as rich as we liked.

Most normal people will be satisfied with this straightforward explanation, but in these days of unprincipled agitators corrupting the minds of the young, we may meet with stupid, irritating questions like—"How is it the National Debt is about four times all the money in the country?" and "How much will there be left when we have lent £1,500 million to Chamberlain for armaments?" and so on. These may be met by explaining that, as a matter of fact, when a bank makes a loan, credit money is created, not by the bank—no, no, far from it, the very idea!—but by the borrower who, of course, provides the security. It is these borrowers who, by their extravagance in running themselves into debt, cause slumps, etc., because they dare not come forward to borrow more money.

Believe it or not, a young lady to whom I had just made this statement actually asked me, with a charming smile, whether, in that case, the interest went to the borrower who created it, and why did the loans ever have to be repaid. Naturally I explained at once that the banks only lend their depositors' money, which, of course, has to be repaid to them. "But I thought you said the borrowers created it," she started. "I don't see how it fits in!"

Of course, I saw at once that she lacked the necessary mental ability to understand finance. With people like this I always find that a brief reference to Relativity and the Quantum Theory will meet the case.

ERSATZ!

A GERMAN who believes strongly in his country's art of making substitutes can enjoy them from the moment he rises in the morning until he goes to bed at night, says the Berlin correspondent of the *Sunday Times*.

Coffee, which must be imported into Germany, is not available in vast quantities, yet coffee is being deliberately destroyed and restricted in countries where it is grown—Brazil, for instance.

The cheapest in Germany costs about four shillings a pound. For many Germans that is a stiff price and the believer in substitutes drinks *Kaffee-Ersatz* for breakfast. It is made of roasted barley, and specially-treated roasted acorns may be added.

When the German eats his morning roll, he finds the flour eked out with corn-meal and potato-flour; yet in America the production of wheat has been restricted. His jam is frequently adulterated with carrots and other vegetables that prove useful at times when fruits are expensive; yet fruit is often so plentiful that it is allowed to rot on the trees.

New factories are now being built in Germany to manufacture edible fats made out of coal. Yet across the border, in Holland, they cannot find markets enough for their butter!

The restrictions of the world-wide financial system, keeping consumer purchasing power short in every market, causes an eternal search for substitutes, because the people have not the costless tickets they call money in sufficiency to buy the genuine real things. Also, the financial system favours "working" to "make" substitutes, but handicaps and denies access to the "free" gifts of nature.

SET A THIEF TO CATCH A THIEF!

THE banks are now taking any and every opportunity for personal contact with their depositors with the idea of filling them with carefully distilled advice. The latest ruse for this purpose is embodied in a leaflet aimed ostensibly at the nefarious activities of share-pushers, who are said to be a growing menace. Whether this is true or not, it is certain that the banks are glad of the chance to point elsewhere and cry "Stop! Thief!" while they dig their hands deeper into the national credit. Also the opportunity is taken for important propaganda.

The leaflet gives great prominence to some remarks by Mr. Justice Finlay: "If only they (the public) would take advice from their bankers."

His lordship stigmatises sharepushers as cruel and heartless, and no doubt they are. But this paper has been warning the people for years now against a fraud infinitely more cruel and heartless, operated on a scale of such magnitude that the victims number millions. The criminals in this case are the very banks Mr. Justice Finlay would have us consult. Probably they are jealous of their lesser brothers of the underworld. But how extraordinary it is that most prominent people in the courts and banks possess such microscopic vision. They can always be relied upon to see little things and remain blind to big ones. They can see, and are scandalised by, the plight of the victims of a few desperate sharepushers, but they cannot see the wholesale misery and tragedy caused by bank policy. One can only come to the conclusion that it is a crime to rob and kill on a small scale and perfectly legitimate to do so on a large scale. The law may be an ass, but it is a very discriminating ass.

We know that there is the closest possible connection between the powers of finance and legislation. Albertans know that. If anyone doubts it, let him try to enact legislation unfavourable to the banks.

BURN THE WHEAT?

IN the stop press news column of the *Evening Standard* dated May 24, it was reported that "France expects an exportable surplus of wheat of nearly 55,000,000 bushels. With the carry-over of 18,000,000 bushels, this means that there will be a surplus of 73,000,000 bushels. In order not to depress world prices, the Ministry of Agriculture is considering storing half the surplus and converting the other half into fuel."

Notice the motive—"in order not to depress world prices."

Burn thirty-six and a half million bushels of wheat to protect a "price-system," the sacred fetish of finance!

Choose ye! destroy real wealth to bolster up an artificial, inefficient money system, or change the money-system to one that will distribute the wealth we now insanely destroy.

AN UNUSUAL BISHOP

DR. F. L. DEANE, Bishop of Aberdeen, in a recent speech referred with regret to the policy that is only too popular in South Africa—a policy which always aims at repressing and restricting the native, opposes all intellectual and material advancements, and keeps him down as a mere Gideonite, a hewer of wood and a drawer of water, practically the slave and chattel of the white man's will.

As an observer of South African conditions, the Bishop reveals an unerring clarity of vision.

South Africa, he said, is perhaps the only country in the world which owes all its wealth to the labour of the African native and where the white man has never given a single brass

farthing to the betterment of the native people. Every penny spent upon them has been wrung out of the natives themselves by taxation. They have to weigh in large contributions to the Houses of Parliament, where laws of a very oppressive kind are passed. There are prisons where natives are imprisoned for offences that are not crimes. Schools for natives have been built by the natives, while the poor pay of native teachers comes entirely out of native taxation. Let us hope that the Bishop will take a good look at the condition of the natives of England and Scotland, and tell us with equal frankness what he sees that is different from the conditions he deplores in South Africa. Or will it be inconvenient?

We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

- 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

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.

- 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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