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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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Vol. 8. No. 9 Registered at G.P.O. as a Newspaper. Postage (home and abroad) 4d.

FRIDAY, APRIL 8, 1938

Weekly Twopence

## THE LOWER RATES CAMPAIGN

# The Picture That The Banks Forgot —

By W. L. Bardsley

IT is Spring, 1938, and all over the country the rates are rising. Of fifty-three new rates reported up to March 25 only four show a drop, and in more than twenty the increases range from 6d. to 1s. 4d.

*The ratepayers are rising too.*

"I am afraid," said the Midland Bank Chairman some years ago, in a candid speech, "the ordinary citizen will not like to be told that the banks can, and do, create and destroy money."

As a matter of fact, the ordinary citizen remained quite unmoved. Probably he didn't hear.

### He Bought It

By expert sleight of hand the bankers capitalised the Great War to their own advantage. It was the happy hunting ground of moneylenders.

The ordinary citizen, on short rations, worked hard and won the war. When it was over he found, if he bothered to look at the figures, that the National Debt had risen from £650,000,000 in 1914 to nearly £8,000,000,000!

He scratched his head and carried on. It wasn't his business! How could it be?

Then came the deflation and misery for all, followed by the reflation and sacrifices for all. He bought it. And he paid for it . . . .

He had a shrewd idea some kind of complicated swindle was going on, but it was too big. He was busy being the backbone of the country, chasing the elusive tanner. He let the billions slide.

### A Negligible Quantity

It was too easy. The bankers, with their confederates at the Treasury, and their satellites in the chairs of economics, grew cocksure.

The ordinary citizen could be ignored. He never even came into the picture except as an ingredient in a statistical curve.

When the experts "adjusted" a curve, the ordinary citizen got adjusted, too. Naturally. When you are dealing in big figures the ordinary citizen is a "negligible quantity."

Monetary reformers and other cranks waxed tiresome at times about the National Debt, so the experts cunningly left it alone for a bit and slipped another thousand million on the Local Government Debt.

That is where they slipped up, for the ordinary citizen is a ratepayer under his skin. And at last the experts have got under his skin.

### The Sleeping Lion

Deep down under the surface this is a democratic country. The bedrock of British democracy has nothing to do with the fake antique which Lord Baldwin prates about, and which is such a target for dictators' sneers.

It is time the genuine British democracy was given the proper machinery for making the will of the people prevail. Meanwhile the British elector is the master in his own country. He is a very, very easy-going master, and will put up with all sorts of nuisances for longer than he need.

It is possible, however, to go too far, and as with all easy-going masters, it takes something seemingly quite trivial in the way of

irritations to send him on the war path. Say another fourpence on the rates . . .

### Where the Trail Leads

When he comes to look into it, the ratepayer will find that the trouble about the rates does not begin at the Town Hall.

He will be told that expenditure will have to be curtailed if he doesn't pay up. But he knows that there is plenty of men, machinery and material going a-begging. He will not listen.

He will be told complicated lies to cover up the loan charges scandal, which swallows up so much municipal income. He will not listen.

He is fed up. He wants results, and as he presses and agitates for results the little experts will pass the buck to the big experts and it will all come home to roost at the centre of the money spider's web.

It was bound to happen; it is going to happen. The Bank of England is for it.

### A Bit of Spring Cleaning

The ratepayers' revolution may not seem to have very romantic trappings. It is prosaic but profound. Like Carlyle's matter-of-fact thunderbolt, "There will be as many revolutions as are necessary."

No cloaked conspirators lurk in gloomy corridors passing bombs from hand to hand. No trumpets Bray.

A homelier picture arises, of the British matron, her hair tied up in a duster, turning the dining-room furniture upside down while her husband stands by the mantelpiece, cup of tea in one hand, rates demand in the other, muttering angrily, "About time for a bit of spring cleaning at the Town Hall, too, to my way of thinking."

That is the picture that the banks forgot.

## EVERY TAXPAYER SHOULD KNOW THIS . . .

The *Daily Express* reports:

**SIR JOHN SIMON, CHANCELLOR OF THE EXCHEQUER, IS WORKING WITH HIS TREASURY EXPERTS ON THIS PROBLEM:**

**How can the Exchequer raise at least £70,000,000 more than last year without imposing an undue burden on the taxpayers and without upsetting trade revival?**

\* \* \*

The answer to this is really easy, the keyword is "undue."

There is only one direction where taxes can be correctly levied "without imposing an undue burden," and that is where money is created, i.e., the banks.

Sir John Simon can introduce in his budget a tax on the Bank of England of £70,000,000.

This will not "impose an undue burden," but will rather put it where it belongs and where it can be carried easily and without sacrifice, also it is a practical proposition.

## CABINET RESHUFFLE?

RUMOUR is busy in London over the possibility, or certainty as some think, of a Cabinet reshuffle in the near future; probably after the Budget is "out of the way."

Mr. Churchill is mentioned as chosen for Cabinet rank. His criticisms of the Government rearmament programme entitle him to a place, it is thought!

One press report of his recent visit to Paris seems to suggest that the main objective of his talks with French Ministers, was to impress on them the necessity for a "National" Government of strict financial orthodoxy in return for British support. If this be the case, it would seem that his appointment is already confirmed—by the Bank of England!

Another name that is being "mentioned" is that of Mr. Bevin, the Stalin of Transport.

One that we have not heard mentioned, but who, more than any other, seems to have earned a reward, is Lord Lothian. He, it will be remembered, opened the spate of letters to *The Times* on the necessity for national service—not conscription, of course, that word is taboo. He should make a good Minister for "National Service," or whatever it is decided to call "conscription."

## DEBT-RAID PRECAUTIONS

RECENTLY, Mr. A. de Angelis, a Hornchurch (Essex) builder, was warned that if he built a bombproof shelter for the 200 tenants of the flats on his estate, his rates would be increased. Also, at the time, an official of the Council is reported to have said: "If the shelter was built without the plans being approved by the Council, Mr. de Angelis would no doubt render himself liable to legal proceedings."

Meanwhile, everywhere in and around London, the official plans for Air Raid Precautions are getting under way. Leaflets are being distributed to householders telling them that "a scheme for the protection of the inhabitants in the event of an air raid has been prepared, but YOUR CO-OPERATION IS NEEDED to make it EFFECTIVE."

Volunteers are called for to act as wardens, first aid personnel, rescue parties, and dispatch riders. Enquiry bureaux and training centres have been instituted where mem-

bers of the public may be instructed to protect themselves, their friends and families from aerial attack.

YOUR BOROUGH NEEDS YOU, says the leaflets. "We have a fully trained staff ready to instruct you."

But they have no instruction to give on how to escape the attacks on your pockets made by the rate-collectors.

Local governments are asking people to co-operate in their precaution schemes, but (Continued at foot of next column)

## TAXATION IS UNNECESSARY

THERE is much discussion at present about tax-avoidance. The Government threatens a special campaign against those who have recently taken advantage of company law and other means to reduce the amount of money they have to pay away in taxation.

So long as the people as a whole accept the principle that taxation is necessary, just so long will the reins be tightened and the utmost extracted out of them.

Sooner or later, however, it will be seen that taxation, as we now suffer it, is quite unnecessary. When that day comes, we will no longer tolerate it at all.

Consider for a moment what actually happens when we pay taxes. First of all we have less money to spend. That has the effect of reducing the turnover of the shopkeepers, the traders, and the purveyor of services (transport, for example); for, if we cannot buy so much, they cannot sell so much.

"Yes, but . . ." you say. But what? Are these not facts—undeniable facts? Well, then, is not taxation harmful to trade and industry, which, we are always being told, must be encouraged?

Of course it is harmful, not only to trade and industry, but to the individuals who make trade and industry possible, for by reducing turnover it reduces that is a fact. So everyone is worse off. And by paying away part of their incomes, yielding up spending power, taxpayers are doing harm.

Then, if taxation is so harmful, why do the people tolerate it?

The usual answer is that, if the Government did not collect money by taxing the people, they would not be able to pay for the services that are maintained for the people's benefit and protection—the Army, Navy, Air Force, and Civil Service. But the obvious answer is that, industry's greatest problem being to find means of disposing of its output (markets), it is absurd to reduce those means by reducing the people's incomes.

There *must*, in common sense, be some other way by which the Government could acquire the food, clothing, shelter, materials and equipment needed for the maintenance of its services. When all these things are so abundant that producers are constantly seeking bigger markets, there should be plenty for all. And indeed there could be.

The people should all resist taxation in the name of common sense and their own well-being. They should realise, too, that taxation is not primarily even an economic device for raising money—it is a tyrannical device for keeping people where they don't want to be. And a tyrannical device it will remain just as long as people fail to call the bluff.

## PLEGGED TO SERVE

Dear Sir,

I have confirmed to-night that, out of six candidates (himself included), Mr. Percy Fairs headed the list with 635 votes for Ashtead, which elects him as Councillor on Leatherhead Urban District Council. His voting placard had the simple announcement "The only Councillor who opposed Re-assessments."

J. W. REPTON

Ashtead, Surrey

their rating departments threaten the very people they profess to serve.

The rating department is bombing us with money demands NOW. Get into action for defence at once. Instruction for effective defensive measures can be had from the U.R.A.A., 163A, Strand, W.C.2.

# WIDEN THE CIRCLE

THE Rates Campaign is proving at every turn that Social Credit dynamics are in tune with human nature. There is not a town, a village or suburb that does not contain a majority of latent supporters, people waiting to be brought face to face with their own problem.

As our campaign proceeds these people are springing into activity by the thousand, and of each thousand there are some who are able and ready to grasp the relationship which exists between their own local objective and the broader objective of Social Credit.

The time has come when the noble few who have until now borne the full burden of Social Credit expenditure will find their load being distributed over a widening circle of new adherents.

The next step is for everyone who is now contributing to Social Credit funds to try and draw *one new contributor* into the lists.

Every week it is becoming easier to approach prospective supporters, and I feel quite sure that most of our contributors will welcome this suggestion of finding new "points of revenue" rather than having further requests made upon their already overstrained personal resources.

Can it be done? Let us all make an effort.

**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 .....

GET your SOCIAL and COMMERCIAL STATIONERY, and your PRINTING from **BILLINGTON-GREIG** 32 Carnaby Street, Regent Street (behind Liberty's)

PRESS CUTTINGS BUREAU

Scrutineers wanted for the following papers: "Daily Herald," "Daily Mirror," "Daily Sketch" and "Sunday Referee." Please write to: D. A. Watson, Summerhill Villa, Samarès, Jersey, C.I.

# ★ COMMENTARY

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

## Record Output of Electricity

THE tenth annual report of the Central Electricity Board, which was issued on March 29, states that the total output of the public supply stations in Great Britain during 1937 showed the highest increase yet recorded in any year. The figures were 22,905 million units, an increase of 2,684 million units over 1936.

The average fuel consumption in 1937 was 17 per cent. less than in 1932 owing to more efficient power stations, which also effected great savings in labour.

This is typical of all industry. Why are we not all correspondingly better off? Because we are still content to allow increases of wealth to be represented by increased debt instead of by National Dividends.

## What Is YOUR Will?

CHELMSFORD'S new rate is 10s. 9d., an increase of 1s.

But in Chesham, Bucks., a 6d. decrease has been announced.

What would you like to happen about rates in your locality?

Meanwhile, Twickenham Borough Council is taking the lead in calling a conference of all the local councils in Middlesex to protest against rising rates.

That's the stuff. Who likes rising rates? What is happening in your area? Get going and back the rising demand LOWER THE RATES!

## Consumers, Resist!

THE average price of wheat in England during the week ending March 26, 1938, was 7s. 8d. a cwt.

In 1934, during the same week, the price was 4s. 5d.

The average money-income of consumers has not risen much, if any, during this period.

Higher prices, like higher taxes, like higher assessments or rates, *undermine the power of consumers*, threaten their livelihood and freedom.

All consumers who love life, who want security, who want to consume more, should resist *now* these attacks on their liberty to live. Start with the rates, let your objective be, LOWER THE RATES! Start mobilising your street today.

## Pie-Crusts or Promises

THE report elsewhere of an unemployed miner in Merthyr who got 28 days' jail for taking milk for his wife who is expecting a baby, strangely enough reminds us of a famous politician who promised a "land fit for heroes to live in" after the last war.

Whatever politicians may promise, the responsibility of keeping them in order belongs to the electorate. However poor an unemployed man may be, *his* vote counts as much as anybody else's.

What do the unemployed want? Have the unemployed in Merthyr demanded National Dividends?

The responsibility of demanding what is wanted cannot be taken away from the destitute, they are not powerless, they can unite on this demand, if they choose.

## A Shock-Absorber

ONE of the resolutions that will come up at the annual assembly of the Liberal Party to take place at Bath on May 19 and 20, will refer to the heavy and over-growing burdens of both direct and indirect taxation, and the alarming increase in our dead-weight debt.

The usual shock-absorbing tactic of urging that a special Committee be appointed to examine the finances of all the spending departments of the Government, in order to ensure public economy and to stop the waste of public money," will be advocated.

When the Bank of England creates money, whose money is it?—and how many people realise in the country that the payment of rates and taxes, even of one single penny, is a waste of public money, for it is now known that the recognition of public debts as such, in the first place, is merely the recognition that public money belongs to the banks, and the greatest waste of all is to pay the banks the money that belongs to us, or even interest on it, but no enquiry into

the payment of money into the Bank of England, or any other institution, will be made.

## Modern "Criminals"

HOW easily criminals are manufactured under present-day conditions is shown by the Criminal Statistics of 1936. During that year, 824,951 persons were found guilty of offences of all kinds, and of these no less than 59 per cent. were traffic offenders, the great majority being motorists.

Practically all the other offences were larcenies, breaking and entering, frauds and false pretences.

Suicides have risen from 3,474 in 1911 to 5,007 in 1936. But the number has decreased since 1932—the lowest point of the slump.

## The Great Men

THE Federation of British Industries, in a memorandum to the Royal Commission on the Location of Industry, says that industries settle in London because it pays them to do so. It warns the Commission that any attempt to interfere may impose heavy losses on the community.

In other words, financial considerations must always come first. Everyone knows that London is too big and that industry should be de-centralised, but because finance, which is self-centralising, rules all, we can do nothing about it that is practical unless such action aims at de-centralising—that is, distributing to the people—the power to spend more.

## City Gangsters

MR. ARTHUR GREENWOOD has been hitting out at the dictatorial attitude of the City insurance companies which are trying to terrorise their employees and prevent them from forming a trade union.

"This," he said, "is modern gangsterism. No employer has the right to threaten a man or woman that their jobs are in jeopardy if they join a trade union."

The slide towards dictatorial government is perfectly plain for those who have eyes to see. Institutions are growing more and more powerful, individuals weaker and weaker. The only hope is for individuals to exert their collective will; start with lowering the rates, for instance.

## Robot Laundrywomen

AT the Laundry Exhibition in Islington, machines are on view which launder shirts at a prodigious pace and iron them with a touch of compressed air.

Three girls turn out 88 shirts a day. It

is pleasant work for them—no steam, friction, or heat.

What is to prevent machines of this sort laundering for the whole nation? Only the usual objections—cost and the "danger" of causing unemployment.

## Prosperity Returned!

"REAL prosperity is abroad in the land," says My Lord Beaverbrook in the *Daily Express*. "Good times are here. But those who are plunged in gloom will not believe it."

What do the millions on the dole think of "real prosperity"?

## Ownership for All

IN a report entitled "Ownership for All," the Liberal Party organisation calls for a redistribution of the national wealth.

It says that the capital of 85 per cent. of the population between the ages of 25 and 34 is under £100, and that in old age only one person in four amasses more than £100 capital and only one in 25 collects as much as £1,000.

Then follows a list of recommendations for the purpose of dividing the national wealth more equitably.

It seems incredible that anyone can write a whole book on the subject of fixed capital and not even mention liquid capital. You might as well argue about rationing the water in the mill pool, ignoring the man who controls the sluice.

## Hell's Bells!

MRS. YATES, the guest of honour at the Children's Minimum Council Luncheon at the London School of Economics (reported on page 8) later on spoke on the radio for five minutes on "How I Feed My Family."

When she called at the local unemployment assistance board offices to draw the allowance which helps her out-of-work husband, a two-year-old son, and herself to exist, she was told that, since the B.B.C. were paying her a fee, *no allowance could be made*.

## Bunk

"THE Cadman Committee Report on civil aviation provides a clear example of the British practice of appointing public men with *no axe to grind* to investigate questions that cause certain apprehension in the public mind."—*The Imperial Review*, March 30. (Our italics.)

This "example" is an unfortunate choice. The Government was attacked for its selection of the personnel of this Committee, for the very reason that it was not independent of the interests it was to investigate. Lord Cadman is, of course, chairman of two oil companies supplying Imperial Airways with oil, and the other two members were both civil servants, and one of them had been private secretary to the present Air Minister. As a result of this attack the two civil servants were dropped from the Committee.



# THE FIG TREE

A Quarterly Edited by Major C. H. Douglas

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THE HOUSEWIFE'S HEAVEN . . .  
GUNS AMONG HOME COMFORTS

HOW do you like the title of this article? I took it from my local paper's report of the South London Exhibition at the Crystal Palace.

"We are a nation of home-lovers, and next to 'mother' 'home' is the sweetest word in our language," said the Lord Mayor of London at the inaugural luncheon.

He also observed that there was no greater source of happiness than a comfortable home, and that its influence in every section of daily life was no inconsiderable one.

"One of the foremost objects of this exhibition is the development of local trade. In this the co-operation of the ladies is an important factor."

The Rt. Hon. J. H. Thomas proposed the toast of "The Lord Mayor and the Sheriffs of the City of London," and the Lord Mayor proposed the health of Sir George Truscott, the Chairman of the Crystal Palace trustees.

And they all seem to have enjoyed themselves extremely.

There is, of course, only one reason why this Exhibition has been held—its sponsors hope, as the Lord Mayor says, to increase local trade, and also to prevent women from going to the big West End shops in search of more attractive bargains.

Everything that may be said about "Home, sweet home" and its wonderful influence is a mere bait for the sentimental. There is only one problem in the mind of each exhibitor—how to make Mrs. Everyman buy his product in preference to any other.

In modern life quite unreal reasons are put forward for the most important activities in which we engage.

Children are sent to school, not to develop their individual talents and personalities, but to prepare them for careers—usually in commerce or trade.

Men and women work for eight and nine hours a day, not because they enjoy employing their talents to the full in creative effort, but because they must earn money to buy food, clothes and shelter.

Large public works are undertaken, not primarily because the nation needs them, but in order to make work.

And we hold exhibitions of home comforts, not first and foremost because we wish to have comfortable homes, but because we want to increase trade.

These illusions have been over us for so long now—for at least a hundred and fifty years in this country—that the majority of people are quite unaware of the hollowness and sham of a national life built up on so inconsistent a foundation. We have been manoeuvred into such a position that we seldom or never do anything for a real reason, but because of some secondary consideration which in every case has something to do with money and its power. This false philosophy of life has been evolved to justify an equally false economic system.

"And the rain descended, and the floods came and the winds blew, and beat upon that house, and it fell; and great was the fall of it."

Very few of us realise to the full the very terrible influence that the scramble for money has over us. From the cradle to the grave it dominates almost every phase in life. And even the best of us cannot escape it altogether. Youth does not understand, and age is often powerless.

But let us return to the housewife's heaven.

The exhibition has plenty of attractions. There is a daily mannequin display of the latest fashions, a cosmetic stand, two full-sized modern homes, every sort of cooking and heating stove, and labour-saving devices in plenty.

And this is supposed to be the Housewife's Heaven.

It has points of similarity to some people's idea of Heaven—a place extremely remote, unattainable, and probably non-existent.

For the vast majority of the women looking wistfully at those fascinating exhibits can never hope to buy more than a fraction of what they want.

Not for them the new summer outfit, the modern stove to take the place of the dirty old gas cooker, the newest model vacuum cleaner. They may only look, and long.

Then as they turn sadly away they will see the guns among the home comforts.

For the War Office has a stand with sound-detectors, huge searchlights, and artillery. And displays are given by Territorials in co-operation with fighting planes of the R.A.F.

I wonder how many of those present knew that the guns were necessary because they themselves had not the money to buy as many home comforts as they wanted?

In other words, that the policy which is keeping us individually short of money is also driving us nearer and nearer to war?

All modern wars are wars of commercial rivalry, and made necessary because the individuals comprising the nations cannot buy up their own products, but are obliged to try to force them on the foreigner.

It is therefore perfectly logical to have guns among the domestic comforts at a commercialised modern home exhibition, though it is doubtful whether the War Office realised the appropriateness of their action in bringing all their clobber to the Crystal Palace. They were only hoping to gain recruits.

"Blank ammunition added realism," the newspaper report went on.

Realism! in a madhouse.

\* \* \* \*

And we shall continue to live in a madhouse until we challenge the money monopoly for the fraud that it is, and demand that the financial system of this country shall be run in our own interests, so that every one of us may buy the goods and services which we require.

"And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock."

LEAGUE OF NATIONS SUICIDES

SINCE the German seizure of Austria, much has been written in the press regarding the large number of people who have committed suicide in that unhappy country. Even so, probably the whole story has not been told, for the majority of victims are unlikely to have names that make news. All we know is that an unspecified number of people, voluntarily or under threat, have committed suicide rather than live under Nazi rule.

This is the situation in 1938, but let us not forget that it was a financial commission of the League of Nations which first gave Vienna the distinction of the highest suicide rate in the world.

That invasion of the rights of the Austrian people was carried out with the blessing and connivance of our Government some years ago. No force was used, only the subtle trick of stopping the sale of food below cost by means of subsidies, insistence on the acceptance of an international loan and on a balanced budget. Thus Austria was saved from financial unorthodoxy and Vienna transformed from a city where there was no starvation to one in which it was a common sight to see men, women and even children fall unconscious in the streets for lack of food.

Ideal Homes In Quebec Now

ONE in seven of the population of Montreal are on relief. One in every three families has major illness, more or less disabling. Lack of clothing prevents children going to school. Homes are overcrowded to the point of moral danger. Nineteen people out of every 100 are malnourished.

In many households on relief, bedding, furniture and cooking utensils have worn out completely. One home in every five is broken up as a result of poverty.

From the Report of the Family Welfare Association of Montreal.

Toronto

PROTESTING against the abnormally high prices for butter, members of the Toronto Housewives' Association demand a boycott upon butter until the price drops below 30 cents a pound. Their protest is directed against the National Dairy Council, which they accuse of forcing prices up by Federal legislation.

Hundreds of letters from farmers show that they are behind the women in their move.

Stole Ten Buns—Penalty 21 Days

A HOMELESS man of 28 stole six half-penny buns and four penny buns from a baker's barrow.

"A mean theft," said the magistrate, as he sentenced him to 21 days.

In the U.S.A. the wheat crop has been reduced by 100,000,000 bushels.

What Is Democracy?

A SHORT time ago I heard Democracy defined as "the right of the people to choose their rulers." (The italics are mine.) I have also seen it defined as "rule by the wise." "True democracy," writes Dr. Arundale, President of the Theosophical Society, "is rule by the wise." Query—Who are the wise?

In the town where I live there has recently been a campaign against a proposed increase in the rates. It was carried to a successful conclusion, well over fifteen thousand signatures being obtained in the space of a fortnight to a demand that there should be no increase in rates and no increase in assessments. To this pressure from their constituents Councillors very properly yielded, so that when the question of the rates came on the agenda at the Council Meeting the voting was nineteen to twelve against an increase.

Having occasion to write to the Deputy Mayor, who was present at the meeting and voted for the increase, I received from him a letter in which he said that he attached no importance to the fifteen thousand signatures, which did not represent the people's will; that will was expressed by the secret ballot when the people elected their representatives.

If fifteen thousand signatures to a clearly-expressed demand that there should be no increase in the rates does not express the will of the people in regard to that particular matter, then I should like to know what does.

"If I," wrote the Deputy Mayor, "or anyone else were to go round with a petition that all assessments must be reduced by ten pounds, every soul I approached would sign. . . . The town has to be administered; it has to meet its commitments, including the many new and expensive social services, health services, and education. I and the Councillors who voted for the recommendation of the Finance Committee voted for what in our judgment was in the interest of the town."

Now the interests of the town are surely the interests of the people who live in it and who, by their activities and their association together, make it a town. And they had shown quite plainly that it was to their

by D. BEAMISH

interest that there should be no increase in the rates.

In this same town another Councillor, referring to a matter about which there had been very strong feeling in his ward and protests voiced at public meetings, said to a friend of mine, "Oh, I just took no notice; I had made up my mind what to do."

Is this democracy or rule by the will of the people?

Probably this gentleman was of the same opinion as Dr. Arundale and thought democracy meant rule by "the wise," to wit, himself and his fellow Councillors. The Deputy Mayor thought it meant no more than the right of the people to choose their rulers.

That is a mere pretence of democracy.

The Deputy Mayor contended that every ratepayer could not have a hand in administering the town, thus revealing still further his ignorance of what democracy really is.

It is obvious that every ratepayer cannot take part in administering the town's affairs; it is for that reason that public servants are elected. But every ratepayer can express his will as to the lines on which he wishes the town to be run, and the will of a majority of the ratepayers should decide policy, i.e., what is to be done, the administration of that policy being left to their representatives.

For instance, it is the prerogative of the people to say whether they want trams, trolley buses or petrol buses; whether they want certain land preserved as an open space or not, if they want safer roads, better schools or better lighting. It is the business of the Councillors to see that their will is carried out.

It may perhaps be said that in demanding no increase in rates, people are voting automatically against any improvements, since they all cost money.

What they really cost is bricks, mortar and labour, and of none of these things is there any shortage.

True Democracy will be established when people awaken to a realisation that they can have anything for which the physical means exist and which a majority of them want; when they realise that rule by the will of the people carries with it as a necessary corollary the provision of enough money to implement that will. Otherwise such "democracy" is just as much a hollow sham as is "the right to choose our rulers" or to be ruled by "the wise"—whoever they may be.

THE NEW LOWER RATES SUPPLEMENT

During the early stages of the Lower Rates Campaign, the ordinary issues of the Social Credit Supplement will be suspended. Instead Registered Supporters will receive copies of a special Bulletin entitled

LOWER RATES

All readers of SOCIAL CREDIT may obtain copies of these special issues at 2d. each (postage 1/2d.) subject to their being unsold. A few copies of the first issue remain, and the second issue is

OUT TO-DAY

It contains particulars of extra special discounts for quantities which will be allowed on the April 22 issue, designed for distribution to the public.

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Vol. 8. No. 9. Friday, April 8, 1938

**Carry On: No  
Jerry-Building**

**T**HESSE are distracting times to live in. While bombs bursting in Barcelona and in China reverberate in our ears through the press and the radio, it is not easy to carry on the simple but vitally important task of building up a real democracy from the bottom upwards.

Although the major panic aroused by the invasion of Austria has now been replaced by more recent sensations, it has left behind it a deepened certainty of the inevitability of war and a hysterical disinclination to listen to any proposals which are not wholesale, sweeping, and remote in their application.

Many of our fellow citizens have only just realised that war is on its way. They do not yet realise that we are **ALREADY AT WAR** with economic weapons, and that Peace has to be *made*, not merely preserved.

**"RATES!"** they are liable to say to the active democrat who presses them to control their local institutions, "lower rates are all very well! But look at the state of the world! Look at the head-lines—troops massing in Europe, massacre in Spain, war in China, fear and tension everywhere! We've no time to bother about rates. We've got to do something BIG."

Well! And what are we to do? **RE-ARM?** We are doing it as fast as possible and so is everyone else. **A.R.P.?** Certainly, but that does nothing to prevent war. **SIGN PLEDGES** not to have anything to do with it when it comes? That means nothing—for we cannot keep our pledge when the war comes except by getting shot, and even that helps one side by wasting some bullets and cannon-fodder belonging to the other. What then? Shall we shout slogans, march about with banners, or pass resolutions condemning war? The futility of such things should be obvious.

**I**T is an inescapable fact about building that you have to build from the bottom upwards. It is no use suddenly screaming, "Look! Look! There's a storm coming! Quick, get the roof on, never mind the lower courses!" Unfortunately the walls have to be finished before the roof can go on, and the lower courses before the upper courses. If we get caught unfinished it is our own fault for not starting earlier, or not building faster. The only thing to do is to get on with the job as fast as possible, to get more workers, to build furiously, but strongly, for no jerry-building will stand the test which is coming.

**T**HREE years ago the Social Credit Movement showed the people how they could control the financial government of this country through Parliament. To many people, Parliament appears remote, the generation of the confidence which is the spring of action has proved itself more responsive in local affairs.

The practice of getting what is wanted from local institutions, such as the repairing of holes in the road, footpaths lighted, bus shelters, school facilities, speed limits, and so on has begun to "catch on," to emerge, as it were, above ground as a rising wall of action against local taxation. And that, already, is leading, through its revelations on loan charges, to a direct attack on the universal Debt System, the cause of scarcity in a world of plenty, and the root cause of war.

Do not forget the foundations which are beneath us: twenty years of Social Credit work, and a century of struggle for the political vote.

Press on with the building of democracy; for the time is short.

# HAIL, HERESY!

by **N. DUDLEY SHORT**

**I**F a man shaves once a week only, he is unorthodox, but if a man grows a beard he is (in this country) heterodox. Heterodoxy, or heresy, is positive. It is doing something about it rather than just refraining.

The Cenotaph incident last November was a good if extreme example of heterodoxy. National hypocrisy was challenged at the cost of hurting the private feelings of a few.

Hans Andersen's classic fable, "The Emperor's New Coat," illustrates perfectly the same point. The child's remark is shocking but sane.

It seems that while physical blindness is regarded as a catastrophe, mental blindness is not only convenient, it is cultivated.

Orthodoxy is not, of course, necessarily wrong in itself—but if I were a preacher my favourite text would be, "All things are good but all things are not expedient."

The orthodox may certainly be good, blessed by the Church, rewarded by the State and respected by the neighbours, but it may be tragically inexpedient. It may, for example, play straight into the hands of the money barons who control the country on the principle of "Restrict and Rule" from their fortress, the Bank of England.

**T**HERE is, however, one form of orthodoxy which must be excepted, and it is important to realise the significance of this. The orthodoxy of technical process and concrete achievement is both good and expedient.

A boy in a carpenter's shop is taught to work wood in an orthodox way, that is, in a way found by experience and reason to be the best way. Again, when a batsman makes an orthodox drive he is using a series of movements found to be the most efficient for hitting the right ball along the ground to the boundary.

The good craftsman, whether carpenter, engineer or cricketer, always uses orthodox methods, and this rule is not upset because a good eye or good luck can break the rules and get away with it.

The good craftsman also welcomes any improvement in material or process.

There may, it is true, be a time lag, but this is due not to orthodoxy but either to the natural conservatism of age or the artificial obstruction of vested interests.

So much for the good orthodoxy of realism. The orthodoxy of abstraction is another matter, and falls under two heads—Social and Intellectual.

Our thanks are due to the Allen Brothers for their damaging incursions on the Old School Tie, which is now nearly as comic as the dickie. Personally I have no more objection to scholastic neckwear in its proper place than I have to church marriages and white ties with tails. What I am hitting at is what this kind of thing generally implies. The static mind, the rigid attitude, the inflexible opinion. The degradation of man to marionette.

I certainly do not despise the glamour and aesthetic of Ascot, Lords and Henley, Bond Street and The Berkeley, and I admire that living to a code, that dedication of service and self-discipline shown by the good officer

of the State Services, but it is sometimes necessary for a man to think for himself and ask what policy in fact he does serve.

**T**HE evils of Social Orthodoxy are twofold. On the one hand, as I have suggested, the rigid conventions of social correctness tend to blind the intelligence, kill flexibility and harden the victim to a mechanism of prejudice, stupidity and self-deception. On the other hand this social good form, with all its prestige of property, aristocratic tradition and fashionable glamour, can be used and is used by the money monopoly to exploit society, as it exploits every mechanism for power purposes.

Douglas has referred to that subtle system of rewards and punishments in which a brilliant but heterodox man fades out of politics and the orthodox man, the sound man, the man who does the right thing and knows the right people, takes his place in that eligible group from which are chosen the administrators and headmen congenial to money power.

This caste of orthodox administrators, Judges, Civil Servants, J.P.s and officers of the civil and fighting services, so useful in their efficiency and trustworthy service, are unfortunately more useful to the tyranny they blindly serve than the community they are believed to serve, and it is a real tragedy that these excellent but rather stupid men are not enlightened by those whose precise job it is to enlighten.

The accepted scientists, philosophers, professors, churchmen and teachers generally are as a class tarred with the same brush as the people they should inform. They represent the most profound and dangerous form of orthodoxy—the orthodoxy of Idea, Thought and Feeling. These popular leaders are good men degraded by a process of institutional conditioning.

**A** BOY naturally of lively interest, open-minded and intelligent, is carefully taught first at school and later at a university to receive, think and value certain things only, to accept means as ends, man-made processes as natural laws, temporary expedients as eternal verities, to identify himself with logical structures based on false premises, to value abstractions rather than realities, and so to qualify in that same scheme of rewards and punishments which promotes the orthodox professor as it promotes the orthodox politician.

Of course, it does not follow from all this that the heterodox way is necessarily the right way, but because the present madness of the world is so associated with dead orthodox thought and dead orthodox ways of thinking, it is vitally expedient, as a deliberate policy, to think in ways other than orthodox, the aim being always to think in terms of what we, as individuals, really want, basically, food and freedom. This is realism, and the only faith we need is faith in ourselves and our fellow-men.

A typical example of orthodox thought is the theory and dialectic of the rival -isms—Communism and Fascism. Buttressed by

## "Pennies From Heaven"

**T**HE wool-growers of Australia, New Zealand and South Africa—the three principal wool-producing Dominions—have launched an international advertising campaign to encourage the use of wool for clothing.

Having been urged already to "Eat More Bread, Fish, and Fruit, and to "Drink More Milk"—although, of course, "Beer is Best"—we are now to be told to "Wear More Woolies." The trouble is that if we obey any one of these injunctions we must disobey all the others, for "the money won't go round."

The producers of what *The Times* once described as "burdensome surpluses," spend millions fighting amongst themselves to get our too few pennies. On a small scale, they do what the nations of the world do, each of which struggles for markets and arms to the teeth to fight for them. The arms bills of the nations correspond to the advertising bills of the producers.

If instead of uniting in warring commodity

groups to get our pennies, the producers would unite in one big group to demand that we—the consumers—be enabled to buy all we want of what they have to sell, such a campaign would be certain of success, for every consumer would support it. The additional money it would give to each as a consumer would indeed be "pennies from heaven," reflecting the bounty of providence which today is restricted and destroyed, and bringing peace and plenty to a distraught world.

## 28 Days Jail

**E**MRYNS EVANS, workless miner, of Tabernacle Bar, Merthyr (Glam.), stole bottles of milk because his wife was expecting a baby, and because he thought it would nourish her.

He was sent to jail for twenty-eight days by Merthyr magistrates yesterday.

("Daily Express," March 30, 1938)

the near, clever argument of the professors and inflated by the rhetoric of spell-binders, these abstractions may yet destroy the world. Although nothing ending in -ism is real at all, men, it seems, will die in droves for -isms without ever thinking clearly of making certain what these -isms mean in terms of what they really want.

And what a logic! Are you a communist? No. Then you are a fascist. Are you a fascist? No. Then you must be a communist.

Abstractions can never be achieved, they can only be used as a technique for regimenting and rationing men by dictators, humanely or otherwise.

**W**E have, of course, our own political abstraction, Orthodox Democracy, but we have little of what democracy should give us. The word Democracy, the abstraction, is exploited as a political technique by our Financial Institutions, and we shall get no democracy just as long as we demand Democracy and do not insist on those benefits which real democracy should give us—those real things which we all want as individuals living in association.

The touchstone by which we can assess the true value of economic and political concepts is this:

*A sense of individual human value combined with an uncompromising realism.*

The effect can be magical. See what happens when we apply it to Orthodox Economics. Orthodox Economics is reversed and stands upright at last. Listen.

*Thrift is an evil.  
The more you spend the more you have.  
Production is only for use and enjoyment.  
A National Dividend is the birthright of every citizen.*

This is heterodoxy and Social Credit.

## From Mars

I have a wondrous telescope  
Which you have never seen.  
I have a wondrous telescope  
Where you have never been.

And I have often seen you go  
Both to and from your work,  
Though you can never know that I  
Am watching through the mirk.

For I am very far away,  
Right up amongst the stars,  
And while you work and while you play  
I watch you here—from Mars!

I see a world where things are done  
As they should never be,  
And why they're done like that remains  
A mystery to me.

When living in the age of Power  
Producing all they need,  
Do people fail to see that they  
From want and fear are freed?

Do many really live in want  
With plenty at their doors?  
Are those who wish to change all that  
Just looked upon as bores?

Do people on the earth go short  
Though duty they don't shirk,  
When power machines produce enough  
Without need of their work?

Do countries, for a foreign mart,  
Now fight with one another,  
When they might sell their goods at home  
And the surplus to each other?

Do countries force their foods upon  
A neighbour all unwilling,  
When their own people's insides need  
A little extra filling?

Do lots of people on the earth  
See things that they desire  
Just waiting for them in the shops,  
But cannot buy nor hire—

For lack of money which could be  
Without an effort made,  
To let the shops sell wanted goods  
They so much wish to trade?

Such things as these seem mad to me,  
A man on Mars, who watches  
And hopes that some day you on earth  
Will stop your silly botches!

A.E.L.

Space reserved

# THE UNITED RATEPAYERS' ADVISORY ASSOCIATION

Secretary:

by—

John Mitchell

MANY local papers have given space and publicity to the interests of ratepayers, and to the organised action now being taken to obtain relief from the ever-increasing burden of local taxation. Of papers with a nation-wide circulation SOCIAL CREDIT is the first to recognise the importance of this movement on the part of the people and to give it adequate

publicity. We therefore have pleasure in using these columns to make the following announcement:

The objects of the U.R.A.A. are as follow:—

- (i) To advise ratepayers on how to organise and direct pressure on Local Authorities and other institu-

tions to give the RESULTS that the ratepayers want.

- (ii) To clarify any financial obstacle that obstructs Local Administrations from complying with the wishes of the ratepayers.

- (iii) To advise Local Authorities what action to take to overcome this obstacle.

## THIS ADVICE IS GIVEN

impartially to ratepayers of all political parties, to Conservatives, Fascists, Social Crediters, Communists, Socialists of all varieties, etc. Political opinion is immaterial to the U.R.A.A., which is concerned with people as ratepayers with an interest in the smooth, efficient running of their Local Government to give them the maximum amount of Social Services for the minimum amount of cost.

## THIS ADVICE WAS TAKEN

by ratepayers in Sheffield, Northampton, Poole, Belfast and elsewhere, who were interested in obtaining lower assessments or rates in their districts. They obtained the RESULTS they demanded by following our advice and saved themselves hundreds of thousands of pounds. These and other cases have shown that ratepayers all want, primarily, LOWER RATES with NO DECREASE IN SOCIAL SERVICES

# GET THE 'LOWER THE RATES' LEAFLET

The U.R.A.A. is now advising ratepayers all over the country on how to achieve this end.

The first step is the distribution of a leaflet, "Lower the Rates," which contains a brief account of the financial obstacle preventing Local Authorities from complying with the wishes of the ratepayers, with indications of the methods used by ratepayers of Sheffield, Northampton, Poole and Belfast in gaining their end.

AT ITS FIRST PUBLICATION, ON

MARCH 25, TENS OF THOUSANDS OF THIS LEAFLET WERE PRINTED, AND THE PRICE WAS £1 FOR 1,000;

BUT ORDERS WERE RECEIVED FOR HUNDREDS OF THOUSANDS, ENAB-

LING THE PRICE TO BE REDUCED TO 10s. FOR 1,000.

As a first step towards lowering the rates in your district, therefore, distribute "Lower the Rates" price 10s. for 1,000. Those who wish to know more about the organisation and conduct of action for lower rates should write for the "Lower Rates Supplement," price 2d.

From the Secretary,

U.R.A.A.,  
163A, Strand, London, W.C.2.

## NEW MOVE IN NORTH IRELAND

THERE was a large and enthusiastic assembly at Newtownards Town Hall when, following the formation of a local Ratepayers' Association (with Mr. W. Lamont Doggart as chairman), it was decided to send an ultimatum to the Newtownards Urban District Council demanding that the recently imposed rate increase be cancelled.

The meeting was addressed by Mr. W. H. Leech, vice-chairman of the Belfast Ratepayers' Association, who urged Newtownards to be up and doing in the matter of checking public expenditure.

Concluding an inspiring speech on the nature of democracy, Mr. W. H. Leech said: "You must go ahead in Newtownards and make democracy work by demanding that this increase be cancelled.

"How? Firstly, are you all agreed on this policy? Are you all agreed that you want the increase cancelled? Very well, then, that is the result you want from your elected representatives—the increase to be cancelled without in any way interfering with the present standard of social services.

"Your next step is to get out a demand form, setting this out, and circulated amongst the ratepayers of Newtownards for signature. But you must do this quickly, and then present it to your Councillors. The next move is with them.

"And now your best course to adopt, in order to prevent this happening again, is to organise yourselves into a strong body of ratepayers—form a Newtownards Ratepayers' Association."

Later in the evening officers of the Ratepayers' Association were elected and the first action of the newly-formed Association was to instruct their committee to write demanding the Council to summon a special meeting and withdraw the increase in rates.

## Ginger For Their Ratepayers' Association

ROMFORD has formed a Lower Rates Demand Association.

Its object is to lead ratepayers in a demand for lower rates with no reduction in the social services, and they are convinced that immediate organised action is needed. Recognising the existence of the Ratepayers' Association, the R.L.R.D.A. say they are ready to fade out if the R.A. starts a campaign, but if it doesn't, they will start on their own. A ginger group for the R.A.

## Lord Mayor Challenged On Loan Charges

BIRMINGHAM'S Lord Mayor has been trying to explain away how the city pays out in bankers' loan charges a sum equal to 90 per cent. of what is paid in rates.

However, he is getting it hot from the irate ratepayers of the city, and, indeed, nothing he could say can obviate the fact that if there were no loan charges, Birmingham citizens would need to pay virtually no rates, whereas they are now paying 15s. in the £. Here is one of the best replies to the Lord Mayor—a letter sent to the *Birmingham Mail*:

To the Editor of the "Birmingham Mail"

### Loan Charges

Sir,—The Lord Mayor has criticised the statement that annual loan charges on the city's debt amount to £4,213,452, whilst rates collected annually are £4,685,452. He "explains" that only £1,250,000 is paid out of rate revenue to meet loan charges, and infers that the balance of loan charges is met from "other" revenue.

Now there is one source only from which the Corporation can collect its revenue, and that is—the citizen's pocket. It is absolutely of no consequence whether loan charges are met from profits on Corporation monopoly—trading, rents from Corporation property or directly from the rate fund. All these items are merely methods of extracting money from the citizen's pocket. If, for instance, part of the profits on Corporation electric supply is used to meet loan charges, then the citizen is paying more than he should for his "juice," and such allocated "profit" is illusory.

The plain fact remains that out of the total payments made by the citizens, a sum approximately equal to the rate-fund is paid away in loan charges on the city's debt. The fact also that this sum is spread over various funds collected from the citizens is of academic interest only.

To put the matter in a different light: the services rendered by the Corporation to its citizens falls short of the payments received from the citizens by a value approximately equal to the whole rate revenue. I challenge any informed official to dispute this.

NEMO.

If any public representative in your district takes a similar line to Birmingham's Lord Mayor, get after him at once on the lines of this letter, and see that other dissatisfied ratepayers do it, too! He is your servant. See that he obeys YOU and not somebody who has usurped your credit.

### Get To It!

HERE is an excellent letter published in the *Coleraine Chronicle*. It is a splendid supplement to the letter published in the preceding column. In every district there are numberless opportunities for similar letters to the local press. Get your pen and ink out! It may start a local Lower The Rates Association.

To the Editor of the "Coleraine Chronicle."  
WORKERS' HOUSES.

Sir,—At the recent meeting of the Coleraine Borough Council, during the discussion on the proposed building of workers' houses by the Council, Councillor Gribbon is reported as having asked: "Where the money for these houses was going to come from?" The Mayor's reply was "The taxpayers."

Now, sir, in this the Mayor is wrong. The taxpayers can provide the labour and material required for building the houses that are so very urgently needed. No one knows better than the Mayor that an abundance of building materials is available; and the appalling unemployment figures are evidence, if any is needed, that an abundance of labour is available. Then is there any sane reason why the houses should not be built immediately?

If the statement in the *Encyclopaedia Britannica* (Vol. 15, 14th Edition), that "banks lend money by creating the means of payment out of nothing" is correct there should be no difficulty about providing the necessary money.

What actually happens when a scheme such as is proposed is carried out is this. The necessary "credit" is created out of nothing and is issued either directly or indirectly by a bank as a debt to the Council. As the building contractors, etc., are paid, the money circulates to the rate- and taxpayers who have to pay it back to the bank with interest in rates and taxes.

It would be interesting to know what percentage of the Coleraine rates goes to pay debt and loan charges. The figure in Belfast was recently published as 3s. 3d out of the 10s. rate. If this interest on the ratepayers' credit were paid to the ratepayers, who are its rightful owners, instead of to private concerns who have acquired from the Government a monopoly of the issue of the country's credit, there would be no difficulty, real or artificial, in building all the houses required for all the people.

It is the individual responsibility of every ratepayer to do something about it. In Belfast recently the Ratepayers' Association was successful in demanding no increase in rates and no reduction in public services.—Yours, etc., TAXED RATEPAYER.

## HOW TO GET WHAT YOU WANT

THE residents of Argyle Road, Garston, Liverpool, have complained about inadequate lighting in the vicinity and have addressed a letter to Councillor A. M. Proffit, who has been in communication with the city lighting engineer on the matter. The engineer has investigated the complaint, and has assured Mr. Proffit and the residents of Argyle Road that the work will be carried out as soon as possible and will remove all cause for complaint.

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- WAR (2s. 3d. per 100) ..... ½d.
- WHY PAY TAXES? ..... ½d.
- (2s. 3d. per 100)
- TYRANNY. By C. H. Douglas. ... ½d.

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

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

### Announcements & Meetings

All London Residents and Visitors are welcome at the Social Credit Rendezvous, 163A, Strand, W.C.2 (entrance in Strand Lane, close to Aldwych Station). Open meetings: Thursday, April 14, 8 p.m. Wednesday, April 13, 8 p.m., Mr. Feather.

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. Public discussion circles every Thursday evening, 7.45. Monthly group meetings first Tuesday of every month confined to members. Come plenty and come often. There is always work to be done for the cause, especially on distribution of "The Voice of Ulster."

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

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.

Cardiff Social Credit Association. A weekly business meeting is held on Wednesdays at 82, Bridge Street, at 7.30 p.m. Information given to workers and enquirers. Hon. Sec., R. W. Hannagen, The Grove, Groveland Road, Birchgrove, Cardiff.

Liverpool Social Credit Association. Public lectures at the University on Friday, April 8, at 8 p.m. Lecturer: Mr. R. Oakley. Subject: "Our Aims and the OPPOSITION." Hon. Secretary: Miss D. M. Roberts, "Greengates," Hillside Drive, Woolton.

Newcastle-on-Tyne. Weekly business meetings will be held on Thursday evenings at Lockhart's Café, Nun Street, at 7.45 p.m. Enquiries: Mr. E. Burton, Sec., 62, Bideford Gardens, Monkseaton, Northumberland.

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.11?

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.

Sutton Coldfield S.C. Group. Next meeting Friday, April 29, at 8 p.m., in Central High Schools, Victoria Road. General discussion. Visitors welcomed.

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.

Wallsend Group. Those willing to assist in Lower Rates Campaign please communicate with G. M. Masson, 23, Queen's Crescent, Wallsend-on-Tyne.

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, April 19, at 8 p.m.

### Miscellaneous Notices

Rate 1s. a line. Support our advertisers.

Cumberland.—Will any Social Crediters who would like to see the Acting Director of Propaganda in Keswick at Easter communicate with the Secretariat?

Ilford.—Rates organisation wanted. Write, A. R. Turpin, 80, Greenleaf Drive, Barkingside.

ANYONE living in the Hornsey Borough interested in the Rates Campaign, communicate with D. M. Powell, 8, Highgate Avenue, N.6.

### READING, BERKS.

Will all Social Crediters living near or around Reading please take note that SOCIAL CREDIT is sold there between 10 a.m. and 1 p.m. on Saturdays, opposite Woolworths, Broad Street? Helpers welcomed.

## Short Story

# England Pays No Dividend

By Charles Jones

THEY called him Spot because, like Bardolph, he wore a flaming pimple on his nose; a great pimple which, in the rimy mornings of winter, coloured up like a ruby under the pinches of the frost.

You could see him at the twilight break of morning in the early February days, leading the shaggy horse, Captain, hitched to the dung-cart, rocking over the lumpy fields which waited the plough, and dropping here and there a steaming tass to be spread later. If he were greeted with the bluffest "Good morning," he would make no reply, or at best a grunt, for Spot was taciturn to the point of rudeness, and mum to the kind respects of man and maid alike.

It was for Cap'n that he reserved his secret communications. Even on Christmas Day, when there was a brief lull in the year-long spell of toil, Spot did not do honour to the Maid and her Child with collar and tie, as most of the village did; nor did he spend an extra hour at his grub and taste the glory of a bulged belly and a full-fed laze, but sat in the stable alongside Cap'n, smoking his pipe, with feet buried in the bedding straw, and muttering an occasional gruff "C'm oop, then!" as the great horse lipped at his shoulder, or slavered the greasy cap which clung askew to his unbrushed head.

It was always the same with Spot. Once, in the heat of August, when Cap'n had a cyst on his shoulder where the sweat-hardened flock of the collar-lining chafed, Spot had stopped up the livelong night, bathing the place with water heated over a paraffin stove and cleansing fluid which he bought with his own money.

And Cap'n knew. Cap'n knew what it all meant, for Spot and Cap'n were of one mind in all the traffic of the farm, and in the long fatigues of hay-make and harvest; and in the sweet and restful silences of the barn when, after Spot had turned the hissing cutter, Cap'n caught the fume of fresh chaff, and they settled to a mutual rumination, and took a meal as closely shared as the day's labour.

Cap'n would snort the chaff from his nostrils over Spot's bread and cheese, and laugh with a great puff of warm, scented breath as he took a friendly clout; and then Spot would cover his pocket with his hand until Cap'n bared his great yellow teeth and ferreted with frothy fangs under and about the hard hand which barred him from the apple he knew was there. If there were no apples to be got he had a sugar pie — two knobs buried in a hunk from Spot's loaf.

SO, through all the changes of season, and in all those exercises of skill which make up the year's round at Weston Farm, the old man with the warted nose and the lumbering great horse preserved a wordless understand-

ing, like blood brothers sworn to mutual confidences.

When they worked in team at the plough, Cap'n pulled alongside Jasper, a younger horse who had come from market with flanks like a plate-rack, but, was soon fattened on farmer's oats in Spot's stable, and was a good goer in the collar.

Of him, Spot would say just once in a while, "Jarspur, 'e be ar right," but of Cap'n he spoke no word.

There was nothing about farm at which Spot could not lend a hand though his real job was carter. On a soggy day he would lay a hedge, or mend a thatch, or weave a hurdle; he could take a turn with shepherd at lambing; and the whole countryside knew that there was no one like Spot with a horse, whether sick or hale. He had a wider skill than many who drive a journeyman's trade, and knew lore of soil and sky which would shame much book learning.

Being a man of so much handiness he was ever about, and spent little time in the stuffy cottage of that faded old widow Mrs. Polter, where he lodged, except to sleep and take a bite at times. Mrs. Polter was very poor, and her keep had to be provided out of the small margin of Spot's bed-rent and what she could pinch of his weekly fat bacon. A pitifully spare woman, Mrs. Polter, without any of the roundness of comfort about her, and so thin-lipped that her mouth was a colourless line.

"The ar' Spot be a gurt tryal t' me," she would tell the neighbours. "He'm so contrary as a dumb feller."

SO for 50 years of manhood Spot lived, knowing every stone and stick of Weston Farm, working here and there from dawn till dusk, and wise as Farmer Leason himself in rotations and the calendar of jobs that must be done. Silent and slow he always was, but deft in a thousand ways, from twisting a strong bond to wrap a sheaf, to pitching a load of hay with flicks of his sinewy wrists and forearm.

Unwedded and alone, without child or kin of his own years, he had not even had the adventure of a trip to Portnor to the pictures, but was about some mission on his heavy-shod feet every hour out of Mrs. Polter's stuffy back bedroom. Rumour had it that the knob flamed so brightly on his nose in youth that he had never dared kiss a maid for wear of kindling her.

His worth, it seems to me, no man could question. He lived poorly enough, for it would be a task to find a farm labourer with a stiver beyond the cost of rent and plain living. But he was a maker of wealth. All he did from his youth up, from the first bird-scoring that earned a few pence a week, was a bit towards that annual increment of wealth which is won by skill in scratching

the earth and tending dumb beasts to encourage their fecundity. All life is a series of links in a food-chain, and if civilisation hides the fact that man is sustained by the fruits of the earth and the flesh of beasts, it is thus far a sham. Bottles and packets and tins, and above all the disguised wealth of money, do obscure this simple fact, but the truth is that a continuing civilisation rests upon the labours of men like Spot, skilled in the hundred crafts of husbandry. They indeed, are something more than the salt of the earth, for they do not only flavour life with a bucolic genius, but sustain it against that grim spectre of want which they face nakedly. Let it be understood. England is a land of plenty; the sophisticated are tenants of it; these others are, or should be, the landlords.

BUT it is not so. Spot never earned enough for any luxury beyond his weekly twist and a pair of boots with an extra squeak to them for Sundays. He was, let it be repeated, a skilled man as all his kind are, whatever his ignorance in knowledge beyond the realities of his daily contacts.

His meagre income was sadly depleted when his father was taken to the Institution, for Spot had to pay five shillings a week towards the old man's keep, as well as make a monthly journey to Portnor to see him. His father was 80 years old and lingered on for eight years of second childhood during which Spot faithfully paid his weekly crown. Then, one day he surprised the master of Weston Farm by going, cap in hand, to the dairy threshold in the mist of a winter morning, and making a speech.

"Me feyther's gone, Mr. Leason, sor," he said, "I can't do n' more. I'm finished Mr. Leason, sor."

He was then a man of 64, worn, bent, and hard bitten. In six months of idleness he ran through the scanty savings of 50 years, and was destitute.

Lieut.-Col. de'Ath took up his case in a very friendly way. The Colonel was retired from the regular army and lived up against Rectory on a comfortable pension.

Spot, he found, was surprised that he could work no longer. He hadn't the strength. When his father died, the one tie he had was broken, and his resolution snapped with it. Behind the taciturn exterior, Col. de'Ath found a rather baffled spirit. He had a way with him, had the Colonel.

In the end he succeeded in getting Spot admitted to the Institution where his father had died before him, and even paid a trifle towards his upkeep for a few months before his old age pension fell due. Then the authorities snaffled that, and Spot enjoyed the penniless independence of those twin "social services" which paid him his due trifle with one hand and claimed it from him with the other.

## REVIEW

### "THE CITY TODAY"

Issued by the New Fabian Research Bureau and published by the Bureau and Victor Gollancz, Ltd. Price 1s.

THE author of this book, writing under the pen-name "A Citizen," sets out to prove that the various financial measures adopted since 1931, more particularly the Exchange Equalisation Fund, have made "the City" subservient to the Government. An outline is given of these measures which have undoubtedly served greatly to centralise financial control, but the author's arguments to show that the seat of control has changed, are unconvincing. Further, he fails altogether to realise that the question of real importance is not where control resides, but in whose interests it is exercised. If this test be applied to these measures, then a glance at conditions in the country both now and since 1931, makes it clear that whoever has gained, it is not the British people as a whole.

In the second half of the book the author sets out "The Case Against the City," and shows how the various measures adopted since 1931, are in line with Socialist policy, and suitably amended and extended under national control, of course, could be used to implement the Socialist policy. It is interesting to find a Socialist writer admitting that this is the case. If, as is to be hoped, this admission leads some Socialist leaders to question their party's policy, the book will have done a service, although one which it is to be suspected the author never intended.

M.W.

## IF

SPEAKING at Hamburg last week, Herr Hitler is reported to have said that National Socialism had set the whole people to work to produce, but "consumption was the decisive factor. We have no gold cover for our currency," he said, "no foreign exchange, but behind the German mark stands the German capacity for work, while some foreign countries are suffocated by gold, because it is believed there that man can live on gold instead of on bread—a serious self-deception."

If the Führer realises the importance of consumption and acts on this realisation, then the rosy promises which first won the support of the German people may yet be fulfilled. If it is intended to make consumption the end for which people work, then even the vast rearmament programme and a preference for "guns instead of butter" as a temporary measure, can be justified, for history shows that those who rule through control of money will stop at nothing to prevent such a development.

Unfortunately, however, signs are not wanting that in Germany, as in Russia, what is being evolved is a slave state, in which abstractionism rules that the State is everything and the individual nothing.

### LECTURES and STUDIES

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

IT was strange to see the tall, well-kempt figure of the Colonel who had given his life in preparation for the defence of his country, in the companionship of the old man who had given his life to making his country worth defending. It was even stranger to reflect that the one had a well-provided and dignified old age, whilst the other was drifting derelict to the barracks of mock-charity. Spot, it seems, had invested his life in enterprises which yield no dividend. What England, one wonders, is this, which is so poor in creature comforts that her Colonels and her yeomen, who share a common humanity, may not end their days in equal honour?

The Colonel drove Spot into Portnor in his car. There was no round of farewells in the village when he left it, and the two old men parted with a nod and a "Thank-ee."

But in the early morning Spot had already been to the stable before the carter was about. He lit a hurricane lamp and looked over Cap'n, peering into the frogs of his feet, running his fingers over the shaggy hocks, and slapping the firm meat of his round rump. He turned to the harness on the wall, looking critically to the collar and breeching, and, before he went, polishing the brass medallions which made a musical tinkling on Cap'n's broad chest as he leant to his work.

Spot turned out the lamp. There was a smoky dusk in the stable. The horse slewed round till the halter block rattled against the manger, and stared with great brown eyes at the old carter.

"Ar right, Cap'n," said Spot. Then he went away.

# The Will Of The People Cannot Be Flouted!

DEMOCRACY was vindicated in Alberta on March 21. On that day, in a sweeping victory that hoisted youthful Orvis A. Kennedy to the top of the poll, democrats of East Edmonton gave their answer to Prime Minister Mackenzie King and the despots of finance.

That the election to fill the Ottawa vacancy was of far-reaching consequence was obvious.

The King Government took a personal interest in the struggle, but not even the combined strength of Ministers Gardiner, MacKenzie and Howe could prevail against the will of a united people demanding results.

Cheering throngs filled the streets of downtown Edmonton as the final figures became known. In the Palace Garden Hall, headquarters of the Social Credit forces, 2,000 cheered the announcement of Kennedy's election.

Cries of "We want Kennedy! We want Aberhart!" were chanted for minutes on end. Women cried, children cheered, men danced and shouted themselves hoarse. No other celebration since Armistice could approach this for spontaneity and sheer delight.

Climax of the celebration came with the dramatic appearance of Joseph Unwin, M.L.A., released from Fort Saskatchewan prison less than an hour before. News of his release had been broadcast, and as he entered the hall and was lifted to the platform the building shook beneath the impetus of a mighty shout. For five full minutes the cheering lasted, while Joe waved greetings and vainly tried to speak.

Mr. Unwin was grey with the pallor of prison, and his face was unshaven.

"They have released me tonight," he cried. "But they have left Powell in jail."

"We want Powell! We want Powell!" chanted the crowd.

"You'll get Powell," Mr. Unwin told them. "Only your insistent demands won me my freedom. Now it is your job to get him

## Spotlight by An Eyewitness

released. If you can shout to the rooftops and get me freed, then you can shout to the heavens and get Powell freed."

Of Mr. Kennedy, the M.L.A. said: "He is the only candidate ever elected who asked the people 'What do you want me to do?' I hope that in future, every candidate will be obliged to ask that same question.

"East Edmonton has shown the world what it wants. This is the most important victory in the history of democracy," he added, amidst thunderous applause.

Appearance of the newly-elected Member of Parliament was the signal for another great burst of cheering.

"This is not my victory," said Mr. Kennedy. "This is a victory for democracy, not only in East Edmonton, but throughout the world. I can only thank you, and those who have worked so ardently to make this victory complete. I am your man. Tell me what you want, and in Ottawa I shall press insistently for you."

On the platform in quick succession came Floyd Baker, M.L.A., Social Credit Board, secretary and campaign manager for Mr. Kennedy; Guy Patterson, Mr. Kennedy's official agent; Jan Lakeman, local leader of the Communist Party, and other energetic workers.

Arrival of a fleet of cars and trucks brought the informal meeting to a close. Supporters piled into the vehicles and formed into marching order, and in a mile-long procession swept through the heart of Edmonton and back to the committee rooms. Hundreds kept pace with the marchers along the sidewalks, while drums and tin pans, car horns and noise makers of every description added to the din.

M.L.A.s rode on car roofs; Cabinet

ministers and miners shared automobiles; traffic was disrupted; strangers shook hands and cheered for democracy.

Huge banners were mounted on trucks. "Alberta's Answer to Disallowance," "Down With Dictatorship and International Finance," "East Edmonton Shows Democracy the Way," were slogans.

It was the most hilarious parade Edmonton has witnessed in many years.

Back in the committee rooms a stack of congratulatory telegrams awaited Mr. Kennedy. He read them amid cheers. The people demanded Aberhart. In a little while the Premier appeared.

"Good work," he told the people. "We are told that we may have the same fight again in Stettler or in Calgary. I hope the people in those places will not forget the splendid example you have shown them in Edmonton East today."

Demands for Powell's release grew louder at this point.

"You know what to do," said the Premier. "Your voice is strong. Demand that he be released. The will of the people cannot be flouted."

Following speeches by many M.L.A.'s, Glen L. MacLachlan, Chairman of the Social Credit Board, told the people that they had paved the way for democracy through Canada. "Manitoba, Ontario, British Columbia, Quebec are getting stronger. Until we are strong enough to crush all opposition, Alberta will continue to legislate in the interests of the common people."

Perhaps the greatest highlight of the celebration was the spectacle of Joe Unwin, hatless, running down Jasper Avenue crying "Hurrah, I'm free! Hurrah for democracy! Hurrah!"

And the saddest was the thought of another democrat, alone behind prison walls, joining us in heart and soul while his body was held in a convict cell.

He shall not remain there long. The will of the people MUST prevail.

## ALBERTA'S VAST OIL WEALTH

UNDERLYING the high plains of Northern Alberta is a vast wealth of oil. It is contained in oil-saturated sands ranging in thickness from a few feet up to 225 feet.

Mr. S. C. Ells, of the Mines Department at Ottawa, estimates the amount of oil in these deposits at more than a hundred thousand million barrels, but Mr. C. P. Bowie, of the Bureau of Mines, Washington (the U.S.A. capital), puts them at 250,000,000,000, or two and a half times as much. Even the smaller estimate is four times the total known oil reserves of the world, according to the U.S.A. Geographical Survey's estimate.

Some of the more easily worked deposits are being exploited by Abasand Oils, Ltd., of Edmonton, Alberta, whose chairman, Mr. Max W. Ball, has stated that although the deposits have been known to white men since 1788, they were until a few years ago 200 miles from the nearest railway.

Now the Abasand Company has installed on the Horse River Reserve, two miles from McMurray, a separation plant with a capacity of 250 to 400 tons a day. It is only 3 1/2 miles from the terminus of the Northern Alberta Railway, and is expected very shortly to be working.

It should be noted that these oil-sand deposits are additional to the great wealth of crude oil now beginning to be tapped in the Turner Valley of Alberta.

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## The Thin Edge . . Of The Wedge . .

By G.W.L. Day

A QUESTION which is in many people's minds and which has been raised more than once in the House of Commons is, will there be conscription in peace time, and if so, who will be conscripted?

There is no doubt at all that the Government would like to introduce it, but can they? Already I have heard armchair militarists growling that it would be a good thing to stiffen up some of these young fellers with military training.

Who could doubt that if some more good war scares were worked up by the press, and all the newspapers began clamouring for the peace-time training of the young and unmarried, that the old and married would exclaim, "Quite right! Let the young chaps go"? Later on they could work the same gag on another batch not quite so young as the first, and once again the older ones would shout "Hear, hear!" So, too, would those who had already been roped in.

THIS technique of offsetting a large section of the public against a small one is most certainly the one which will be tried in the near future. But why not immediately? Because, in spite of everything, they are not quite sure they will succeed; and the reason is that "National Service" is something we have not yet been broken in to.

I can think of no form of slavery, provided it is not too obviously brutal, to which you cannot accustom people. When once you have broken them in to certain fixed conditions of slavery, they will settle down to it and create no trouble at all—provided these conditions are strictly observed. But the moment you overstep the mark by one single inch, they will threaten to revolt.

Thus soldiers will submit to the sternest of military discipline and will risk almost certain death at the hands of an enemy they do not even dislike. But cut down their

rum issue or reduce their pay by a few pence and they will be up in arms immediately.

IT is the same with civilians. Keep them in economic slavery by withholding their rightful share in the national wealth, make them pay crushing taxes to meet the interest due to the burglars who have stolen their financial credit, and they will not utter a murmur, because they are accustomed to these conditions of victimisation. But clap an extra penny on the rates to pay these same burglars and they will rise in wrath.

It is this psychological fact which makes it so hard to convince the average man that he is being cheated on a Napoleonic scale. The very magnitude of the racket serves as its own safeguard.

A petty crook, such as the bogus curate or the demon undertaker who is shown up in certain weeklies that thrive on such exposures, he can understand and condemn. But that all of us are being defrauded to the extent of hundreds of millions a year, and exploited for peace and war; and that this has been going on for centuries; is completely beyond his powers of belief. It is like saying to him that we are all being kept out of Fairyland by a black-hearted Government which has suppressed the fact of its existence and concealed the address.

THIS being so, the only thing to do is to prove to various sections of the community that the Power of Association acts with precision in small matters. When this fact has been grasped, it will perhaps occur to people that the same method also gives results in matters of greater importance. Finally, let us hope, we shall all understand that it can be applied on the national scale. At the moment it is hard for most people to see anything but the increasing centralisation of directive authority. This occurs automatically under the threat of war. Unless a counter force is applied to transfer the direction of policy from the centre to the circumference, we shall soon become wholly, instead of only partially, a Fascist State.

### LETTER

#### BANK HOLIDAYS IN SOUTH AMERICA

IN your issue of January 28 last you published a short article in which the writer commented on the number of bank holidays which we enjoy out here, ranging from 13 to 29 a year, according to the particular country. But that is only half the story. Here in Peru every staff member must be given 30 days holiday and every other employee 15 days in addition to the bank holidays, about 20 full days, and full pay goes with the 30 and 15 days! Judging by the leisure standard there is nothing inferior about us, caramba!

One of the reasons we are able to enjoy so many holidays is because you have insisted on supplying us with railways, telephones, tramways, electricity and a great many more things, in those happy days (for us) of foreign lending. We still enjoy these amenities and you have shut your doors on the goods with which we might pay you. At the same time you keep clamouring for payment! Be reasonable, caracha. And it would be no good your appealing to "Uncle Sam," because he is our Uncle Sam, not yours. Doesn't he protect us against all the world with his Monroe doctrine?

F. POINT

Peru, South America

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# INCOME TAX AND HOW IT IS WORKED

INCOME tax was imposed by Pitt in 1798, and was repealed in 1799 except for 10 per cent. on incomes above £200. It was wholly repealed in 1802.

It was reintroduced in 1803, under Schedules A to E, at 1s. in the £, and was 2s. in the £ in 1806. It was discontinued at the close of the wars with France "which had alone justified its imposition." But income tax (national funds) was revived in 1842 by Peel at 7d. in the £, and it has been reimposed each year since then.

*Income tax is an annual tax and has to be reimposed each year by Parliament.*

The Board of Inland Revenue functions by virtue of the Inland Revenue Regulation Act, 1890. This Act puts the income tax under the "care and management" of the Inland Revenue Board. Unlike many other Government departments this Board rests on a decentralised basis of administration. The Income Tax Acts place administration mainly in the hands of local Commissioners, an unpaid body chosen from any private persons having the necessary qualification; i.e., an annual income from real or personal estate, or a combination of both, of £200, and who are approved by Parliament.

Commissioners are designated (a) Additional Commissioners, whose function is to make Schedule D assessments (profits of trades, professions, etc., interest, etc.) and (b) General Commissioners, who confirm Schedule D assessments and all other assessments made by their Assessors. A Commissioner may combine the offices of both (a) and (b). These local Commissioners appoint their own clerk—usually a solicitor—and Assessors, who are paid by the Board of Inland Revenue.

Special Commissioners are a paid body who can make certain assessments (Schedule D) at the option of the taxpayer. For example, if a person does not wish his or her income assessed locally, he or she can demand to be assessed by the Special Commissioners, for which work no fees are due. They are also responsible for assessments to surtax.

Assessors are local men—anybody—(appointed by the Commissioners) and paid by the Board of Inland Revenue. They prepare lists of persons assessable to income tax and all assessments have to be confirmed by the General Commissioners.

Inspectors of Taxes are appointed by the

Treasury after passing strict examinations. Their function is to watch the proceedings of the Commissioners and Assessors on behalf of the Board of Inland Revenue, the headquarters of which are at Somerset House. Actually, modern conditions and the increasing complexity of the income tax have necessitated the transfer of a good deal of responsibility for supplying figures for assessments from the Commissioners to the Inspectors, who present their figures to the Commissioners, who can approve or not. Thus, in law, the Commissioners still make assessments, though the work of getting out the figures is done by the Inspectors and their staffs.

Collectors of Taxes, whose appointments used to be made by local Commissioners, are now appointed by the Board of Inland Revenue. Their sole function is to collect the tax and to account for it to the Controller-General, whose department is a branch of the Treasury.

The taxpayer has a right, upon receiving a notice of the assessment made upon him either by the Assessor or by the Additional Commissioners, to lodge an appeal against the assessment; and the local Commissioners are the body empowered to hear and to determine such appeals, to confirm, decrease, or increase such assessment. On a point of fact their decision is final; on a point of law their decision is subject to an appeal to the Courts (King's Bench).

It will be seen that there is a certain atmosphere of democracy about the office of Commissioner, but there is to be considered the fact that the Commissioner is only an administrator of Government Acts. Nevertheless, he does stand between the taxpayer and the Treasury in the capacity of hearing appeals of aggrieved taxpayers, and can exercise powers of fair play as between the two parties.

Periodical attempts are made to abolish the office of Commissioner and that of Assessor. If this were done the taxpayer would be deprived of his right of appeal to an easily accessible body of disinterested persons. Also, it will be observed, the existing organisation of income tax collection could, with great ease, be converted to the purpose of distributing the National Dividend.

A.W.

## "GRIM JOKE" OF MINIMUM DIET . . .

### King's Physician Speaks His Mind

AMONG the 250 guests at the Children's Minimum Council Luncheon at the London School of Economics on March 30 were several Members of Parliament, peers, scientists, social workers and the King's physician, Lord Horder.

Lord Horder had fried fish, plum duff, bread and water. (Can you do this at 5d.? Economists apparently can.) He sat next to Mrs. Yates, wife of an unemployed man, who admitted that the meal was a luxury to her. At the end of a week she manages to save 1/4d., but that is because she buys no sugar, butter or meat.

Lord Horder is reported to have said: "Quite frankly I am not enamoured of this minimum business. Minimums are apt to leave the margin dangerously narrow. It is a grim joke that finds the central body of medical opinion concerning itself with paring down the food of the mass of the people to the bone." Whose joke is it? And on whom?

## Bristol Ratepayers To Get Salted?

THOUSANDS of ratepayers in Bristol appear to be ruled by their paid officials. In a prospectus for Bristol Corporation redeemable stock it is stated over the signatures of the Town Clerk and the City Treasurer, that the amount which may be levied by Rates is unlimited.

This should be good news for the financial institutions which will take up most of this new £2,000,000 of stock without cost to themselves. But what would the ratepayers think if they knew? Why not let them know? They already have a net loan debt of £22,160,335, and are paying 11s. 6d. in the £ rates.

## Up, Ulster!

SPEAKING at the annual meeting of Port-stewart Branch of North Derry Unionist Association, Rev. Robert Moore, M.P., declared that as a result of the election, with its consequent changes, there was a new spirit in the Northern Parliament. There was apparent now a desire to have the wishes of the people consulted.

## We Will Abolish Poverty

### ELECTOR'S DEMAND AND UNDERTAKING

- I know that there are goods in plenty and therefore that poverty is quite unnecessary
- I want before anything else poverty abolished
- I demand too that monetary or other effective claims to such products as we now destroy or restrict shall be distributed to me and every Briton so that we can enjoy all we want of them
- These distributions must not deprive owners of their property nor decrease its relative value nor increase taxes or prices
- In a democracy like Great Britain Parliament exists to make the will of the people prevail

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.

- 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
- 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 .....

# INDECISION—THE POISON OF LIFE

By Gordon Carter

IN our humdrum daily life, it would appear that poverty, fear, cheapness, limitation, neglect, indifference and irresponsibility are the order of the day, while shirkers and deserters from real and potential plenty seem to be everywhere. Both in our cities and homes, we meet scores of men and women afraid to grasp prosperity, wealth, advantage, fulness, freedom, opportunity and security. Is it true that we dare not ask for the best in life and for the supplying of all our needs? Have the people lost their will power and must it be said that our boasted Democracy deserves the white feather?

On the face of it, we appear to be cowards, accepting a second-rate civilisation without a murmur. Our outlook is limited. We are scavengers, seeking the cheap, the cut-price and the mediocre, when nothing but the best is our birthright.

We agree to "put up" with all sorts of inconveniences. Our mothers use noisy, out-of-date wringing machines, although so much modern electrical washing equipment is available. We allow ourselves to be conveyed in ugly, dirty, rattling and ancient trolley trams, when our engineers would provide us with the most convenient and comfortable form of transport imaginable.

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OUR whole lives seemed hemmed in by a sense of limitation. The arrival of baby is accepted by parents as an automatic restriction of opportunity for them. Father cannot continue his course of studies. Mother puts all thoughts of a fur coat and a trip home to her parents out of mind. Holidays and a more satisfying house are no longer contemplated. This is fear and cowardice. The new-born is an asset, and since the course of studies, the trains for travel, as well as the houses and fur coats are still available and awaiting their claimants, why should parents be fearful of demanding their complete inheritance?

The answer to these questions lies in the recognition of the great conflict which is taking place in the minds of the people. We are attempting to serve two masters. On the one hand, deep in our hearts, we have a common philosophy which is fundamental to the spirit of Christianity and embodied in the words of Him Who said, "I come that you might have life and have it more abundantly." On the other hand, we meekly accept the laws of men and submit to a system of poverty, slavery and insecurity. The conflict is between the fundamental belief in abundance, goodness and fulfilment and the acceptance of our man-made economic and social laws. We pay lip-service to Christ but pin our faith in the present economic system to provide us with a livelihood. As a foreign critic of the British people once said to the writer, "You English speak of Christ but you think in terms of cotton." In spite of our ideals, we conceive

access to wealth only by means of work, football pools, speculation; or someone leaving us money. We worship at the altar of the economic system each day by spending the best part of our lives doing useless and unworthy tasks, hawking round samples in the hope of a sale or patching and mending discardable clothes, instead of revolting at such degradation. Every time we hoard our money, choose a cheaper article, and limit our opportunities, we are lighting candles at the shrine of Mammon.

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THE time has come when we must decide to give up this compromise between fundamental Christian philosophy and the laws of man. Ideals and actions must harmonise. The ideal must be clearly imaged and there must be no looking back. It has been said that INDECISION IS THE POISON OF LIFE, and on this vital matter there must be no hesitation, no wavering and no compromise. The whole of our lives, both in thought and action, must revolve on this fundamental philosophy of abundance.

Fortunately, a seed has been planted and a new consciousness is springing to life. As in all creative work, much has been done in the darkness, but already there are signs that a rapidly-increasing number of men and women are being affected by the positive outlook of the Social Creditor, and are beginning to act in accordance with their true philosophy. *Men are being filled with the sense or consciousness that the world's abundance is for them and that only by access to and use of it can they fulfil their destiny. That by joining together in a united one-pointed demand, they can always get what they require.*

Gradually the revolt against the old system and the man-made social and economic laws is coming to a head. The new birth is at hand. No longer do men submit so easily and without a murmur of complaint. There is an increasing defiance of the misplaced authority in institutions by an awakening Democracy. At last, we see the possibility of a Democracy being completely united on a desired result.

To every man who has seen this light, there remains but one decisive and uncompromising course, namely, action in accordance with aspirations. No longer can there be any quibbling about method, *for right action alone can bring right results, and the correctness of our actions will be judged by the results we achieve.* Until then we must act with complete faith, knowing that we cannot fail. If there is any deposit to be made in the Bank of Abundance, it shall be in the measure of our faith.

## The World's Increasing Wealth

### Nickel

WEALTH is real. Money is not wealth any more than the figures of London's population, 8,000,000, are the people of London. So when we record that a net profit of £10,000,000 was made by International Nickel last year, we do not mean merely that the activities of that great industrial concern have resulted only in enabling those entitled to the profit to increase their incomes.

That is but an incidental result which, in reality, has nothing directly to do with the fact that last year the record quantity of 104,000 tons of nickel was produced by the International Nickel Company, or about 85 per cent. of the whole world's production. This is nearly three times as much as the company produced in 1933.

About 90 per cent. of the nickel produced comes from the Canadian Province of Ontario, though it is taken to various parts of the world to be refined.

Nickel is a very useful metal. More than half the total production is combined with steel to form what is called high-tensile—or

very strong—steel, the use of which contributes to the economical building of vehicles, bridges and other structures. Further, it has the property of resisting corrosion.

This kind of alloy steel was used in the construction of the great Sydney bridge. It saved thousands of tons in the two-mile road and rail bridge connecting two Danish islands on the main route between Denmark and Germany, opened last autumn.

In making such a saving of metal, other savings accrue also. There is less labour needed, the weights to be lifted are smaller, transport is less. Also, because nickel-steel does not rust quickly, it requires less painting.

Nickel is used in many other ways as well, all of which tend to save labour. And labour saving creates wealth—or it should do so, for wealth means well-being, the release of people from compulsory labour so that they may turn their energies to those works they enjoy doing, those works which do them good and are therefore beautiful and well done.