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PRINCIPAL CONTENTS:

POLICY OF COMMONSENSE

By W. L. Wilks

TOWARDS PERMANENT PEACE

By W. A. Willox

HALL CAINE ON JESUS

By R.L.P.

PROFITEERING

By R.A.D.

THE ASYLUM OF EUROPE

By G.W.L. Day

TROUBLE IN PRISON

By M. Jacklin

COMEDY OF ERRORS

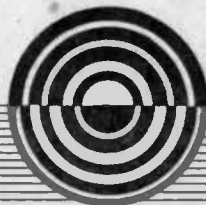
By Arthur Brenton

TOWARDS THE NEW AGE

By N.M.

"LIFE BEGINS AT 50"

COMMENTARY • NEWS • VIEWS



The Policy of Commonsense

By W. L. Wilks

The Withholders

IT is largely our own fault that we have allowed the most constructive plan for the betterment of the human race to be throttled down in the press and on the air.

Commonsense tells us that we are living in a world flowing with milk and honey. God has given so freely of his gifts that no man, woman or child ANYWHERE need go short of any reasonable desire for food, houses, warmth or clothing, yet we read every day of war, revolution and starvation.

Commonsense also tells us that no sensible, right-thinking man would listen to talk of war or revolution, be he English or German, if he was happy and contented—if he did his wife would want to know the reason why! On the evidence of our daily papers, most persons must be desperately unhappy and discontented in this wonderful world God has given us.

There must be a reason for this seeming madness, and it is caused mainly, I think, because the world's "Democracies" and "Dictatorships" are really ruled by Financiers—men who have displaced God and enthroned Money—men whose only god IS money.

A Puppet Government

OUR Government, for instance, could not exist for a month without borrowing MONEY, and as they can only get it in sufficient quantities from "Big Finance," these people can and do, compel our visible Government, under threats of financial crisis, to carry out their orders. Whether these orders benefit or harm the British People matters not one jot to these Financiers—our REAL rulers—whose orders MUST be obeyed else the Government falls and the politicians comprising it are out of a job.

These people get laws passed, which will advance their plans of getting control of yet more power. "You must," they say, "export more than you import, the fact that other countries have unemployment and don't want our goods does not matter." This "law" leads to business warfare between otherwise friendly people, and this leads to real war in which peace-loving people are bombed and blasted to death.

Money, say these financial dictators, must "find its own level." This means if money can "earn" 7 per cent. abroad but only 3½ per cent. at home, abroad it goes, even if the country is at war, BUT if our lives and those of our sons are "wanted by your country" we must sacrifice them—or go to prison. Conscript the power to create money as you conscript LIVES and there would be no more war. Which is the most valuable in the sight of God, and your own eyes—lives or money?

The only thing that matters to our real Government is the lust for power.

"They" — the money-creators — refuse utterly to open their minds to the facts of God's abundance of gifts to mankind, they refuse utterly to see that the whole human race are trying to run a mass productive system of production with money "laws" that were ancient when Queen Victoria was on the throne of England?

The first two commandments of the Greatest Teacher mankind ever had, have been completely ignored by the politicians and their masters. We are being "governed" entirely and absolutely for the benefit of High Finance—the money power.

With our present party system of government, it matters not which party is in office. "Party-politics" is not democracy, it is an effect produced by the failure of the electorate to produce their own agenda, and this failure leaves the financiers with "power," a super-government operating a secret dictatorship.

The only object of production is consumption, but you cannot consume unless you have money, you cannot get money unless you work, and as Big Finance takes every opportunity of displacing human workers with machinery, because it saves wages, progressively less money will arrive in the markets, and there will be more starvation and misery all over the world until finally the only object of production will be—WAR.

It Can Be Done

Why should these "laws" which affect every man, woman and child of us every second of the day remain if they are so harmful to us all? They are only made by man, and can therefore be unmade by man, PROVIDING MEN AND WOMEN UNITE IN DEMANDING THAT GOD'S WILL BE DONE in the matter of making finance SERVE the consuming needs of the people, so that they can live in peace and plenty. WAKE UP and demand your birthright as one of God's people.

"They" cannot deny that Christ came to give Life in Abundance to His people, "they" cannot deny that our prayer "Give us this day our daily bread" has been answered to the full, they cannot also deny that His Gifts are being destroyed all over the world, mainly at the instigation of big finance. "They" cannot deny that "Ye cannot worship God and Mammon," and the fact that He whipped the money-lenders from the steps of the Temple. Help to attack, as he attacked, this idolatry of money.

Send a shilling or so to the Social Credit Press, 163A, Strand, W.C.2. for a few booklets. Read them, open your mind to facts and then ACT. Nobody can make you do anything on the subject of "money"

and the philosophy of our movement, and would not if they could, that responsibility is yours and yours alone.

Together with the love of life God has given you the power of reasoning, but He leaves the choice of acting, or refusing to act, in your hands absolutely.

Take little notice of the "press," it merely tells you what finance thinks you ought to know, act by signing the form on the back page of this paper, and learn how to DEMAND the abolition of Poverty in the midst of God-given plenty.

Your Responsibility

Men and women of England, this is not a game, this is a fight against the dictatorial men who have made a god of money, the stakes are your lives and THE LIVES OF YOUR CHILDREN. You are FREE to make the choice—GOD, PEACE, LIFE, LOVE, JOY IN FREEDOM AND BEAUTY—or MAMMON, RESTRICTION, SLAVERY, WAR, BOMBS, AND DEATH.

Party politics cannot save you, you know THAT. Social Credit can and will, BUT YOU MUST UNITE. TOGETHER WE ARE the constitution, we ARE the Sovereign People. Together we can DEMAND from our "Government" the abolition of Poverty, and the establishment of commonsense money laws.

CHOOSE NOW YOUR POLICY!
UNITE TO IMPLEMENT IT!

Press Cuttings

We have in this demand for "national service" the beginning of a movement which will strike deep at the cause of peace and is not without a challenge to our democratic rights as well.—*Peace News*.

• • •
You cannot bribe, corrupt, or twist,
Thank God, the British journalist.
But, seeing what the fellows do
Unbribed, there's no occasion to.

• • •
From the Marquess of Tavistock

Sir,—There is just one simple thing which would do more for the prosperity of agriculture than all the rest of the Government's past and present policy put together, and that is to supply would-be consumers of farm produce with sufficient money to enable them to pay a fair price for the maximum desired output.

The same plan, incidentally, would bring prosperity to every industry which can turn out goods that people wish to purchase.—Yours very truly,

TAVISTOCK.

Newton Stewart, Wigtownshire, Oct. 13.

—*Telegraph*.

COMMENTARY

The Forgotten Man

SIR JOHN SIMON, speaking at a dinner given by the Lord Mayor of London to the Governors and Directors of the Bank of England, the bankers and merchants of the City, referred to the measures taken by the banks to meet the threat of war. He said, "It is the lesson of how much can be done by willing and whole-hearted co-operation to adapt our financial system to meet new and pressing circumstances."

Meanwhile, the pressing needs of the common man go unsatisfied and the financial system has never been adapted to enable him to reap the benefit of the changed circumstances brought about by power-driven machinery.

If Only—

Essex County Council has decided to forward to the Ministry of Health a five-year programme of county development, involving an expenditure of £10,030,529.

Alderman J. T. Sanders, chairman of the Capital Expenditure Committee, emphasised that the programme was merely a "token" one, as required by the Government by November 5th. It committed the Council to nothing, but merely indicated what would be done if the money was available.

The scheme makes provision for building additional secondary and elementary schools, additions to county hospitals and sanatoria, new hospitals, new roads, by-passes, and improvements to existing roads.

In fact, the whole report is a tragic, if unconscious, commentary on what life might be like freed from financial fetters.

Living on the H.P.

Sir Robert Bell, who has been investigating the finances of Nyasaland, says that unless the Government of Nyasaland reduces its debts "it must come to regard borrowing on the 'never-never' system as a matter of course."

We in this country, with a National Debt of £8,000,000,000, appear to be quite resigned to the "never-never" system. Everything, from social services to radio sets, has to be bought from the bankers on hire purchase, without the slightest possibility of repaying the instalments. This, of course, is not in accordance with the principles of "sound finance," but one of the most telling indictments of orthodox finance is that it is quite unable to keep to the rules of its own game.

We Want Paid Leisure

"Those who deny the potential dangers of a slump point to the groups of industries, mainly engaged in supplying the home market, that have continued to expand since the dark days of 1931 and 1932. Production in the chemicals, clothing,

food, drink, paper, electricity, and other miscellaneous industries, they say, is increasing.

The fact not commonly understood is that in most of these industries the increased production is being obtained without any corresponding increase in the number of workers.

New machine methods are enabling each worker to produce more, and in some "expanding" industries there has actually been a diminution in the number of workers employed."—George Darling in an article in "Reynolds News" entitled "The Home Front. Heading for a Slump." October 16, 1938. (Our italics.)

Unemployment can be a blessing bringing in the Leisure State. After all, there's evidently not going to be any slump in goods, and it's the goods we want—money is only a ticket to make barter easy. Demand National Dividends—the Wages of the Machine.

International Finance

A big increase in exports of warships and other armaments is shown in the Board of Trade returns for September, issued on the 14th October, 1938.

What about "National Service" for the financial interests controlling the armaments industry?

A Victory for the Truth

"Public opinion in this country has been deeply disturbed by the recent outbreaks in the islands (West Indies) and the clear proof that their cause was deplorable conditions of life. It is a grim paradox that in islands of a fertility which should make them an earthly paradise, masses of the people are ill-housed and ill-fed." It is of interest to note that this did not appear in a Social Credit journal but in our all-powerful contemporary and staunch supporter of the City of London—the *Daily Telegraph*, October 14, 1938.

Finance Consumption

"In the present phase of the trade cycle additions to our rearmament programme should be financed by borrowing.

To suggest that this would lead to runaway inflation of the price level is patently absurd in the face of the existing under-employment of labour and under-consumption of commodities."—*Evening Standard* leader, October 14, 1938.

If under-employment and under-consumption exist side by side it proves the fact that wages alone are not sufficient to clear the market of commodities even when we are not fully using our manpower, and points to the fact that merely to increase production would be to increase the glut, unless at the same time wages are supplemented by National Dividends, thus making the demand for goods effective and getting rid of all unnecessary unemployment.

Thwarted Demand

"We must jerk ourselves out of a negative into a positive state of mind now. A constructive temper is our need and hope. And we have every encouragement. Money is still money. Supply and demand go marching on."—*Advertisement for the advertisement industry.*

It is true supply and demand go marching on, but unfortunately while supply has adopted twentieth century labour-saving methods, the money system which controls demand is back in the stone age. Supply and demand still march, but effective demand is more than 100 years behind. It's the lag that matters, and the fact that finance is badly out of step with modern production.

PUZZLE

On March 31, 1914, the National Debt of Great Britain was £650,000,000. For the same date in 1919 it was £7,435,000,000, and for March 31, 1938, it was £8,026,000,000.

From 1919 to 1938, inclusive, BRITISH TAXPAYERS paid in interest charges, management and expenses the sum of £5,679,000,000, and during the same period £5,128,000,000 was paid towards the redemption of the debt. By adding these two figures together it will be found that the total amount paid since the war ended amounts to approximately £11,000,000,000.

Notwithstanding the fact that nearly one-and-a-half times the debt has been paid, the BRITISH TAXPAYERS still owe the debt!

Where is the money? AND TO WHOM DO WE OWE IT?

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It was probably at Ernest Sutton's

**ERNEST SUTTON LTD.
24 BRUTON PLACE, W.1**

The First Step Towards Permanent Peace

By W. A. Willox

REPORT OF AN ADDRESS DELIVERED AT THE SOCIAL CREDIT CENTRE,
163A STRAND, ON THURSDAY, OCTOBER 13.

IF you want to make peace permanent, it is necessary to discover the cause of war. As with all attempts to solve a big problem, the best way to begin is to reduce it to small dimensions.

War is strife between nations. Nations are tremendous groupings or associations of people numbering millions, and no one can really grasp the significance of millions. Everyone understands units, however. Therefore, in considering a problem relating to millions of people, can we not first consider how individuals are affected? What, for example, happens to you and me?

The Seed of Conflict

If war is strife between nations, it is necessary to try to remove the cause of this strife in order that peace may reign and the threat of war be ended. What is the cause of strife between individuals, between man and man?

Is it not an extraordinary thing that we are all in a constant state of war with one another nowadays—not physical war, we do not knock one another down—but economic war? There is such keen competition for jobs to provide us with incomes that, when we are put to it, we will almost stop at nothing to get a job. When a job is advertised, there are nowadays often hundreds of applicants, but only one person is successful, and he is thus made victorious over his competitors.

All through life we are constantly struggling against one another for this means of livelihood—for the work which is the only way we can get money to spend.

Empty Purses

Very few of us have enough money to spend, and it is this shortage of spending power that causes us to fight one another for more. We cannot help ourselves so long as wages and salaries are the only source of income available to us. A few may have dividends, but very few.

At the same time, there is plenty for us to buy, and the problem of those who have goods and services to sell is not one of producing these goods and services, but of finding people with the necessary money to buy them, which is a problem of markets.

In a nutshell, the cause of nearly all our individual strife to-day is a shortage between incomes and prices. It is a matter of money.

The Struggle for Markets

Because of this shortage between the people's incomes and the prices of the goods which the people produce, nations

are always faced with a surplus of production which the people cannot afford to buy, and which must therefore be exported.

Just as the struggle between individuals—between you and me—is caused by the fact that we have more labour to sell than the markets can absorb, so the struggle between nations is essentially one of competing for foreign markets in which the surplus of production over and above what the people themselves can afford to buy must be sold.

This is the cause of war; and it is a cause which is camouflaged at every turn. We are seldom allowed to hear the truth; but it is true beyond dispute that individuals hate war, that there is no nation to-day but dreads the prospect of war.

What the Money-System Should Do

Again we are driven back to the money business. If only money were arranged so as to perform its proper function, you and I would be able to buy all the goods we wanted, and there need be no surplus beyond the ability of the people's incomes to buy. There would then be no problem of forced exports, of nations struggling against one another for foreign markets.

The only proper purpose of money is to make it easy for the things that people can produce to be distributed to them individually for their enjoyment.

Money is a system of measurement, and money should measure correctly the quantity of goods produced. These measurements should be automatically reflected in the incomes of the people, so that they always have enough money to enable them to buy what they produce.

The Failure of "Sound Finance"

There is a terrible flaw in the money system: there must be, or there would not be this constant surplus of production which people would like to be able to buy, but which must be forced on foreign countries against their will. The fact that this surplus of production is not a real surplus must be obvious, because while there are poor people in a country, it should be possible and easy to let those people have what is called the "surplus."

Obviously then, it is in the money system that the main cause of war lies; but it is not necessary for people to understand exactly how the money measurement system works.

What it is necessary for people to realise is that the system can and must be made to work properly, and that it is the experts,

the money experts who at present work the system, who must be made to work it properly.

The Responsibility of the People

How can this be done? If only people *knew* what to do to avoid war, they would be so keen to get it done that war would very quickly cease to threaten. But the problem is what to do.

First of all, it seems to be necessary for the people to wake up to the fact that they are the masters, that they have supreme sovereign power, and that they can exercise it only when they are agreed as to the result or objective they want.

Consider the remarkable thing Chamberlain recently accomplished. It was quite beyond the normal constitutional practice of a British Prime Minister to do what he did, but it must have been the knowledge of the united, if unexpressed, will of the people to avoid war, that gave him the strength and authority to produce that result.

Chamberlain was acting as a Prime Minister should act; he was acting as the servant of the people; but only for the moment, because the people have not told him what it is they want him to do next. They had not, as a matter of fact, *specifically* told him that they wanted him to preserve peace, but there is no doubt that had they been asked to express their will at the time, they would have given him the answer which he assumed.

Peace Action

Here we have the crux of the whole practical problem of what to do. The people must tell their servants—whether they be in the form of national or local governments—what they want done.

In this country we have all the machinery of democracy to assure that government shall be in accordance with the will of the people. This machinery is designed to work both nationally and locally; and in order that people may consciously exercise their power in association, they should begin to practise it on a small scale—for the small invariably precedes the big; it is never any use trying to do something big before you have accomplished something small.

It is for this reason that we set so much store by what we call the Lower Rates Campaign. To resist rising rates is an object upon which nearly everyone will unite in a locality. If, therefore, you can get agreement in any locality for such an objective as this, you can achieve that objective because it is a reasonable one.

Hall Caine on Jesus

By R.L.P.

Having achieved it, it is necessary that the people who have associated for the purpose should realise that it was their power in association that enabled them to accomplish what they did. They have exercised power, and they will soon realise that, if they can exercise it locally, they can exercise it nationally by similar means.

This Lower Rates Campaign can be an extremely effective weapon; but it must be handled very carefully lest the people be persuaded to take the answer that, if rates are not raised, they will have to suffer a decrease of social services. They must therefore understand that money is merely a system of measurement, that it has no value or reality in itself, that it can be and is created out of nothing by the banks, and that therefore there should be no reason for any decrease in social services when rates are reduced.

Make the Way Known!

In the meantime, everyone can begin to work towards this end by spreading amongst the people as widely as possible the news that war is not necessary or inevitable, and that every man and woman in the country can do something without delay to remove its cause.

There is no more effective or better way to spread the news than to increase the circulation of our paper—SOCIAL CREDIT.

The Japanese Must Not Weep

The increasing strain of the war in China has resulted in an intense economy campaign in Japan in the use of raw materials for civilian purposes. The latest of the many economy measures to be enforced will result in the sacrifice of the wide picturesque sleeves of the kimono. These sleeves account for much material, and a large saving is expected from their abolition.

The people of Japan are forbidden by immemorial custom to weep with their faces uncovered. The falling sleeve of the national dress has served in the past to screen the faces of the grief-stricken. To-day, because Japan fights to win the export markets of China, an ever-growing number of the Japanese people have cause for grief, but they must deny themselves the relief of tears, for they are no longer able to cover their faces with their kimono sleeves. These, like their sons and husbands, have been sacrificed to win markets.

The Chancellor of the Exchequer, speaking at Sheffield, October 14, concluded:—"Our democracy can establish justice and maintain power, not because of the innate virtues of democratic theory, but only if it evokes from every citizen the resolve to dedicate himself to its service and willingness to give up everything, however precious or customary or jealously guarded, to make this country strong for freedom."

HOW much of the social credit faith is embodied in the teaching of the first of all Christians? Is not the idea of *Great Britain Limited*, or the same idea in its ultimate form, *The Human Race Limited*, a practical implementing of the Christian command that we love one another? Could there be an equitable distribution of God's bounty, now potentially available to every one of his creatures on earth, without such love to prompt it?

Speculation is assisted by the publication of Hall Caine's long-awaited "Life of Christ," a monumental work which the author would not allow to be published in his own lifetime, fearing that it might be unacceptable in the world as we had made it.

Unlike Charles Dickens, who wrote his story of Jesus for the private use of his family, Hall Caine always intended his greatest work for publication. But it was the fruit of nearly fifty years of love labour, during which he journeyed to all parts of the world in his efforts to sift and test the claims of over a thousand works on bible scholarship, and he did not wish, as an old man, to be torn by the controversy the book is bound to arouse. For no sect can read this new "life" and claim it in vindication. It offers little balm for orthodoxy, and must be taken for just what it is—the testimony of an individual scholar, a man deeply religious at heart, who went to immense pains to unearth the original teaching from the layers of supernaturalism under which centuries of institutional doctrine had buried it.

In his foreword, Hall Caine says of Jesus:—

"He was born poor, lived poor, and died penniless. Like all great men he loved

humanity with a deep love. Especially he loved the poor, the weak, the oppressed and the sinful, and he passed the few years of his life among them. He became a man of great wisdom, perhaps of great learning, certainly of great genius.

"As far as we can see he was a prophet taught by God, yet he preached no doctrine that was new to the world; he promulgated no new creed; he founded no new faith; he established no new Church; he made no religious organisation; he authorised no sacraments or sacred writings; he recognised no mysteries; and he ordered no rites or ceremonies. On the contrary, he protested, from first to last, against most or all of these.

"The religion that is now called by his name began very humbly. It was born in the valleys and hills of Galilee and brought up in the streets of Jerusalem. It had no altar except the flowers of the field, and no temple except the open air, whose only dome was the sky.

"It had no priests or bishops or paid clergy. It had no money or other possessions. It knew no distinctions among its converts of race or sex or colour or class or degree or nationality. It asked nothing of its members but that they should love God and each other. That was the first and last of its commandments."

Strange, is it not, that a man who preached so simple a gospel should be worshipped today by more than two hundred different sects, each in some way divided against the others, all in their turn claiming to know the true way to salvation. Can it be that their vanity is begotten of the one thing common to them all—that they worship Jesus instead of his teaching?

Peace In Our Time

Australia is spending about \$75,000,000 on defence this year.

By June 30, 1940, the U.S.A. will have 2,350 first line fighting and bombing aeroplanes.

Four Arabs were killed in skirmishes with British patrols in Palestine recently; while 20 were killed and 74 wounded in a bomb explosion in an Arab market at Jaffa, and 14 killed in an engagement with British troops.

The Bren machine-gun contract, given to the John Inglis Company in Toronto, is to be reviewed before the Canadian House of Commons public accounts committee. The contract is reported to be for \$6,500,000, with a maximum profit to the company of \$267,000.

Japanese air raids on Kingshan in one

day recently killed or wounded almost 1,000 civilians. Kingshan is about 100 miles north of Hankow, temporary Chinese capital.

PALESTINE

Outside the large towns it is almost impossible to collect taxes except as collective fines.

The stern measures to which the Government have been pushed have so far failed to intimidate the Arabs.

They have established their authority by terrorism, but also by convincing the people that they can only get justice from Britain by revolt.

—*The Times*, October 5

FOUR MORE REGIMENTS FOR PALESTINE.

—*News Placards*, October 10

PROFITEERING

YOU have heard and read much about A.R.P. scandals and war-scare profits. Pick-axes costing 3s. in normal times being sold for trench-digging at 10s. each. Spades jumping from 2s. 6d. to 7s. 6d.; sandbags from 1½d. to 10d., etc., etc.

Whilst it all seems terrible, there is another matter that you have not heard so much about. For a long time the British Government (which means US) has obtained its overdraft (sold Treasury Bills) at approximately 10s. interest per £100. During September the prices were:

On September 2	approx. 10/5	per £100
September 9	" 11/11	" "
September 16	" 18/10	" "
September 23	" 19/7	" "
September 30	" 25/1	" "

(peak war-scare)

that is, a rise in one month to more than double.

Profiteering ?

Yes, but wait; the increase in the cost of the weekly overdraft of around £40,000,000 is only to conform with the increase in the price of other necessities. Notwithstanding the simple process of putting pen to paper, the resultant money is made to appear as an essential commodity instead of a mechanism of con-

Solving a Migration Problem

Banding is unravelling some of the problems of bird migration. Millions of birds have had a numbered hard aluminium band placed upon one leg, and have then been released. The banding is painless and harmless. More than 150,000 banded birds have been found or retrapped, often thousands of miles from where they were banded. A duck banded in England was shot near Baltimore. An Arctic tern banded in Labrador was found ten weeks later on the Bay of Biscay in France, 4,200 miles away.

Broadly speaking, it is probably true to say that birds migrate in order to get better living conditions than they would enjoy if they stayed in the same place all the time. When the question of human migration is tackled from this angle, the "empty spaces of the Empire" will fill up quickly enough; but of course, birds have no financial system!

QUICK WORKER

The mother confronted her daughter. "Did I see you kissing that young Allen last night?" she demanded.

"Well, mother, he told me he had just lost an uncle and I felt so sorry for him."

"If I know anything about that young man he won't have a relative left in a week's time!"

sumption. Further, the process blinds us to the facts regarding the major portion of our other national borrowings, which amount to over £8,000,000,000, created out of nothing and therefore having no true likeness to commodities.

The deception is based on our credit (charged up to us as debt) the credit has been, and is still being, filched from us.

When we, the people, put down our own agenda insisting on clearly defined results, there will be no more profiteering by war-scares.

"The Lord lift up the light of His countenance upon us and give us PEACE." The bounty of God is ever present in abundance. The light of His countenance is ever shining upon all; it is for each of us to break out of the dark cells of apathy, inertia, fear and faithlessness which imprison us and simply claim the share of the abundance which is our heritage.

RA.D.

SOMETHING WORTH "HEILING" ABOUT.

They've Got Taxes By the Tail, by James Street.

Nebraskans are political freethinkers who know their budgets. They have caused local governments to reduce both taxes and debts, and other States are asking to be shown how it is done.

—Extract from *Readers' Digest*, October, 1938.

RECENT BOOKS

THE SUN OF JUSTICE.*

Here is a splendid essay on the social teaching of the Catholic Church. Few Social Crediters, if any, would differ from the exposition here so well made of the correct relationship between the individual person and his fellows; the family and the State.

The author sees clearly the steady undermining of the dignity of persons that has grown with the Industrial era,—the dreadful approach of the Slave State,—and produces plenty of documented evidence from the authorities of the Church condemning the immorality of such tendencies which have now reached the point of threatening the whole world's civilisation.

So far, the book should prove useful to Social Credit propagandists, whether of the Catholic faith or not,—it is true the author confuses "leisure" with idleness, is a little bewildered about the true meaning and potentialities of the machine, and dismisses the credit reform remedies as unsound because, "whatever is wrong with the modern world, it is not merely a matter of book-keeping," but these need not

* *The Sun of Justice*, by Harold Robbins. (Heath Cranton Ltd., 6 Fleet Lane, London, E.C.4. 3s. 6d.).

bother those who know the secret of the science of financial credit.

Some day, not too far distant, we hope, a Catholic scholar will write a book with understanding of Social Credit. It is true the Church has always, and still does, condemn usury, but the cheating trick of modern financial institutions in putting whole nations into debt for their own credit which costs the lender nothing at all, is a crime which makes usury look like an angelic virtue, and though in one sense (the bankers' sense) this operation is merely a matter of book-keeping, it is dynamic enough to forestall successfully any attempt to establish Social Justice, any "Back to the land" plans, or Distributive schemes, whilst it remains operative, as the farmers of Alberta well know.

AT RANDOM: Thoughts on Humanism.*

The author's views on Genius; Democracy or Dictatorship; The Breeding of Mankind; International Morality; Equality Between the Sexes; and so on. Contains a chapter devoted to Economic Democracy in which the philosophy of Social Credit is understandingly and attractively presented. To quote from this chapter:

"So far as the East is concerned, Islamic nations are sure to welcome Social Credit, because its principles are compatible with the early traditions and teachings of Islam, which is deadly against profiteering and deceitful finance and the faulty distribution of wealth. . . .

" . . . Judging by my experience when lecturing on Social Credit at the Alexandria Municipality Club and elsewhere, there is a keen interest among cultured Egyptians in this vital subject, which is regarded as a modernisation of Islamic teachings and a reasonable solution for that artificial and pressing poverty endured by the fellahs."

Pays tribute to the Marquis of Tavistock and Mr. L. S. Harker for their able co-operation.

* *At Random*, by A. Z. Abushady. (The C. W. Daniel Company Ltd. 2s. 6d.).

SON OF THE PEOPLE.*

A simply, sincerely written autobiography of Maurice Thorez, the General Secretary of the Communist Party of France. Began work at a coal mine in his teens, has served prison sentences, and tells the story of the founding of the Popular Front.

In the appendix are reproduced extracts from the Report made by the author to the Ninth Congress of the French Party, at Arles, December 26, 1937, in which the following figures as eloquent testimony of the influence exerted by the victory of the Popular Front in France:

"In England, repeated gains for the Liberals and the Labour Party, and the turning out of a pro-Fascist King."

* *Son of the People*, by Maurice Thorez. (Laurence and Wishart, London. 5s.).

The Asylum of Europe

By G.W.L. Day

EVENTS move so swiftly in these disquieting times that it is possible to watch history unfolding itself almost from day to day. Since this time last week as much has happened as would fill the newspapers of a century ago for three months.

Czechoslovakia is being disintegrated with lightning speed under orders from Berlin which nobody now even tries to resist, while Herr Funk goes off on a commercial tour which shows that Germany intends an economic drive to the East. The alleged sufferings of the Sudeten Germans at the hands of the "Hussite mob" have already been forgotten. Already many of these unhappy people are beginning to realise they have been used as mere pawns in the game of Power Politics.

How was the trick worked on them? President Masaryk created something approaching a democracy in Czechoslovakia, and until a few years ago the Sudeten Germans seemed perfectly happy under it. Yet the Fuehrer was able to persuade many of them that they were deeply wronged men. How did he do it?

The answer is that economic depression in Bohemia provided fruitful soil for the totalitarian propaganda machine in Berlin. The Henlein party had genuine economic grievances, and they allowed themselves to be persuaded that these were nationality grievances. In other words, Finance, with its cruel arbitrary rules, produced a weakening in the fibre of the Czechoslovakia State, and but for this the whole course of history would have been different.

Anyone who has studied the course of events since the war must have been struck by the method employed by aggressors. It is always the same. First, disaffection is fomented among a minority of the intended victim, then the aggressor enters the field as the professed champion

of this minority so as to give the campaign the appearance of a crusade. This is a policy warmly recommended by Machiavelli five hundred years ago, and since then it has lost none of its efficacy.

When a country is threatened by an aggressive neighbour it naturally tends to close its ranks. Unless, therefore, there is already some powerful disruptive force already within it, the chances are that none of its inhabitants will listen to military proposals, even if they come from a wolf in sheep's clothing. Given reasonable conditions of living, men soon settle down and make the best of things. It is only when they suffer from economic distress that they grow restless.

But unhappily there exists in all countries to-day an internal disruptive force in the shape of an economic system which destroys their feeling of security and lays them open to almost any hardship down to starvation. Unhappily, too, the cause of this distress which they suffer, being well camouflaged, is attributed to every source except the true one, and it can always be seized upon by an unscrupulous aggressor and used for his own ends.

The position of countries to-day is rather like that of a man who is suffering from mental illness. There are three things you can do with a man who is weak-minded: you can put him in a strait-jacket, you can allow him to roam at large, or you can diagnose his complaint and cure him. These three correspond to dictatorship, sham democracy and genuine democracy. Here in Great Britain we are like imbeciles faced by idiots under the control of ruthless and dominating keepers; and instead of relying on ourselves, we look to our keepers to protect us and take action for us.

Dictators, no less than so-called democratic rulers, are well aware of the internal

strains within their own States; but being dictators they use them as an instrument of power. Study the rise of any dictatorship and you will see that it is the economic weapon even more than the machine-gun which has subdued the people. Like Faust, these dictators have sold their souls to the devil, and the devil makes his own terms.

The terms are those of aggressive expansion, and hence we see the advance of armed forces and the swift moves of financial ambassadors.

How can we hope for "peace in our time" when we are under the control of such men, who act contrary to our wishes? The very direction in which we are looking for peace is the wrong one. We must escape from the terrible asylum system which perpetuates our malady instead of allowing our keepers to skirmish for position and force us into war.

SLEIGHT-OF-MIND

Being the words of a life-long Communist who became disillusioned as a consequence of living for years in the U.S.S.R., where he saw for himself.

"The international communist movement is soaked through and through with a fetid machiavellism that lies to its own adherents and to the rest of the world. Rationa'ised in terms of duty and ultimate goals, prevarication becomes a lop-sided virtue instead of a fault—just one more weapon in the 'final conflict' that will 'free the human race.' Thomas Mann, speaking in New York in April, 1937, warned eloquently against this mentality; against a kind of man who has 'here and there attained absolute power,' who 'without scruple . . . commits or approves crimes, provided they serve his advantage, or what he calls his advantage; he has no dread of falsehood, but reckons falsehood as high as truth, provided only that it is useful in his sense of the word.' Communist leaders have lost self-consciousness in the matter and even take pride in their skill in sleight-of-mind. Devious thinking has become for them, as for their psychological blood-brothers in the fascist camp, normal and habitual, so that straightforward truth-telling seems shocking and perverse in their eyes." — *From "Assignment in Utopia," by Eugene Lyons.*

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Vol. 9. No. 19.

Friday, October 21, 1938

BE OF GOOD HEART!

ONE of the biggest superstitions to which man is prone is that of assuming that finding fault with another person implies that you yourself are right.

In the political field over the last year or two, the democratic parties (so-called) have successfully concealed from the ordinary elector their complete bankruptcy of possessing a positive programme by the old trick of pointing an accusing finger, trembling with righteous indignation, at persons a long way away, like Hitler and Mussolini.

It is not by methods such as these that the crusade for security in freedom, for the Social Credit State, will be achieved.

It is a fact that all strategy is a form of deception, a technique of misleading, in order to gain an advantage over an opponent, but it should be remembered by all enlisted under the Social Credit banner that the nature of our war is in a sphere above that of two strategists.

The greatest weapon we have is the fact that we can tell the world unashamed what we are out to do, and what we are aiming at. We are fighting for the liberation of the means of life to all, freely and in abundance. And, incidentally, this involves the loosening of the shackles of restriction which now throttle out the very lives of millions of people, but we shall not succeed finally by any tricks of strategy, or even thinking, but only by following with good faith and sincere endeavour the instinctive and sacred urges which are rooted in the very principle of life itself. That should be our guide and we must follow it in good faith. We must shame the devil by blasting him with the truth—the living, mighty truth—against which Hell and all its angels cannot, and will not in the ultimate, prevail.

Our cause, once understood by any individual who has chosen it, is, without any quibbling at all, the most worthy one that is, or can be, on the planet; and once it is seen by a man and chosen by him for what it really is, no person or group of persons can ever let that man down if he decides within himself to fight honestly, bluntly and straightly for this objective; and whatever clouds may be created to discourage him, or whatever pitfalls may

be dug for his feet, or whatever darts are aimed to injure him, or oppose his progress, he cannot, and will not, doubt out that singing, cheerfulness and happy satisfaction perpetually bubbling in his heart, because he knows his cause and his labour is good, come what may. It is the conviction of the sanctity of our objective that will supply for the individual engaged in the battle a source of confidence, courage, responsibility and steadfastness, which will ultimately win.

Be of good heart! Speak comfortably to your fellow-men the cheery word of hope and good faith, knowing that, over all, the blue sky is still there, and the sun of freedom will yet break through and shine clearly, freely and beneficently upon us all.

Out of the Mail Bag . .

Please thank the Editor for a good number of SOCIAL CREDIT this week. It is the best for years and the only one for a very long time which I have felt it possible to hand to any intelligent man or woman whom I wish to interest in the principles of Social Credit . . .

I enclose 5s. P.O. as a small contribution and shall be pleased to have a few more copies of SOCIAL CREDIT for October 14 to distribute if you can spare them.

Ipswich

W.H.W.

. . . .

. . . . I am in sympathy with the Company carrying on as it is doing, and shall be pleased to increase my subscription to 10s. a quarter for the time being. Please send bankers' order.

Surrey

S.J.T.

. . . .

. . . . I have just read the issue of September 16 from cover to cover, and I am thrilled at its resurgence of life and interest.

San Francisco

H.E.T.

. . . .

. . . . The writer desires to congratulate all concerned upon this week's issue of SOCIAL CREDIT, which is something of a journalistic triumph . . .

Bradford

H.D.

PUMPING COAL THROUGH PIPES

Would Save Work and Increase Leisure

An American engineer has patented a revolutionary method of transporting coal which makes it as easy to handle as oil. Instead of sending coal away from the mines in trucks, the fuel would flow through underground pipes.

The coal is ground to a powder at the mine and then stirred up in water, to which a small amount of soap has been added to keep the powdered coal in suspension.

Then it can be pumped through the pipe lines to its point of use or export, which may be hundreds of miles away.

At its destination a small amount of lime is added to the liquid coal, which precipitates the soap, and the coal settles.

After the water is drained off, the powdered coal is compressed into bricks for burning in furnaces.

In this way an enormous amount of railway transport could be saved. Thousands of locomotives and trucks now used for moving coal from the mines to the factories or the ports could be laid aside, and thousands of railwaymen could have an easier time.

GIFTS AND LOANS TO CZECHOSLOVAKIA

A refugee fund is being raised in the City of London for Czechoslovakia. It already amounts to more than £100,000. Contributions have been made by thousands of people who, touched by the harrowing tales of suffering refugees, have given at great sacrifice to themselves.

At the same time a loan of £10,000,000 is being made by the City of London to Czechoslovakia, where it can be used for the benefit of the refugees. It is so huge a sum that the £100,000 gift seems scarcely worth while, especially as the loan is being made by the Bank of England at no sacrifice to itself, because the money is created merely by writing the necessary figures in books. That is how all bank money for loan is created. "Banks create the means of payment out of nothing" ("Encyclopedia Britannica").

The banker's wife was entertaining the slum kiddies in a hall. One small girl asked her if she had any children.

"Yes, I have three," replied the hostess.

"Then mind you keep them clean," said the child, "soap is cheap enough. And do keep away from the pawnshops."

"You are very rude," said the banker's wife.

"Am I?" said the child. "Mother told me to behave like a lady, and that's how they talk when they visit us."

TROUBLE IN PRISON

By M. Jacklin

"WHEN he was appointed warden of Sing Sing (the famous New York prison) Professor George Kirchwey found that the prisoners' diet was very monotonous and unappetising. He got a nutrition expert, a Quaker woman from Columbia University, to map out a new diet that should be at once wholesome and appetising. The prisoners received it with enthusiasm.

"Presently the man in charge of the prison farm applied to him for money to buy corn to feed the hogs. It was the first time in thirty years, he said, that he had to ask for it. 'Why, what have the hogs been fed upon?' asked Professor Kirchwey. 'The scraps from the prisoners' table, but now there are no scraps.' Next came the prison doctor. He said, 'I believe somebody has been poisoning the prisoners' minds against me. There are not one-tenth as many calls for my services as usual.' Then came the man in charge of the prison court, a tribunal that had been set up by Thomas Mott Osborne to try cases of quarrels and fights between the prisoners. He said, 'There is something going on in the prison that I do not understand. We used to have a case or two before the court almost every day, now for a number of days we have not had any. Observers come out from the city to

see the prison court in operation and we have nothing to show them.'

"Professor Kirchwey added proudly, 'And the new diet did not cost a cent more than the old one.'

"He told me he believed that when there is trouble in any prison the real cause is generally the food. . . .

"The recent terrible events in the Philadelphia County prison began with a hunger strike of more than 600 prisoners against the monotony of their diet, and this led up to the developments that have horrified the country. It would be as cheap in money, and far cheaper in every other way, to see to it that prisoners should get plain but appetising food."

—From a letter by Alice Stone Blackwell in the *Christian Science Monitor*, September 28, 1938.

To-day we are all in a prison, it is a prison without bars, but a prison none the less, and, as there was in Sing Sing, there is trouble over the food. Our prison is a system under which we are permitted to eat only if we work, and in which there is an abundance to eat but a shortage of work. Further, the majority of those lucky enough to have work can afford only a "very monotonous and unappetising" diet. As for those without work and their

dependents, their diet, in many cases (13½ million in Great Britain, according to Sir John Orr), is sufficient to keep them in health, they are slowly starved to death.

This is the situation, with variations, in every industrialised country. Can we wonder that there is trouble in our prison? But, unlike the prisoners behind the bars, we can walk out of our prison at any time to freedom and plenty. The walls of our prison are only conventions, the rules of the money game, which say that money shall be created only as a debt, and that man cannot have money without work, even though, owing to the increasing use of solar energy, man's work is less and less needed.

These are the walls of our prison. One may may not break them down, but if we unite to demand unconditional access to the plenty now possible, if we all shout for it, these walls will fall like the walls of Jericho. It is important that we demand unconditional access, for thus only shall we be free. If we demand only work, or better food, or more wages, we may win them if we make trouble enough, but they will not give us freedom, and we shall then be only well-fed slaves.

National Dividends mean not only better food for all; they are the order of release from bondage.

It's Up To Us

ACCORDING to the *Daily Express* for October 14, the mobilisation, clothing and rationing of the British Legion police force, which has now been disbanded, cost £18,000. This sum of money, says the *Express*, "would have bought
2 bombing aeroplanes,
4 fighter aeroplanes,
1 heavy tank, or
200 machine guns,
for the defence of Britain."

From the way in which the *Express* reports this, one would think that because the Legion police force was mobilised, this number of weapons in some mysterious way either went out of existence or will never come into existence. This is an absurd attitude.

The £18,000 spent on this force bought clothing, food, shelter, etc. These goods and services could not have been bought unless they or the machines to produce them were already in existence. In the same way, the weapons listed as purchasable at this price must exist either potentially or actually. The fact that this £18,000 was spent on the Legion does not mean that another £18,000 or million, or thousand million for that matter, cannot

be provided for armaments. If the goods or the machinery to produce them exists, money to buy them can be provided, for money is only a ticket which the banks, according to the "Encyclopædia Britannica," "create."

At present, banks only create money as debt, but as we, the community, produce the goods that give it value, this money, or credit, is really our property, and we have every right to say on what terms it should be created and for what purpose. If we let them, the banks will charge us interest in perpetuity—for the capital can never be repaid—on the money they create and lend for rearmament, just as they charge us interest now on the last war debt, and on the Napoleonic war debt!

"If we let them." It's up to us. If we like to unite and demand that money for this purpose, for municipal and other public services, and for any other result desired by a majority, e.g., National Dividends, be created in return for a single payment of ½ per cent., which would be adequate remuneration to the banks, it will be so created. Nothing that is physically possible need be financially impossible. It's up to us. M.W.

Truth About Spain

Under this title, on August 14, 1936, we published an article opening with these words—"Spain has gone mad, just as, at almost any moment, the world may go mad. And to what end? That a policy of compulsory work for all may be imposed.

"This is the truth behind the struggle: that whichever side wins, the people of Spain will lose such vestiges of freedom as they enjoyed before, for the policy of Fascism, like that of Socialism and Communism, is Work for All."

On October 12, 1938, the *Daily Telegraph and Morning Post* published a special article by its Spanish correspondent, which confirms our forecast. He says: "Whoever wins the war in Spain will have to establish a dictatorship. . . ."

In the past few weeks we have escaped, and that only temporarily, many think, an attack of frenzy such as has racked Spain for over two years and killed, it is estimated, one million of her people. Had war come then, should it come in the future, it will bring similar results to those it has brought to Spain, and to quote again from the article of 1936—"It will be a war over who should have the larger share of an insufficiency, although there is plenty for all!"

Comedy of Errors

By ARTHUR BRENTON

Wars and Rumours

THERE are long odds against another World War. But there are equally long odds on another World-War Scare—in fact, on a series of such scares. The basic reason is that another World War will dethrone the Monarchs of International Finance, whereas every World-War Scare will seat them more securely on their thrones. A frightened people is a docile people. A people cowering under the menace of foreign bombers is in the correct posture to have its pockets picked by native bankers. In vulgar parlance, they can be caught bending. Wars are a bankers' liability; rumours of wars are a bankers' asset.

It is pleasant to record that throughout the World-War Scare No. 1 of last month there were several persons (all known to the writer) who refused to bend, and gave out strong tips to their neighbours to do likewise. These were students of credit-technique and credit-politics who knew their Social Credit. In the event their attitude and advice were brilliantly justified, and brought prestige to themselves and to the cause they stood for.

Some facts about what took place at the peak of the crisis are worth recording. Firstly, the mobilisation of the Fleet was delayed in spite of the urgent representations of Mr. Duff Cooper. Secondly, the War Office, on the day before the settlement, was confidentially informing the heads of certain contracting organisations that: "We shall be at war tomorrow." Thirdly, according to one periodical, no extraordinary air-raid precautions were being undertaken in Berlin, and a German Government official privately tipped an acquaintance that there would not be any war, saying to him: "Don't tell anyone; but you can make use of the information for your private advantage." Lastly, to the discerning student the loan arrangements which have so far been disclosed as following the settlement, together with the customs and currency treaties being proposed, all point to the conclusion that International Finance has intervened with a predetermined peace treaty and

put it through over the heads of the wrangling statesmen of Europe. The Western Democratic Triple Currency Alliance of American, British and French Central Banks settled it with the Central European Autocratic Dual Currency Alliance of German and Italian Central Banks to their mutual satisfaction as collaborating sections of the Grand Alliance of the World's Central Banks visibly represented by the Basle Bank for International Settlements. Probably Mr. Montagu Norman was the Democratic plenipotentiary—which would account for the selection of Mr. Neville Chamberlain as the aerial dispatch rider, and for the acclamations with which he was greeted by the German people themselves. Bouquets for the Prime Minister, but not a stray petal for the Bank Governor. But then, Mr. Montagu Norman was ever modest, always interposing alibis between himself and his good deeds.

Of course, a case may be made out that war-scares are not a clear asset to the bankers, and, indeed, might become a liability. But there is no contradiction if you distinguish between the grades of bankers and the functions belonging to those grades. For instance, a policy which suited the Bank of England might not suit the Midland Bank. Going higher, a policy which suited Basle might not suit the Bank of England. This is true of all combines, but particularly true of a super-combine of money monopolists, that is, a combine of central banks each of which represents a combine of joint-stock, or trading banks. At the top of the scale are bankers who are not concerned about the profits of banking but about resisting any challenge to the basic technical axioms on which monetary policy is universally founded. It is at the bottom end of the scale where you find competition for deposits and profits.

It is known that during the recent war-scare many people rushed to their local banks to draw out money. Taken by itself this consequence of the scare could certainly not be called a bankers' asset. But taken in conjunction with the higher policy just described it can be regarded as one of the costs of consolidating the moral authority of the Basle Combine. It was, so to speak, the loss in the conversion of an asset of a lower order into one of a higher order.

Watch Your Umbrella!

Speaking of money-withdrawals, it is amusing to note that our precious press has been shy of mentioning that certain building societies, during the crisis, had to stand a run by their depositors, and

that they helped themselves to a moratorium, limiting the amount that could be withdrawn to £20 for each applicant. What was it the French humorist said? Something like this: "The banks lend you umbrellas when the sun is shining, but want them back when it rains." *Saving for a rainy day is to keep the bankers dry!* (Here is a ready-made refrain for a Social Credit poet to incorporate in some verses. Who's first?)

Those Terrible Imports

"German subsidised coal exports" bleated some newspaper a day or two after the crisis. Yet, in all probability, you will hear the same newspaper bleat later on about Germany's appropriation of Czecho-Slovakian resources, pointing out that this is making Germany too strong. You can't have it both ways. If a nation gets stronger by grabbing new resources from others, it gets weaker by dumping those that it already has. Apparently this German coal is depriving British coal-owners of a market. If so, then it is conserving for the British people their own coal resources. Anyhow, the complaint is trivial. International trade flows in all directions, so that picking out examples of one-way flows is a stupid game. Curiously enough, another newspaper came along a day or two afterwards with a headline running as follows: "War Metals Going to Germany." So there you are; the old country has got a metal market instead of a coal market! Ah, but the subsidy! Well, what's the matter with countries getting coal at the "just price" at the expense of the German taxpayer? Admittedly, there is a snag in this comment; but that is the fault of the bankers. The way to turn subsidised exports to advantage when they arrive is to accredit them as imports. Of course, such an idea inverts Bankster logic. That circumstance, however, confirms the soundness of the idea. How long will it take our financial masters and pundits to see fallacy in the system which virtually tells you that the less real wealth you keep in the country the more you can have to buy it with?

Ugliness Amidst Beauty

Here is one of the most sensible things spoken during the crisis:—

Young girl, being shown a gas-mask: "What, have a war? (pointing at the mask) — "with those things? Get out; impossible!"

Aesthetic repulsions are an under-rated factor in the influences making for peace. "My great objection to poverty," said an artist-friend of the writer's on one occasion, "is that it is ugly." That is what this girl was saying about war; but she went

"WHAT'S WRONG WITH THE WORLD?"

By G.W.L. Day

1s.

FROM PUBLICATIONS DEPT.,
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further and virtually affirmed that war was too ugly to happen. Herein lies a tip for the propagandist. As a variance from the poverty-amidst-plenty slogan, the allusion "ugliness amidst beauty" will find its biller in a new order of conscience.

There is Room in My Heart

Police Court episode—

Woman witness: "I have eight children."

Magistrate: "Rather too many, don't you think?"

Woman witness: "I do not agree with you; I love them all."

The magistrate probably went to the same school as the banker who once said: "The more money you have the less it will buy." He had evidently got love crossed with money and subconsciously argued that the expansion of the family meant the inflation of parental love. Not so. This woman could make the ends of her love meet round any number of children. The pressure of the population on the resources of affection is actually just as ridiculous a concept as the same pressure on the means of subsistence is potentially. There is no reason why every mother cannot feed her children as well as she loves them. And when you hear of mothers whose love impulses are denied this expression by destitution and seek expression in infanticide, you are likely to be driven into the morbid mood which overtook the late Mr. Justice McCardie and caused him to take his own life. Happily for us who know the remedy we can make our repulsions against these evils a stimulus to redoubled effort to usher in the Social Credit dispensation.

Can Railways Pay Higher Wages?

How the Railwaymen Can Make Sure

The four main-line railway companies have replied to the claims of the unions for increased wages, reduced hours of work, and other improvements of working conditions.

In substance the answer was that "in view of the economic position of the railway industry at the present time the companies could not accede to the claims."

The railwaymen asked for a minimum wage of 50s. a week and an annual holiday of two weeks, but the companies say they cannot pay out more money than they receive from the public for the services they render.

If the railwaymen were to insist on a full exposure as to what becomes of all the expenditure of the companies, they might find a leak big enough to provide a good deal of what they want. It has been stated on high authority that wages represent only about 27 per cent. of total railway expenditure.

Towards the New Age

(Introduction)

FROM a careful reading of the issue of SOCIAL CREDIT for October 7 it is clear that there has been an impulse given to thoughtful individuals to take advantage of events. I return to the quotation given from the issue of August 12, and I accept this as a fact. The positive movement from this fact is that we must educate ourselves back again to commonsense. On looking at a windmill it occurred to me that if the mill revolved round the sails and the sails were stationary it would be a change which a few people might question, but the majority of the public have been so used to the unusual that in time it would be looked on as the natural order of things, i.e., the will would revolve round the sails. As a result of this new arrangement earthworks, derricks and various other contrivances would be necessary to maintain the new order of things.

If I may chronicle so insignificant an event, I find that I can trace my forefathers back in England to 1163. This is neither given in humility nor as anything to be proud of, but in the hope that every reader's experience is the same as my own, I find that I can no longer be silent while my own countrymen are being plundered, right and left, mentally and physically, and from this point onwards I refuse with every ounce of my energy to acquiesce.

It is with relief, therefore, that one may turn to Social Credit, where passions are controlled and where each and everyone will strive to be a light-bringer in order that all of us shall find the way out. Light, not heat, is what each will try to give; there is not a vestige of reason for being emotional about the multiplication table. In this respect, I would counsel in all friendliness a careful reading of "The Tyranny of Words," so that both writers and readers will never again be sidetracked from the vital issue. With the Editor's permission and the readers' approval I shall in future cheerfully give to the Movement what I can, and this is my answer to what is known as "The Crisis." I find that after all, it was not for nothing that I was, with thousands of others, battered about in France, and that experience at least gave me courage to be myself when muddy-minded beasts were attempting to drive people frantic.

To conclude, there is an inward satisfaction in following the implication of the quotation in Mr. Christopher Gay's letter ("We have been educated out of our commonsense") and it is as clear as daylight that abstractions must now give way to facts. N.M.

The Golden Grain

It is estimated that the wheat crop of the northern hemisphere will amount to about 104,000,000 tons, compared with 90,000,000 tons in 1937. Ten years ago the world wheat crop, the largest on record, was 107,000,000 tons. Now the northern hemisphere crop, that is, without the production of such grain-growing countries as Australia and Argentina, is virtually the same as the world crop in 1928.

The comment of *The Times* is that it is foreseen that in the present situation of international trade, the absorption of this year's crop will prove difficult.

Yet over one-third of the people in the U.S.A. are near the border-line of starvation, and 4½ million people in Britain have less than 4s. a week per head for food.

A Canadian farmers' club recently passed the following resolution:

"Whereas, there is abundant evidence that under a capitalistic or profit system it is necessary for any industry to regulate production to effective demand, and that blind production without consumption inevitably leads to distress and chaos;

"Therefore, we go on record as favouring a systematic reduction of wheat production.

"At the same time we realise that it is only because of a pernicious and antiquated system of the wealth of Canada that such a system of control has become necessary."

It has not become necessary. Don't be semi-defeatist like these farmers. Get out and demand that the system which brings poverty, insecurity, hatred, hatred, and war be abolished, and don't give in one iota, or for one second, to that system.

BANK ROBOT

A machine which sorts, counts and tests mixed coins has just been installed in the head office of a Sydney bank; it is claimed to be unique.

It handles hundreds of coins at once, both silver and copper, throws each denomination into a separate receptacle, counts them, and rejects spurious coins. Each coin is tested electrically in one-tenth of a second. On busy days the machine does the work of about 20 men.

In this bank, one of the most advanced in mechanical methods in the Empire, are whole batteries of labour-saving machines. Six count and test about £7,000,000 a year in florins and shillings. Another counts and wraps £100 worth of pennies an hour in neat bundles of 60 each.

Another can count and wrap all kinds of coins, a minute only being necessary to change it from one denomination to another. All these machines were invented and installed by a Sydney engineer.—Observer.

—*Financial Times*, October 11, 1938

NEW ZEALAND, THE GENERAL ELECTION—AND AFTER

THE general election in New Zealand on October 15 resulted in the Labour Party being returned with a net loss of only one seat, and the Government will be able to muster 54 supporters in a house of 80. That this victory was won despite greatly increased taxation, and a rising cost of living, failure to remove the unpopular Sales Tax, to create money to finance consumption, or to carry out the promise of a guaranteed remunerative price to farmers for dairy produce exports, is an interesting commentary on the Government that was unseated in 1935, and of the programme of the opposition at Saturday's election.

In its three years of office the Labour Government undoubtedly did much for the worker, but this has been at the expense of other classes, and not, as might have been expected, from pre-1935 election pledges, as a result of the control of credit policy in the interests of the community as a whole. In fact, to quote *The Times* leading article of October 14:—

"In spite of much unorthodox talk, some of it almost on Social Credit lines, Budgets have been balanced, and only a moderate use has been made of Reserve Bank credit. With the exception of the overdrafts of the Primary Products Marketing Department—an exception which is well understood—all advances made by the Bank to the Government have been repaid within the financial year, and its reserves have been maintained at 70 per cent. of notes and demand liabilities."

The test of the Government is likely to

come in the next three years. Its first period of office coincided with a general expansion of world trade with, for almost the whole period, rising prices.

The scheme guaranteeing farmers a remunerative price for dairy produce exports has now broken down in part. This scheme showed a credit balance while prices were rising, but for the next twelve months would have cost the Government £2,824,000 had it adhered to the export prices recommended by its own committee as giving a fair return to the farmer. This recommendation, however, was not implemented, although the proposed export prices were intended to balance the higher farming costs which are due, largely, to the Government's policy of increased wages, shorter hours, higher taxation, etc. It is probable that this failure to honour its pledge, which took place just before the election, was responsible for the loss of seats by Labour in the country districts, a loss made good, less one, in the towns.

In its second period of office, further failures are to be expected, unless either trade improves or the Government forces those in control of the Reserve Bank to make financial policy subservient to the interests of the community as a whole. The former would but put off the evil day of reckoning when credit created as debt by the financial system is called in; the latter would make such a reckoning unnecessary, for it would entail the recognition that credit created for communal purposes is communal property, and need not be repaid. M.W.

FINANCE DEFEATS NEW ZEALAND Finance Minister

IN these columns a few weeks ago it was suggested that the New Zealand Government scheme, by which farmers are guaranteed a remunerative price for all cheese and butter they export, was likely to meet with a severe test owing to falling prices, due to increasing supplies from Canada and elsewhere. Now comes news that the scheme has broken down.

A committee containing a majority of Government supporters has been investigating the working of this scheme for some time. Its recommendations have been turned down by the Government. These recommendations, according to Mr. Nash, the Minister of Finance, would, if adopted, cost the country £2,824,000.

This is one more instance of a party Government failing to "deliver the goods," owing to an initial failure to make financial policy subservient to national policy. The Labour Government of New Zealand nationalised the Federal Bank, but it left

its policy unchanged, and that policy is to create money only as a debt, and this has led to the breakdown of the guaranteed price scheme.

There was nothing physically impossible in the proposal to guarantee farmers a remunerative price for cheese and butter exported, i.e., to enable them to buy sufficient goods in exchange for those exported to make continuation of production worth while. The financial system could have been so operated as to make this and many other desirable results possible, that it was not, was due to the failure of the Government to demand such results from those controlling the system.

This Government has had such an opportunity as has rarely been accorded to any Government to make finance serve human welfare. It has failed to take advantage of it, and now, in consequence, its promise to the farmers has been broken at a most critical time. By the election of October 15, the Government has been granted a second chance to make good. Should it fail again it is probable that no third chance will occur for a very long time.

1914-1918 STILL BLINDING MEN

During last year 41 men were admitted to St. Dunstan's suffering from delayed-action blindness due to the war of 1914-18. Fourteen of these cases were due to the pernicious effects of poison gas, delayed for 19 to 22 years. There are now 40 cases of late gas blinding in St. Dunstan's, and others are known to be coming along.

These are but a few of the miseries still remaining from, and still being caused by, the war which was to end war. And yet we have just been to the brink of another.

For 20 years Social Crediters have been proclaiming that the economic system under which we live leads automatically to war. Not only would Social Credit sweep away much of the miseries and insecurities found in a world of abounding plenty, it would eliminate the need of St. Dunstan's and a thousand other institutions appealing for funds that they may assist some part or another of suffering humanity.

There is no need for humanity to suffer in these directions. The natural richness of the world is sufficient for everyone to have all the necessities of life in peace and security—and it is ours by right.

Let us insist with increasing force that this plenty shall be ours without let or hindrance.

SOUTHAMPTON RATES WAR

It is reported that in the last four weeks the Southampton Resist Rate Rise Association, under the direction of Mr. L. A. Apsey, has delivered 10,000 lower rates circulars, made 15,000 personal calls, and collected 8,000 signatures in their campaign to reduce the rates without any decrease in social services.

Coupling the latest phase of their activities in Lower Rates with the abolition of war, the Southampton workers further demand:

NOW—Lower Rates and Assessments with improved Social Services.

NEXT—Abolition of Taxation.

THEN—Distribution of a National Dividend.

ANY OLD IRON

Going cheap—an old Trade Cycle, much used by well-known banker on the British Public. Although it doesn't work the way it used to, it's still a wonderful machine. It can go "on and on and up and up," it can "turn corners" with amazing frequency, it can "search every avenue," go up in a boom and come down in a slump; with a "strong hand at the helm" it can keep afloat while the "tide turns" or while "economic blizzards" rage. The product of the sale will be devoted to founding a new research institute to think up a new word to camouflage the explanation why your income declines while prices rise.

The Rule of Fear and Want

Do not let the following story depress you; rather let it serve to confirm your personal resolve to work for Social Credit, a state in which such things cannot happen.

SEVEN-YEAR-OLD Nathan Hawkes, of South Grove Buildings, Bow, E., went to his mother crying because he was hungry, and asked for his dinner.

She told him there was no dinner for him, no food in the house.

She told the child to lie on the bed, and when he had done so she cut his throat with a knife. Then she cut her own throat.

The boy got up and ran away. Help came, and the two were taken to hospital.

This story was told to-day at the Old Bailey when Mrs. Hawkes, 40 years old to-day, was bound over for two years for wounding and attempted suicide.

Mr. O. S. Macleay, prosecuting, said that Mrs. Hawkes had also a daughter aged eight.

Her husband, who had been unemployed intermittently for a very long time, was in prison at the time, having been sentenced for obtaining unemployment assistance by fraud. The woman was entirely destitute.

Unemployed Seven Years

A detective said that Mrs. Hawkes' husband had been almost continuously unemployed for seven years. The family existed on 3s. 6d. unemployment assistance, paying 15s. a week rent.

A doctor said Mrs. Hawkes thought more of her children than herself.

Mr. C. G. L. Du Cann, defending, said that Mrs. Hawkes had passed through a terrible time.

Her husband had obtained unemployment assistance by fraud because the doctor had ordered his wife extra nourishment, and there was no money to give it to her. His imprisonment was a terrible blow. She felt she had sent him there.

Form to Fill Up

Counsel said that Mrs. Hawkes had told him when she went to the Area Public Assistance Committee she was told it was nothing to do with them and that she must go to the Relieving Officer.

She did so and he said he could give her no money or food for the moment, but gave her a form to fill up.

She found she would have to take the form a long journey. Her father gave her half a loaf and a little butter, and on that the children were fed that day.

The Relieving Officer came next day and gave her a penny for her fare to take the form to some office. There she was told she could have nothing that day, and when she arrived home she found her children crying for food.—*“Evening Standard,”* October 13, 1938.

Next Day

An appeal for the Lord Mayor's fund for the relief of Czechoslovak refugees has been posted for several days in the Stock Exchange, with a list of subscriptions, including some of 100 guineas.

To-day a member posted up beside it a cutting from yesterday's *Evening Standard* of the report of the East End woman, Mrs. Hawkes, who cut her throat and that of her son because he cried for food and there was none for him.

By the side of the cutting was a contribution bag bearing a label reading: “Charity begins at home.”

By noon, there was about £14 in the bag.—*“Evening Standard,”* October 14, 1938.

If we keep our eyes on objects far enough away, such as China, Spain and Czechoslovakia, we miss such tragic sights under our noses at home.

Yet while our ability to alleviate the sufferings of the Chinese, the Spaniards and the Czechs is very limited, we have the power to abolish poverty at home; for poverty to-day is not necessary.

It is not a mere matter of “charity.” There is or easily could be plenty for all, without taking anything away from anyone.

Extracts by H.C.K.

IF the industrial process during “prosperous” periods is one in which an ever-increasing income is being claimed as rent, interest, amortisation or depreciation charges in favour of those who hold debt-claims against the community, and if the creation of these debt-claims at the same time prevents the community from buying and consuming all that it produces, the precarious and disruptive basis of society under usury should at once appear.

As being wealthy, under present conditions, is not a matter of spending and consuming, but of saving and creating debt-claims against industry, and as all classes, from the financier to the wage-earners have now come to regard their becoming wealthy, under these conditions, as the chief, if not the only, aim of existence, the logical end of the matter would seem to be attained at the point when the national income has been appropriated in its entirety as rent, interest and other charges due on debt-claims.

However absurd this may seem to be, there can be no doubt that the financial

mechanism works consistently in the direction of this end.

Whilst it should appear that the universal paradox of poverty amidst plenty is the most important issue before the peoples of the world to-day, politicians, industrialists, and financiers have shown determination and adroitness only in their manner of evading it.

... politicians, economists and financiers, still have the effrontery to look on this side-by-side jostling of desperate need and desperate waste as a problem of over-production.

It is obvious that if these goods could be purchased by the needy, the problem of “over-production” would be solved, as it should be, by increased consumption and increased leisure.

The fact that a certain proportion of what is produced in every country is not purchased internally because total production costs are always greater than gross community spendings, is obscured in practice, because (1) a certain proportion of businesses can and do make profits, or

maintain a precarious solvency at the expense of the bankruptcy of the remainder; (2) bank deposits and the volume of investments with them normally increase from year to year; (3) these unpurchasable “surpluses,” as they are politely called, are thrown on the world market, and their profitable disposal attempted by a process which is euphemistically referred to as foreign trade.

Inasmuch as the principle of usury, in both its major and minor forms, is universally accepted and enforced, production costs are always greater than internal spending, in every country in western civilisation to-day. Under these circumstances it is obvious that the insolvency of any one of these countries can only be improved (through foreign trade) by the intensification of this condition of chronic insolvency in another country or countries.

This condition, which is at the root of all difficulties in international politics to-day, will defeat all efforts to promote goodwill amongst nations, and can only end in war.

—*“The Analysis of Usury”* by Jeffrey Mark.

“LIFE BEGINS AT 50”

Bankers Mobilise Opposition Against CALIFORNIAN PENSIONS PLAN for “\$30 every Thursday” to all over 50 years of age

A CORRESPONDENT in California writes: . . . the struggle for economic freedom has extended from Alberta to California, and it's war to the knife here and no holds barred . . .

The following extracts from the Californian press will illustrate what the fight is about, and although readers have been shown in a previous article that the idea of redeeming the proposed “pension warrants” by fixing stamps on the back during their circulation is really an unnecessary form of taxation, the revolt against the tyranny of financial institutions can be seen as of far more importance than such a technical error.

The attempt on the part of the people to get control of financial policy, if they press on with it, will expose who their enemy is and where he lives, and because this has a great bearing on the power problem—on social dynamics—we welcome the opportunity to report what may be the opening stages of the war for freedom in the west.

W. B. Pitkin, in an article antagonistic to the Pensions Plan, frankly concedes that millions of Californians, aroused to “genuine anger over conditions which are adversely affecting their lives,” will vote the Retirement Life Payments Act into the state constitution on November 8.

As Professor Pitkin states, few people “can be stirred deeply by matters wholly outside of their own lives and interests.” But they can be stirred when a matter as vital to their own lives and interests as “Ham and Eggs” becomes the all-important issue of a state campaign. And they are deeply stirred today.

Big business tycoons of California are on the warpath.

They are out to grab the scalp of the California Retirement Life Payments—if they can.

Business Week, magazine of, by, and for big business, official publication of the United States Chamber of Commerce—spilled the plans in a recent inside story revealing policies and methods for directing the fight against this admitted people's movement “were laid down this week at hurried conferences in San Francisco and Los Angeles,” of big business and big financial interests.

“If a vote were to be taken immediately,” *Business Week* commented, “the idea would win hands down.”

The Californian Pension Plan “will bring ruin to the old age security cause and financial disaster to the salaried and economic interests of California,” the

governor said, following the lead of the state bankers' association.

Pension Advocates Fight Back

We aren't a bit worried by the small-time bankers, big or little, who had the cheek to state that they will not respect the people's will when the Retirement Life Payments Act is passed on November 8.

Bankers or no bankers, the Pension Plan is going to work.

The Operations Division of the “Ham and Eggs” headquarters points out very simply that if the refusal of bankers to co-operate is persisted in, the Administration of the Retirement Life Payments will take this great fund and operate its own chain of branch banking offices—many hundreds of them. In those branches useful employment will be provided for many thousands of our young people.

The only sound reason for the continued existence of banks would be that they serve the people.

No economic institution on earth has any justification for existence—excepting this one—that it serves the people. The moment that it ceases to do so, it should cease to exist.

And like past economic institutions and systems it will cease to exist when it stands in the way of social progress. Past history is dotted with the records of systems that failed and fell—because they stood in the way of the good of the people.

Among us today we have people and organisations who profit greatly from the continued poverty and distress of the people. Fear that the people's economic liberation would be the loss of their privileges, they give way to hysteria. In their delirium tremens arithmetica they pour out millions of dollars from their fortunes to pay for costly broadcasts, billboards, advertisements . . . all for the purpose of fooling the people out of their liberation from present economic bondage.

Money, banking, coin-credit, circulation are simple things. Yet few persons have knowledge of the subject. Those interests who fatten on the people's poverty have prevented true economics from being taught in schools and colleges.

Here are some basic facts:

Bank credit is simply book credits in the accounts of the banks. To some extent it is created by actual deposits of cash. But mostly it comes into being in consequence of loans the banks have extended

to people. When this takes place there is rarely any passing of currency. The bank making the loan simply makes an entry on its books, debiting “loans” and crediting “deposits.”

By means of bank cheques the credit so created passes around functioning as money.

The figures above show plainly that even if the banks had in their vaults all the actual cash in California, they could at most pay out only one-tenth of what they owe to people in the way of credits and deposits. Same proportions apply to the U.S. as a whole. National totals are 60 billions of bank credit and six billions in actual cash.

The 2.7 billion dollars of California bank credit passes around from person to person in the form of cheques, functioning as money, though it is founded only on a few simple entries in the banks' books—and on the faith that the next person will accept it for money, just as you did.

So long as the people do not ask for cash all at one time—as they do when there is a “run” on the banks—the system functions with some degree of success.

All the banks in the U.S. are privately owned and operated. There aren't any “government banks.” The words “National” or “State” in a bank's name simply indicates the origin of its charter as a corporation—and that its books are audited at intervals by federal or state accountants, called “examiners.”

Even the Federal Reserve Banks are privately owned just as much as the “Federal Bakery or laundry or junk shop on the corner.”

Retirement Life Payment Warrants, besides being sales and income tax free, cannot possibly “clutter up” any person's purse or any merchant's till. The Retirement Life Payments Act provides that, if the banks do not furnish banking service for warrants, the Retirement Life Payments Administrator shall provide this service through some 1,000 branch offices, operated directly by the State or by reputable merchants under state supervision.

These offices will be as conveniently located and as efficiently operated as are the banks. They will provide for all a full complement of warrant and banking services, with paying, receiving, exchange and conversion, complete deposit and checking account facilities, including clearing house services.

No warrants can pile up in the banks or branch offices because they will be paid

out to direct beneficiaries as rapidly as they can be deposited.

Why should the economic royalists, the privileged princes of wealth and their satellites war so desperately against the Plan? Why should they spend huge sums of money in an effort to defeat this great humanitarian measure? Is it because they have become so obsessed with a hatred of the ordinary people that they would go to any extremes to deny the underprivileged a decent and respectable living?

LETTER to the Editor

As you will see by enclosed clippings, California is now up against the same old hydra-headed monster that blocked every effort of Alberta to pass legislation to end the unnecessary poverty there. Even the Government of the United States has to take the count when the banking crowd swings into action against the people's will, but it does not seem likely that the 18 States with the power of writing their own laws will for ever brook this flouting and denial of their democratic right.

That financial booms and subsequent crashes are the baleful fruit of the actions of those who control the issue of bank-credit was abundantly proved before the Senate Investigating Committee in this country, for when a banker was on the witness stand and the judge asked him if he had not realised the widespread poverty and hardship that would be caused by the arbitrary and sudden decision to call in all brokers' loans, his answer was, "Well, I thought that the American people had been spending money too freely, and that they needed a lesson."

You will notice that an investigation has been made into the book-keeping and income of the California Pension Plan headquarters, "the result of which is being kept confidential," but there is not the slightest doubt in anyone's mind here that, if there had been anything shady or crooked about the books or their accounting of moneys received, it would have been trumpeted to the four winds of heaven, in an effort to discredit the integrity and rightness of those who are determined to end poverty and its attendant misery in this State.

Will those who control and profit by vested interests never learn from the world's history? When William Tyndale translated the Bible into the English language, the churches leagued themselves with the devil because they thought their power was at stake when the truth was made free to the people; they persecuted and killed Tyndale and burned his Bibles, but to-day the Bible is still the world's "best seller." No vested interest, however well-entrenched, can withstand for long the determined and steady advance of democracy united and directed according to the chosen will of the people.

California H.E.H.

THE SILVER LINING

A WELL-KNOWN university professor who is married and has a small baby, was left at home recently when his wife went out to play bridge.

In the middle of the bridge game the wife was called to the 'phone, to find a very agitated professor on the other end.

"A terrible thing has happened," wailed the professor. "A terrible thing. The baby has swallowed my silver pencil."

"Good heavens!" cried his wife. "Have you called the doctor?"

The professor said, yes, he had called the doctor.

"Has the doctor got there?"

The professor said, no, the doctor had not yet arrived.

"Then, goodness gracious, what are you doing?" demanded the wife and mother, now well-nigh frantic. "What are you doing?"

"I am using my fountain pen," said the professor soothingly.

Hot Story

"Do these hot springs ever freeze over?" asked the tourist.

"Oh—yes," replied the guide. "Once last winter a woman fell through the ice and burned her foot."—*Saint John "Citizen."*

Practical Finance

Mrs. Nuwed said to her husband: "Darling, will you lend me twenty dollars, and only give me ten of them? Then you'll owe me ten and I'll owe you ten, and we'll be straight."—*Quebec "Chronicle-Telegraph."*

This lady should have been a banker!

Reward of "Sound" Finance

Work and save, young man, and some day you'll have enough to divide with those who don't.—*Niagara Falls "Review."*

**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.

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FORM A Though not a registered Section II Subscriber under Revenue Assessment Plan, I wish to make a donation to the funds and herewith enclose the sum of £ : :

Name

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The Difference

A statesman tells people what they should know, and takes the consequences; a politician tells them what they wish to hear, and takes the gravy.—*Toronto "Star."*

Politics

A German friend who was present at Nuremberg the other day told me that the man on his right was cheering because he thought Hitler was going to war, while the man on his left applauded equally loudly because he thought the speech meant peace.

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Miscellaneous Notices

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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.

DERBY S.C. Association. Meetings are held fortnightly (Tuesdays) at the "Unity Hall," Room 14, at 7.45 p.m. Next Meeting, November 1. "United Social Club" cater for refreshments to all bona fide members of S.C. Association.

THE Liverpool Social Credit Forum, an autonomous local group, is prepared to arrange for speakers to address meetings on Social Credit and will welcome enquiries regarding other activities in the Social Credit Crusade. Address communications to F. H. Auger, "Malvern," Corbridge Road, Liverpool, 16.

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 meeting: Thursdays, at 8 p.m.

OCTOBER 27
Address for Beginners
by MR. F. G. FEATHER.
Newcomers particularly welcome.

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

SOUTHAMPTON Group. Please note that the Headquarters have been removed to 8, CRANBURY PLACE, SOUTHAMPTON. Tuesday meetings are postponed temporarily. Members please call to see the new and more advantageously-situated premises.

TUNBRIDGE WELLS and District. Will Social Crediters please get in touch immediately with W.L.W., Cor Lactum, Hastings Road, Pembury, near Tunbridge Wells?

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.

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, October 25, at 8 p.m.

S. O. S.1 Speakers wanted urgent! for Southsea Front. Every Sunday. Hospitality offered. Voluntary typist also required for S.C. MSS. Write J., 99, Cottage Grove, Southsea.

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We Will Abolish Poverty

ELECTOR'S DEMAND AND UNDERTAKING

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

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

Signed

Address

New Leaflet —
(Page 5; Social Credit, October 7)

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